



*Maximizing Opportunities
Minimizing Risks in*

CEE INTERNET BANKING

*Gaining a Competitive Edge
Expanding into New Markets*

**Tuesday 28 and Wednesday 29 September 2004
Radisson SAS Beke Hotel, Budapest, Hungary**

CONFERENCE CO-CHAIR BY

Tomás Hládek
Executive Director
CZECH NATIONAL BANK (CHB)
(CZECH REPUBLIC)

Senior representative
POLISH BANKING ASSOCIATION
(ZBP)(POLAND)

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Senior executives from 14 leading banks providing internet banking throughout the CEE, as well as top experts, will give you invaluable information and insights based on their experiences, to help your Bank succeed in its internet-based business. Hear from:

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28 September 2004

8:00 Registration and Morning Refreshments

9:00 Chairman's Opening Remarks

Tomás Hládek
Executive Director
CZECH NATIONAL BANK (CHB)
(CZECH REPUBLIC)

9:10 The Current Framework for European E-Banking Regulation and Supervision

Frederic De Brouwer
Head of Legal Department
EUROPEAN BANKING FEDERATION (FBE)
(BRUSSELS)

- The two pillars of the EU legal framework for e-banking: The E-Commerce and Distance Marketing of Financial Services Directives
- E-banking and data protection
- E-banking and the resolution of disputes (Brussels Regulation, Rome Convention, FIN-NET)
- E-banking and anti-money laundering regulation
- Future legal challenges for e-banking

9:40 Secure Banking Over the Internet

Léon Peeters
Secretary General
EUROPEAN COMMITTEE FOR BANKING STANDARDS (ECBS) (BRUSSELS)

- Challenges in security issues related to banking applications over the internet
- Report on secure guidelines for electronic banking
- Solutions and recommendations
- The implementation of secure internet payments based on the convergence of Visa and MasterCard

10:10 E-Banking in Central and Eastern Europe: A Western Bank's Experience

Case Study

Kristof Szabo
Head of Multi-Channel Management Department
RAIFFEISEN BANK (HUNGARY)

- Impact of emerging banking market on channel development
- Opportunities and risks related to rapid market changes
- Speed of channel development in Hungary: new solutions, results, findings

10:40 Coffee Break ☐

11:10 E-Channels: Integrated Management at OTP Bank

Case Study

Peter Forrai
Managing Director,
Electronic Banking, Retail Division
OTP (HUNGARY)

Akos Takats
Managing Director, IT Development, IT Division
OTP (HUNGARY)

- Overcoming the lack of knowledge of electronic banking services among bank users
- Technical integration of the channels
- Business integration of the channels
- Complementary services on the different channels

11:40 Developments in Multi-Channel Integration: A Global Overview

Isabella Cagnazzo Fonseca
Senior Analyst,
CELENT COMMUNICATIONS (ITALY)

- What is multichannel integration?
- Which delivery channels are most important to banks?
- Technology choices for banks to achieve integration
- Regional differences (North America, Europe, Asia Pacific)

12:10 Implementing BRE MultiBank's Virtual Banking and Internet Projects in Poland (mBank, MultiBank)

Case Study

Slawomir Lachowski
Vice President
BRE BANK (POLAND)

- BRE Bank's experience: strategic responses to the challenges of the new market environment
- e-banking for growing revenues and reducing costs in the branch
- Challenges and benefits of virtual banking system

12:40 Delivering ROI in Multi-Channel Banking

Jamie Anderson
Retail Banking Analyst
GRAHAM TECHNOLOGY (UK)

- Developments in online banking
- Key market drivers
- Creating competitive advantage
- Market today and lessons learned
- Graham Technology and Egg Bank
- Regulatory compliance and the future

13:10 Lunch 

29 September 2004

14:40 Positioning In the Channel Mix

Case Study

Andrea Gulova
Head of Multiple Sales Channels Division
SLOVENSKA SPORITELNA, ERSTE GROUP
(SLOVAK REPUBLIC)

- Bank principles for multichannel management
- Channel positioning
- Measurement
- Internet banking developments
- Future expectations

15:10 Building the New Generation Multi-Channel Bank

Hannes Kriegbaum
Director, International Sales, IND GROUP
(AUSTRIA)

- Delivery channel integration
- Scalable service oriented architecture
- Secure transaction management
- Business process modelling and optimisation
- Multi-channel customer authentication
- Serving demands of retail and corporate segment

15:40 Afternoon Refreshments

16:00 CIB's Online Banking Experience: Challenges in Educating and Marketing to Customers

Case Study

Akos Kadlecovits
Head of E-Banking Department,
CENTRAL EUROPEAN
INTERNATIONAL BANK (CIB) (HUNGARY)

- Brief overview of the Hungarian online banking market
- Overcoming the lack of knowledge of internet banking among bank clients in Hungary
- Customer advertising and marketing: how to pursue customers through different channels
- Pricing issues

16:30 Internet-Based Cash Management: CALYON Experience in Corporate E-Banking

Case Study

Róbert Burgmann
Head of Cash Management
CALYON CORPORATE AND INVESTMENT BANK
(HUNGARY)

- CALYON choice in CEE region: Internet based cash management
- Advantages of Internet banking system — client, bank perspective
- Experiences of deployment
- Concern for security: facing major international companies' policy
- Speed of communication: quest for bottle-necks
- Perspectives of Internet banking

17:00 Close of Day One

8:30 Morning Refreshments

Chairman: Senior Representative
POLISH BANKING ASSOCIATION (ZBP)(POLAND)

9:00 Chairman's Opening Remarks

9:20 Optimising Distribution Channels

Case Study

Grzegorz Piwowar
Director of Distribution Area
BANK PRZEMYSLOWO-HANDLOWY (BPH)
HVB GROUP (POLAND)

- Bank's approach to channel management optimisation
- Processes, channels and services integration: enhancing the bank's value across channels
- Benefits for customers
- Benefits for the bank
- Strategies for the future

9:50 Transformation with Purpose

Gabor Farkas
Partner
IBM (HUNGARY)

- Impact of core systems' transformation
- Future proof architecture for e-banking
- Transforming the business for the "on demand" era
- Branch transformation

10:20 Customer in Focus: The Way We Do CRM at Hungarian Foreign Trade Bank

Case Study

Erika Ujvari
Head of CRM and e-Banking Systems,
HUNGARIAN FOREIGN TRADE BANK (MKB)
HUNGARIAN BANK ASSOCIATION (HUNGARY)

- CRM market overview
- Case study — CRM at the Hungarian Foreign Trade Bank
 - New challenges, greater competition
 - The vision and the steps taken
 - Our analytical CRM solution and the ways of using it to support the bank's activities
 - Measuring the results (ROI and business advantages)
- Selling the solution in-house
- Lessons learnt

10:50 Coffee Break ☐

**11:10 Wired Banking Goes Wireless:
Nordea's E-Banking and E-Business
Services in Poland, Baltic and
Scandinavian Countries**

Case Study

**Antti Tainio, Head of Planning and Control,
Electronic Banking, NORDEA (FINLAND)**

- E-banking services in Poland and Baltic countries and in Scandinavian countries
- Connecting customers through E-business services
- Future trends in E-banking development

**11:40 Multi channel banking in the context of
Open Finance**

**Werner Klein,
Marketing Manager Finance Industry,
HP INTERNATIONAL SALES EUROPE (AUSTRIA)**

- The open finance business model and its impacts on the IT architecture?
- The significance of sales in retail banking
- Personal or e-services?
- Getting the distribution right with HP's Next Generation Front Office

**12:10 Benefits of Electronic Operations
in Hansabank, Estonia**

Case Study

**Olari Ilison
Head of e-banking, HANSABANK (ESTONIA)**

- Drivers for turning routine transactions into self-service channels
- Selling products through e-channels
- What benefits do mobile services bring?
- Helping 3-rd parties to serve bank's customer

**12:40 Internet Banking Compared to
Transactional Banking Systems:
Is it More Expensive to Implement?**

**Piotr Malec
Senior Manager, DELOITTE & TOUCHE (POLAND)**

- Facts and myths — what are the elements of implementation process?
- Customer segment dedicated solution — consequences
- Security, security, security
- Hidden costs — processes implementation
- So — is it more or less expensive?
- Is it worth it to invest in Internet banking? Can we afford not to?

13:10 Lunch 

**14:40 Current Developments and
Future Prospects in NBRB**

**Ivan Pischik
Deputy Head of Department, Payment Systems
and Informatics, NATIONAL BANK OF BELARUS
(NBRB) (BELARUS)**

- Case Study
- The prerequisites of the National Payment System and general legal aspects of banking systems implementation
 - Payment System laws, regulations and institutions
 - Interbank settlement systems as the main functional constituent of the Payment System: structure and general principles of functioning
 - The results of the assessment of the Payment System for compliance with the Core Principles as minimum standards
 - The ways of modernization of the Interbank settlement systems in Belarus
 - Future trends in retail banking in Belarus

**15:10 Functionality of Internet Banking and
Migration of Customers to E-Channels**

Case Study

**Blazej Mika
Electronic Services Director, BANK ZACHODNI
WBK (BZWBK) AIB GROUP (POLAND)**

- Multi-channel distribution model.
- Functionality of Internet Banking.
- Transformation of branch banking into e-banking and migration
- Customers to e-Channels
- Future e-banking trends developments

15:40 Coffee Break 

**16:00 PKO Poland's Well-Developed
Internet Banking Websites**

Case Study

**Michal Biernat
Director, Alternative Distribution Channels
Department, PKO BANK (POLAND)**

- Experience and knowledge as the main advisors in the website developing process
- Internet access implementation in PKO BP — case study
- Development directions — what customers expect

**16:30 Internet Banking — Security
Risks and Solutions**

Tamas Gaidosch, Partner, KPMG (HUNGARY)

- Security trends in the Internet world
- Common security issues.
- Less common and more dangerous issues.
- It can be this bad. Real-life examples.
- What can we do? Effective countermeasures

**17:00 Implementation of Risk Management
Principles and New Technologies
for E-Banking**

**Speaker to be Confirmed
AXELERO INTERNET (HUNGARY)**

17:30 Conference Ends

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CEE INTERNET BANKING

Central and Eastern Europe continues to be the fastest growing banking market in the world, particularly as foreign-owned banks expand throughout the region. Banks, worldwide, are rapidly moving to a new era of technology to expand globally, and many, particularly in Europe and the US, have moved to internet banking and web-related services. While many CEE countries are still in the earlier stages of developing or implementing internet banking, no bank that wants to expand or gain a competitive edge, can afford to be left behind.

For this important conference **C5** has brought together 14 leading Banks, from across Central and Eastern Europe, who have successfully implemented their internet banking initiatives. They include **PKO Bank, Raiffeisen Bank, OTP, BRE Bank, Central European International Bank (CIB), CALYON Bank (Credit Lyonnais), Bank Przemyslowo-Handlowy (BPH), Hungarian Foreign Trade Bank (MKB), Hansabank, National Bank of the Republic of Belarus (NBRB), Nordea and Bank Zachodni WBK**. They will share insights based on their experiences which will be of benefit to your organization's implementation of internet banking.

Take this opportunity to hear from the experts and from those who have and are overcoming the challenges of implementation. Network with others from across Europe and CEE who share similar concerns. Register now to secure your place at this annual event by calling **+44 20 7878 6888** or register on line at **www.C5-Online.com/ceeinternet**.

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ADMINISTRATION DETAILS

DATE: Tuesday 28 and Wednesday 29 September 2004

TIME: Day One: 9:00 am Day Two: 9:00 am
Registration and distribution of documentation from 8:00 a.m.

VENUE: Radisson SAS Beke Hotel

ADDRESS: Terez Korut 43, H-1067, Budapest, Hungary

TEL.: 0036 1 889 3900

FEE CONFERENCE: £1299.00

CONFERENCE LANGUAGE: English

PAYMENT INFORMATION

Payment must be received within 5 days of invoice.
Refreshments and lunch are included in the delegate charge for the conference.

DOCUMENTATION

Each delegate will receive documentation prepared specifically for this conference with the most up-to-date information on the subject, supplied by the expert speakers. It serves as a guide during the conference, as well as a valuable reference source back at your office.

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Preferential rates have been negotiated for our delegates until 27th August 2004. Please call IBR on +44(0)1332 285521 or fax +44(0)1332 287613, and state you are a **C5** delegate.

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