

29-30 August 2019
Mumbai

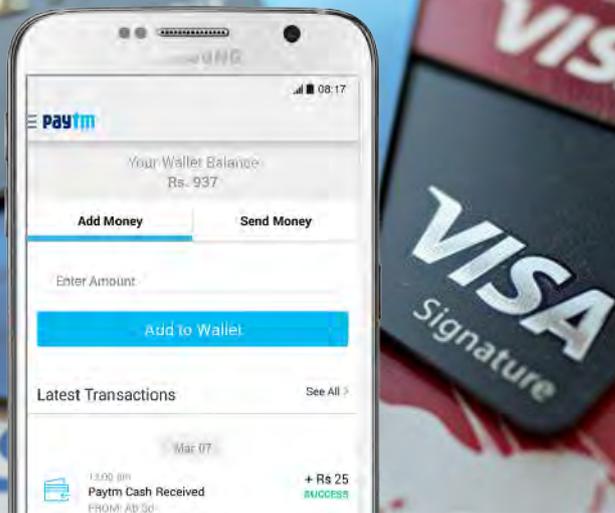
Digital Payments South Asia

Democratising Secure Electronic Payments

- Global payments developments
- Payments roadmap for India
- Success with contactless payments
- Innovative acceptance solutions
- From P2P to P2M UPI payments

- QR code mobile payments
- The expanding cards business
- Building on transport payments
- Mobile wallets: the next stage
- Next-generation payment cards

- Biometrics in payments
- Merchants and digital payments
- Financially inclusive payments
- Untapped payments opportunities
- Digital payments for e-commerce



APSCA India will organise **Digital Payments South Asia** at the Taj Lands End, Mumbai Hotel on 29-30 August 2019. The conference is one of the largest gatherings of card issuers and acquirers, mobile wallet companies, third-party payment providers, domestic and international payments schemes, e-payment services providers and payments industry experts focused on the Indian market.

Digital Payments South Asia will explore how contactless card payments and mobile payments in retail and transport applications, together with real-time payments, financial inclusion strategies and new innovations in payments acceptance can accelerate the growth of digital payments in South Asian markets.

The Potential for Card Payments

Despite smartphone adoption and growth of UPI transactions, a major part of digital payments in India will continue to be driven by payment cards. The NCMC initiative in transport, innovative low-cost acceptance solutions and PPI¹ interoperability will drive payment card transactions and issuance.

The Real-Time Payments Business

India is the world's leading success story for consumer real-time payments and the enormous opportunity to drive mobile payments for all customer segments. Digital Payments South Asia 2019 will explore the challenges for banks and PSPs to build a viable business on UPI-based real-time payments.

The Outlook for Mobile Wallets

PPI interoperability was expected to be an industry game changer by connecting wallet customers to the payments ecosystem, without opening a bank account, and boosting acceptance of wallets by merchants. Results are slow so far. What is holding back the growth of the mobile wallet business and how can it be revived?

Competing against Cash

Digital payments businesses in India are growing rapidly. The volume of card payments transactions is increasing and UPI transactions are growing exponentially and yet cash in circulation has increased from the pre-demonetisation era (RBI data). Is there a lack of trust from customers and merchants or are there still not enough smartphones? Are digital payments, or onboarding processes too inconvenient? What is holding back digital payments in India?

Merchants and Digital Payments

While there are reports² that merchant acceptance of digital payments is increasing, there is also research³ suggesting that many merchants in India are actively avoiding accepting digital payments when they could easily do so. The research suggests that incenting customers and merchants to adopt digital payments (specifically UPI) could provide a more effective push toward a more digital economy. What type of incentives are required and should these be offered by government, by commercial PSPs or a collaboration of both?

1 - Pre-Paid Instruments

2 - <https://razorpay.com/blog/era-of-rising-fintech-digital-payments-upi-report/>

3 - <https://drive.google.com/file/d/0B9XA3P7uIPHfd3J0dU04VDNLYX-JZ50FKSW5oMi01Ung4NnY4/view>

Unified Payments Interface (UPI) - an open and interoperable real-time consumer payments infrastructure for all PSPs

Bharat QR - the first national standard for secure QR code-based consumer payments on mobile

National Common Mobility Card - public transport ticketing based on EMV open-loop payments

PPI Interoperability - mobile wallets now eligible to issue cards and join card payments schemes

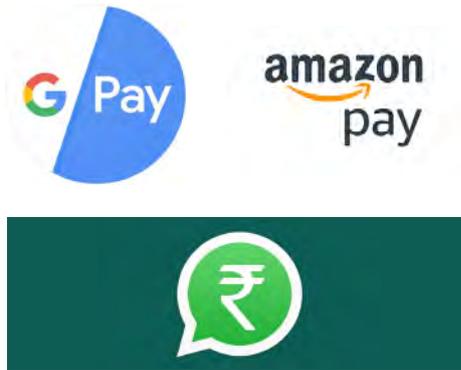
Aadhaar - a national digital identity scheme that supports KYC and authentication for payments

Global Payments Roadmap - The Impact for India

India has adopted and evolved international payments standards and technologies. A national migration to EMV contactless cards will accelerate retail e-payments. The National Common Mobility Card (NCMC) initiative is driving EMV-based open-loop payments in transit. India is now the second largest market for mobile QR code payments. What other international payment developments are likely to impact the future development of India's consumer payments?

India - The Impact on Global Payments Trends

India's payments market has the first interoperable real-time payments platform for banks and mobile wallets; the largest and fastest-growing real-time mobile payments business; the first national transport payments standard based on EMV specifications; the first national digital identity scheme with virtual payment addresses; and the first national standard for QR code mobile payments. What will be India's next innovation to impact global payments trends?



Digital Payments South Asia is a unique opportunity for experts from the Indian and South Asian consumer payments ecosystem to meet and discuss the roadmap for globally interoperable and national domestic payments with thought leaders from Asia Pacific and international markets.



From EMV contactless payment cards to QR code mobile wallets to instant payments to digital identity and financial inclusion, all the leading innovations and developments in payments are present in India today.

BUSINESS & TECHNOLOGY ISSUES

Roadmap for Consumer Payments

What is on the global roadmap for consumer payments today? What are the latest developments in standards and specifications for chip payment cards, contactless payments and acceptance, mobile NFC & QR code mobile payments, and real-time payments? How does this compare with India's domestic payments roadmap?

Succeeding with Contactless Payments

Contactless payment card transactions and sales volume are exploding in some markets but lacklustre in others. What are the strategies that have proven to be successful in other markets where the majority of card payments are now contactless? Can these strategies achieve the same success in the Indian market?

Innovative Acceptance Solutions

Success with EMV contactless payments has been largely limited to mature card payments markets. What new low-cost EMV contactless acceptance solutions, such as PIN on Mobile, can on-board micro merchants for e-payments in India by accepting EMV contactless payment cards and NFC mobile phones?

Real-Time Consumer Payments

Unified Payments Interface (UPI) real-time payments are expected to accelerate further with major Internet companies launching P2P payment services. Has UPI 2.0 succeeded in driving P2M real-time payments? With the first bank announcing charges for UPI transactions, is there now a feasible business model for PSPs?

The Positive Outlook for Cards

Despite rapid adoption of UPI real-time payments, the payment card market continues to grow. With the first mobile wallet providers now becoming payment card issuers, joining card schemes and expanding card acceptance, will competition intensify or will the outcome be a larger market for card payments?

Transport and Retail Payments

The growing number of NCMC solutions offers opportunities to use the significant volume of public transport ticketing transactions to drive e-payments in retail using the same products. What is the opportunity for open-loop transit payments to accelerate contactless payments at the point-of-sale in India?

Outlook for Mobile Wallets

Is the mobile wallet business in a down-turn or on life-support? RBI guidelines for PPI interoperability made mobile wallets part of the larger payments ecosystem with wallet interoperability, connection to banks through UPI and direct participation as issuers in card networks. What is the outlook for mobile wallets today?

Financial Inclusion and Payments

Bringing the unbanked and underbanked into financial services is a key part of converting cash transactions to e-payments in India. Should infrastructure still be the main focus or is availability of credit and financial literacy more important? Would it be more important to target context-based payments for the unbanked?

Strategies to Displace Cash

Despite government and industry driving and promoting the acceptance and usage of digital payments, total cash in circulation has increased from the pre-demonetisation era. What strategies can accelerate digital payments adoption? And should they target customer education, incentives, easier onboarding processes?

Untapped Payment Opportunities

India's best payment opportunities today are in the tier 2 and tier 3 cities - how should merchant acceptance be developed in smaller cities and towns? E-commerce payments are also still dominated by cash-on-delivery due to a mix of poor digital infrastructure and weak cyberlaws - how do we drive digital payments into e-commerce?

PROGRAM OUTLINE

**29 August
Thursday**

INTRO	Objectives
	Democratising secure electronic payments
SESSION 1	Roadmap for Consumer Payments
	International payments trends: relevance for India
	India's influence on global payments developments
	Latest payments market issues for India
	Defining the payments roadmap for India
	Expo, Refreshments, Networking
SESSION 2	Success with Contactless Payments
	Best practices for contactless card issuers
	Educating merchants and customers
	Strategies from successful contactless markets
	Innovative low-cost card acceptance solutions
	Lunch
SESSION 3	Consumer Real-Time Payments
	The phenomenon of UPI mobile payments
	Internet companies launching UPI payments
	Shifting the needle from P2P to P2M
	Impact of UPI 2.0 and what features should be added
	Expo, Refreshments, Networking
SESSION 4	Roundtable Discussions
	Consumer payments in India in 2021
	Ramping up India's payment card market
	Building a business model for real-time payments
CLOSE	End of day 1

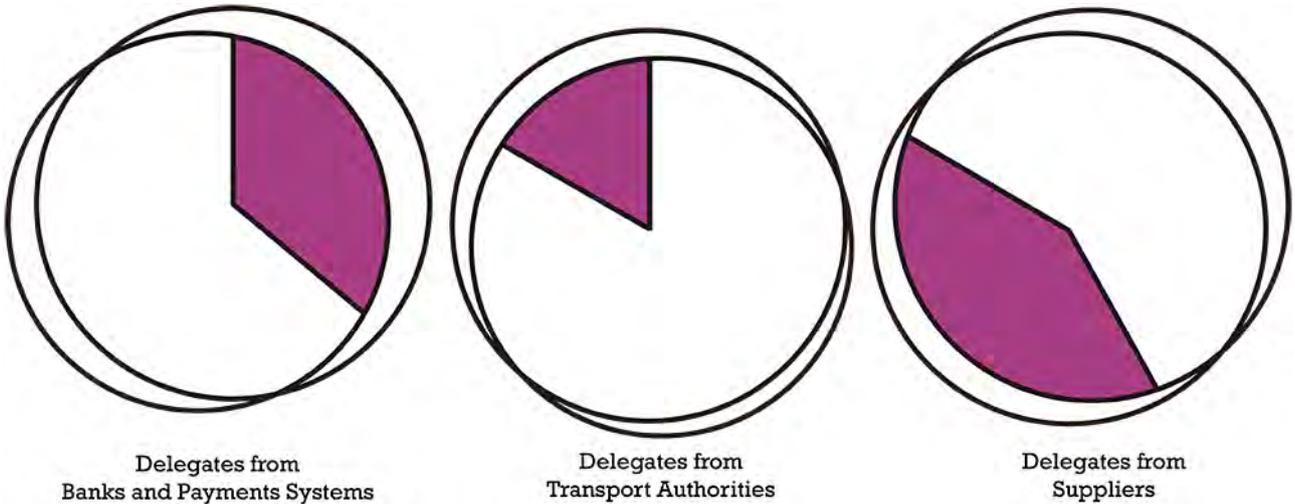
**30 August
Friday**

INTRO	Review
	Democratising secure electronic payments
SESSION 5	Transport and Retail Payments
	Open-loop payments in public transport
	National Common Mobility Card (NCMC) solutions
	Using transport to drive low-value card payments
	Mobile wallets and transport payments
	Expo, Refreshments, Networking
SESSION 6	Outlook for Mobile Wallets
	Challenges facing mobile wallets today
	Impact of the PPI interoperability guidelines
	Mobile wallet acceptance versus UPI payments
	Mobile wallets as card issuers in card schemes
	Lunch
SESSION 7	Financial Inclusion and Payments
	Digital payments for the unbanked & underbanked
	Building out suitable infrastructure
	Customer literacy and credit availability
	Targeting context-based payments
	Expo, Refreshments, Networking
SESSION 8	Expanding Digital Payments in India
	Understanding status post-demonetisation
	Strategies for government and industry
	Untapped areas to expand digital payments
	Driving digital payments into e-commerce
CLOSE	End of conference

Track Record

Over the last 20 years APSCA has organised more consumer payments events than any other organisation in Asia. From 2001-2005 we organised the first national EMV migration forums educating issuers and acquirers on how to migrate to chip in markets across Asia Pacific. From 2006, APSCA organised conferences exploring EMV contactless payment cards and mobile NFC payments in markets across greater China and Asia Pacific. In 2010 APSCA began organising Asian payment card forums exploring contactless acceptance, open-loop contactless payments in transit, real-time payments and mobile QR code payments.

Attendance at Digital Payments South Asia 2018



What people said about Digital Payments South Asia 2018:

APSCA organized a wonderful interactive session. The event was truly amazing and knowledgeable.

Satish Merwade, Manager, BBPS, NPCI

APSCA conferences give significant insights on the payments trends evolving across several Asian countries. It felt enriching to be a part of this conference.

Nikhil Sawaitul, Associate Director II, Payments & Fintech Partnerships, IDFC Bank

It was a great event, good opportunity for me to know more about what's coming next for the Indian market: UPI, NCMC, RBI guidelines...many topics of importance to understand the trends and evolution of payments in India.

Vincent DUPUY, Business Analyst - Strategy, Linxens



Technology Exposition

A technology exposition of latest solutions for e-payments business, including mobile, proximity, QR and contactless solutions, will be held concurrently with the Digital Payments South Asia Conference. The exposition will enable decision-makers from regulators, payment schemes, banks, e-payments companies and retailers to learn of the latest solutions for mobile-based, contactless and digital consumer payments.

Past Sponsors & Exhibitors



Business Opportunities

APSCA has organised over 180 events across 20 countries and territories in Asia Pacific, China, South Asia, Africa and the Gulf since 1997 including some of the largest payments conferences in the region. APSCA events have a track record of attracting high numbers of end-users from regulators, banks, domestic and international payment schemes, payment services providers and large retailers responsible for making decisions about payments and commerce. Digital Payments South Asia is an effective channel for all payments stakeholders to promote solutions and services while communicating their vision of the future of e-payments in Asia.

Contact us for more information :)



Abhijit Sengupta
Director, APSCA India
abhijit@apsca.org
+91 98310 01116

Mounisse Chadli
Business Development Manager, APSCA
mounisse.chadli@apsca.org
+86 156 1879 0417