

Asia/Pacific's first ever strategic bank management forum

# RE-ENGINEERING THE BANK

*Achieve dramatic results and breakthrough improvements in:  
Back Office • Treasury & Risk Management • Alternative Branch Delivery  
• Technology Applications • Customer Service*

14 - 15 August 1996 • The Oriental Hotel • Singapore

## EXCITING CASE STUDIES FROM LEADING FINANCIAL INSTITUTIONS

- BANK DHARMALA: Ferdinand Joseph Tan Escobal, Advisor, Corporate Planning & Development
- BANK NISP: Pramukti Surdaudaja, Managing Director
- PCI BANK: Joey Bermudez, Senior Vice President
- BANGKOK BANK: Lance Robinson, Executive Consultant
- BANK OF THE PHILIPPINE ISLANDS: Celestino Mandiola, Asst Vice President
- MASTERCARD INTERNATIONAL: Brian Thom, Senior Vice President - Asia/Pacific
- S.W.I.F.T.: George Wishart, Regional Manager, Securities Services

## MEET THE CHALLENGES OF THE NEXT CENTURY...

- ✓ Enhance corporate efficiency and discover how technology can improve your front-end and back-end operations
- ✓ Achieve dramatic results and continuous improvement in performance
- ✓ Examine the polarisation of the custody market and re-design operations to meet the needs of process innovation
- ✓ Target priority groups and identify profitable customer segments
- ✓ Re-design your banking operations to cater to the organisational imperatives of treasury and risk management

## PRE-CONFERENCE WORKSHOP: 13 AUGUST, 1996

### BANK RE-ENGINEERING

by Booz Allen & Hamilton

### THE REALITIES OF RE-ENGINEERING

by Gemini Consulting

## POST CONFERENCE WORKSHOP: 16 AUGUST, 1996

### BACK OFFICE RE-ENGINEERING

by Strategic Consultants

### FRONT TO BACK OFFICE TRADING RISK MANAGEMENT SYSTEMS

by Infact Consulting

## OUR EXPERT SPEAKER PANEL INCLUDE:

**Allen Merrill**  
Partner in-charge of Banking  
AT Kearney

**Richard Lai**  
Engagement Manager  
McKinsey & Co.

**Jonathan Larsen**  
Senior Associate,  
Finance Services Group  
Booz Allen & Hamilton

**Mac McGolpin**  
Managing Director  
Strategic Consultants

**Khoong Chan Meng**  
Manager,  
Strategic Process Innovation  
National Computer Board

**Tan Li Kin**  
Director,  
International Services  
Survey Research Group

**James L. Accomando**  
President  
Accomando Consulting, Inc.

**David Fu**  
Client Partner, Systems  
Integration, Greater China  
AT & T Solutions

**Jamil Hussain**  
Managing Director  
Towers Perrin

**Berhard Koller**  
Supervisory Board Member  
SAP, AG

**Dr. Michael Loh**  
Regional Manager  
Organisational Development  
Guardian Royal Exchange  
Assurance

**Ralph Yiehmin Liu**  
Managing Director  
Advanced Risk  
Management Systems

**Ashleigh Ogier**  
Regional Sales Manager  
ACI (Singapore) Pte Ltd

## REGISTRATION HOTLINE

PHONE: (65) 322 2700

FAX: (65) 226 3264

# TRANSFORM YOUR BANKING SERVICES TO CATER TO THE NEEDS OF TODAY'S CUSTOMERS

## RETAIL AND BRANCH BANKING

### 2:00 The virtualisation of retail financial services – the way of the future?

- A new definition of the virtual banking concept and business model
- What has happened to date? What have been the driving forces?
- Broadening of virtualisation concept to value chain
- Electronic communication with customers
- Banking and financial services on the internet: myth or reality?
  - Role of the internet within the financial services industry
  - Critical issues facing established traditional banks and non-bank competitors entering this new market
  - How secure are internet transactions? Is there a future for electronic cheques?
- What should banks do to avoid losing market share in the future?
- Will it become difficult to distinguish between a bank, broker and a software company? How will it affect current market share?

*Allen Merrill, Partner in charge of Banking, AT Kearney*

### 2:40 What challenges are ahead with the emerging retail banking distribution trends? A case study of PCI Bank's efforts in becoming a one stop shop in financial services

- Will new dimensions in banking impact traditional branch banking?
- The economies of distribution
- Evolution of and dependence on branch networks
- Managing the change from business plan to successful implementation
- Rationalisation of delivery systems according to targets and segments

*Joey Bermudez, Senior Vice President, PCI Bank*

### 3:20 Afternoon teabreak

### 3:40 The evolution of Automated Teller Machines (ATM) in retail banking – The past, present and future

*Ashleigh Ogier, Regional Sales Manager, Open Systems Div ACI (Singapore) Pte Ltd*

### 4:20 Implications to branches of debit and credit cards

*Brian Thom, Senior Vice President – Asia/Pacific, Mastercard International*

- ### 5:00 Relationship marketing in branch banking
- Relationship marketing – a profit driven reality
  - Changing technology to recognise customers in the most effective way
  - Changing job roles and structures from processors of information to providers of sales and service
  - Changing company culture to support customer focused marketing
- James L. Accomando, President, Accomando Consulting, Inc.*

### 5:30 End of day one

## DAY TWO: 15 AUGUST, 1996

### 8:30 Morning coffee

### 8:50 Chairman's opening remarks

## MANAGING THE BACK OFFICE

- ### 9:00 Evaluating forces driving market change – re-inventing the custody business
- Analysing future client requirements
  - Effect of a changing competitive structure
  - Regulatory and economic pressures on the custody business
  - Profitability dynamics and pricing instability of the custody market
  - Challenges of implementing an integrated strategy
- Lance Robinson, Executive Consultant, Bangkok Bank*

### 9:40 Building an efficient infrastructure for payments

- The payments clearing system – analysis of the current situation and likely future developments
- Improving cheque clearance times and reducing incidence of dishonours
- Direct debit/EFTPOS interface
- Going beyond EFTPOS in payment systems
- Towards a paperless society – is it time to eliminate cheques and cash notes from the system?

Paper One:

*George Wishart, Regional Manager, Securities Services, S.W.I.E.T*

Paper Two: Cheque processing – A case study of BPI's electronic cheque clearing system

*Celestino Mandiola, Asst Vice President, Bank of the Philippine Islands*

### 10:40 Morning teabreak

### 11:00 Innovations in investment banking – The impact on securities settlement

## ORGANISATIONAL IMPERATIVES OF TREASURY & RISK MANAGEMENT

### 11:40 The latest trend in risk management technology in banking

- The Value-at Risk concept
  - The JP Morgan RiskMetric Methodology
  - Cash Flow Mapping
  - Treatment of derivatives
  - Available information technology and future trends
- Ralph Yiehmin Liu, Managing Director, Advanced Risk Management Solutions*

### 12:20 Regional integration of dealing rooms in the Asia-Pacific region

- Should each market be treated as a separate business entity, or should we leverage expertise across the entire region?
  - How are overall costs controlled given the small size of some markets and the cost thresholds of setting up dealing operations?
  - How do we design technology to be consistent with business needs and cost issues?
  - How do the risk and position systems facilitate a consolidated view? The need to integrate voice & data systems
- Tim Hart, Chief Executive, Infact Consulting*

### 1:00 Luncheon

## CREATING THE TECHNOLOGICAL EDGE – RE-ENGINEERING YOUR BANKING SYSTEMS

- ### 2:00 On-line electronic payment services – Overview and emerging perspectives
- The value chain of the electronic payment services, the major players and revenues in the value chain
  - The inadequacy of the existing payment systems to support full electronic commerce, the challenges and developments in new on-line payment systems
  - The physical world of electronic and on-line payment systems:
    - Electronic**
      - Credit Card
      - ACH/Fedwir/Swift
    - Debit card
    - Smartcard
    - On-line**
      - Direct and third party billing
        - Internet/Web purchase
        - Electronic bill
      - Electronic transfers
      - E-cash
        - Mondex
        - Digicash
  - Shaping payment systems through IT: network centred computing and the security issues
  - Business opportunity for banks and on-line services players to create value for customers
    - Bundling EPS into on-line offerings in new ways
    - Strategically using payments as a source of differentiation and customer lock-in

**SECURE YOUR PLACE TODAY! CALL: +(65) 322 2700**