



IBOS

International Banking – One Solution

WHERE TO NEXT FOR TREASURY AND CASH MANAGEMENT?

BRUSSELS MAY 19TH 2010

- **ATTEND OUR ONE-DAY IBOS CONFERENCE ON MAY 19TH 2010**
- **GET UPDATES ON MARKET STATUS IN COUNTRIES AROUND EUROPE**
- **EXCHANGE EXPERIENCES WITH FELLOW TREASURERS**

What is IBOS

IBOS is a banking club which covers 28 countries, focused on supporting international cash management solutions for the corporate clients of its member banks. IBOS members include HSBC France, Intesa SanPaolo, KBC, Nordea, Santander and UniCredit. IBOS services sit behind the offerings of these banks so as to facilitate an efficient multibank solution.

The intention

The IBOS member banks are offering corporate treasurers a short and focussed event on May 19th 2010 at the offices of KBC in Brussels. It will be attended by corporate customers of the IBOS banks and by the banks themselves, to exchange views and experiences on:

- Current financial market status in EMEA as a whole and in domestic markets
- Funding and investment climate and strategies
- Status and impact of harmonising initiatives such as SEPA and Payment Services Directive
- How corporate needs can be met using different approaches to managing banks
- Current coverage and capabilities of IBOS

The benefits

The intended benefits for corporate attendees are:

- Current and wide-ranging view across the region and into several marketplaces
- Focussed on issues of immediate concern
- Opportunity to exchange with other corporate treasurers from across the region

The event

- From 10:00 to 5:00 on Wednesday May 19th 2010
- At the KBC offices on Havenlaan in central Brussels
- Drinks reception and dinner afterwards for those who are able to stay
- Hotel accommodation can be arranged
- Possible to attend as a 'one-day-out-of-the-office' event



Agenda for MAY 19th 2010

09:30 Registration/coffee and patisseries

10:00 Welcome by: Lisa Ferbing – Nordic Head, Nordea, and Chair of IBOS Association

10:10 IBOS – future-proof model/ Bob Lyddon, Managing Director, IBOS Association

- What is IBOS, what are IBOS' services, and current country coverage
- How the banks use IBOS and the intended benefits for customers
- Trends around banks' own networks and their future 'home markets'
- Current status of borrowing/investment markets and implications for bank relationships

10:40 Prospects for harmonisation of payments markets in Europe/Olivier Brissaud, Board Member in charge of European Affairs at the European Association of Corporate Treasurers (EACT) and Chairman of the Board of the Association of Corporate Treasurers in Belgium (ATEB)

- What are the ambitions for harmonisation of payments markets in Europe
- What that would mean for corporate treasury organisation and for payments processing
- What trajectory are these developments currently on
- Options for re-engaging on a track that leads to fulfilment of ambitions

11:20 Coffee and Table Discussions

Delegates are invited to join any one of the topic discussions held informally around a coffee table, on major topics of current interest, in both banking and payments. You can move freely between the discussions as you wish.

Morning Table Sessions:

Table 1 - Major changes in the French domestic payments environment in 2010

Host: Isabelle Montaron Head of CMB Sales, Global Payments & Cash Management, HSBC France

Table 2 - Implications of the entry into force of Payment Services Directive for Direct Debits in Spain

Hosts: Jose-Luis Calderon, Product Head, GTB Europe, and Luis Fernández Pedregosa, IBOS Coordinator, Banco Santander S.A.

Table 3 - Open forum for corporate topics

Hosts: Simon Bailey Director - Payments & Transaction Banking, Logica plc, and Bob Lyddon MD - IBOS Association

12:00 Longer-term drivers for Treasury structure and operations in the light of what is going on in external markets now/facilitated by Bob Lyddon.

Panel discussion taking in the Market, Regulatory and Corporate perspectives, and how do we see the game changing within a 3-5 year timeframe

Market perspective: How do the banks and countries who have money view what is going on in Europe currently?

- Reaction to establishment of EUR750 billion stabilization fund
- appetite for sovereign risk, bank risk, corporate risk in Europe
- ..or focus on completely different geographies?
- what do the markets mean by 'contagion risk' and what are the likely impacts?

Panelist: Simon Powley, Head of Corporate Finance at European Finance House, the European investment subsidiary of Qatar Islamic Bank; former Director and Head of Global Markets at Standard Chartered Bank Abu Dhabi and at Creditanstalt-Bankverein London

Regulator Perspective: What will be the focus of the European Commission under the new relevant head of Financial Services, Michel Barnier, who replaced Charles McCreevy, and given the current turbulence:

- still SEPA, MiFiD, PSD and the initiatives we have known?
- reacting to the Greek crisis and ensuring no need for any second round of bailouts in the banking market?
- Relaunch of the Lisbon Agenda?

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Panelist: Nick Crosby, public affairs consultant based in Brussels, former director of the 'European Movement UK' and advisor to the 'Britain in Europe' campaign. PwC consultant engaged on several Euro implementation projects in the 1997-9 timeframe

Corporate perspective: What does this all mean for corporates in terms of Treasury business model, ability to centralize and streamline systems, processes and bank accounts?

- Where will finance functions be carried out?
- Will subsidiaries re-emerge as borrowing vehicles?

Panelist: Tim Allison, Group Treasurer, Logica plc

12:45

----- **Buffet Lunch** -----

14:00 Corporates' ICM needs going forward/Johnny Roos, Senior Consultant, International Cash Management, KBC BANK N.V.

- What do banks perceive the needs of corporate as being?
- How banks aim to support those needs, and with what services and support
- How does IBOS operate within an ICM solution and contribute to meeting those needs?
- What are IBOS' particular strengths and do these apply only to certain customer business models or to corporates of a certain size?

14:40 Second round of Table Discussions

Delegates are invited to join any one of the further topic discussions held informally in the same roundtable format, this time giving particular space for corporates to exchange views on topics of their own choice.

Afternoon table sessions:

Table 1 - The Nordic area: 4 countries, 4 payment infrastructures and 4 currencies - 12 obstacles? Issues and trends in optimizing cash management in the Nordics

Hosts: Lisa Ferbing, Alan Scheller, Mats Conradson and Nina Borckenfeldt from Nordea

Table 2 - Adaptation of Italian payment environment to comply with PSD and adopt new services for SEPA and the Financial Value Chain

Host: Maria Grazia Calcagno, Direzione Marketing Imprese, Ufficio Prodotti di Raccolta e Sistemi di Pagamento, Intesa SanPaolo

Table 3 - Open forum for corporate topics

Hosts: Simon Bailey, Director - Payments & Transaction Banking, Logica plc, and Bob Lyddon MD - IBOS Association

15:20 The criteria for bank selection of an internationally active corporate group / Markus Meissner, Head of Global Transaction Banking Sales, UniCredit Bank AG and Dietrich von Krosigk, Director of Administration & Finance for Panasonic Electric Works Europe AG

- Multibank/banking club vs. Monobank – which key factors play an important role?
- Which requirements have to be fulfilled by the banks?
- Will the selection process change due to SEPA/PSD implementation (on customer/bank side)?
- What will large corporates need or demand from international banking groups in the future?

16:00 Mid-Afternoon Tea

16:30 Panel session composed of all the day's main session speakers

- What will be the new 'normal' status that markets return to
- When and how might a harmonised pan-European environment be achieved – or not
- What legal entity and bank account structures will corporates have
- What role can IBOS banks and IBOS play in supporting customers in that environment

16:55 Wrap-up by IBOS chair an close of the day's formal proceedings

17:15 Drinks reception

18:00 Break to dinner

18:30 Dinner