

	Day One 31st March 2009	Day Two 1st April 2009
0900	Welcome to day one	Welcome to day two
0915	<i>Virtual Money vs. Hyper Money</i> Dave Birch, Consult Hyperion	<i>Innovation in Finance & Technology</i> Dave Birch, Consult Hyperion
	Payments and Money Chair: Dave Birch, Consult Hyperion	New Perspectives Chair: Tom Standage, <i>The Economist</i>
0930	<i>Currency 2.0</i> Prof. Lawrence H. White, UMSL	<i>Mobile Making a Difference</i> Alastair Lukies, Monetise
1000	<i>The Nudge Factor and Cash</i> Leo van Hove, VUB	<i>The Social Life of Money</i> Bruce Davis, Ethnographer
1030	<i>Tom Paine and Digital Money</i> Oliver Dudok v. Heel, Lewes Pound	<i>Enthnographic Study of M-PESA in Kenya</i> Olga Morawczynski, CGAP
1100	Coffee Break	
1130	Inclusion or Exclusion? Mod: awaiting confirmation Ken Howes, Prepaid Intl. Forum Jim Rosenberg, CGAP World Bank Dominic Peachey, FSA awaiting confirmation	Technology push or business pull? Mod: Chris Skinner, FS Club Richard Sanders, ACI Worldwide Michael Salmony, Equens/EPC Will Judge, Transport for London Neil Lover, Nationwide
1230	Lunch Break	
	Security: Where Next? Chair: Elton Cane, Finextra	What Will Change in 2009? Chair: Dean Bublely, Disruptive Analysis
1400	<i>The Current Biometrics Marketplace</i> Maxine Most, Acuity Inc.	<i>Market: Innovating in a Recession</i> Tim Jones, <i>Innovaro</i>
1430	<i>Lessons in Online Fraud</i> Jane Belankaya, Webmoney	<i>Technology: Powered Payment Cards</i> Riten Gohil, Visa Europe
1500	<i>Going Live with Voice Payments</i> Nick Ogden, CEO Voicepay	<i>Regulation: Payment Services Directive</i> William Long, Sidley & Austin
1530	Traditional English Tea Break (with strawberry jam and cream scones)	
1600	London Calling Mod: Jonathan Collins, ABI Rene Batsford, EAT Ben Whitaker, Masabi James Allan awaiting confirmation	What will make m-payments work? Mod: Charles Arthur, <i>The Guardian</i> Roy Vella, Royal Bank of Scotland Andy Ramsden, O2 Colin Swain, Barclaycard Jon Prideaux <i>With panel game and prizes!</i>
1700	<i>Art and the Future of Money</i>	End of Forum, see you in 2009.
1730	Drinks and	
	Digital Money Monopoly 2009	
1830	End of Day One	



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Digital Money Forum



The Digital Money Forum is now in its twelfth year, and once again promises the combination of discussion and debate, learning and fun, that has earned it the reputation as the place to be for people interested in the future of retail electronic payments. It continues to be a unique event, where interaction and invention replace product announcements and “death by Powerpoint” sales pitches. This year we are moving the agenda forwards again to look at some of the issues and drivers around the evolution of technology the electronic payments world.

Beyond the annual London event, the digital money debate continues on the associated Digital Money Blog at www.digitalmoneyforum.com/blog, chosen by *American Banker* as one of their eight Blog Watch sources and the source of the very popular *Digital Money Blook*.

Day One	Day Two
Session one recognises that the future of payments is linked to the future of money. if cash goes away, the cost of new entrants falls. What might they be? Private or public? Commodity or community?	Session three examines how successful payment schemes change societies and marketplaces, and takes an ethnographic perspective to help us to learn more about introducing new payment systems.
Session two looks at the specific issue of security to see if biometrics and other technologies might be moving into position to make a significant impact on the payments world in the coming year.	Session four looks at innovation in different ways: new processes, new technology and new frameworks. How can the payments sector take these on board and make real innovation work.

The Digital Money Forum is a not-for-profit event that supports a variety of charities. This year we are supporting BUFFER (which provides specialist diagnostic equipment for breast cancer), Action Medical Research and Jubilee Action which helps children worldwide. This years Forum is made possible by the kind support of our sponsors.

The Digital Money Forum 2009 is sponsored by our friends from



And the Charity Tournament is supported by our friends at



The annual Forum is organised by Consult Hyperion, the IT consultancy that specialises in secure electronic transactions, ranging from retail e-payments and online authentication to electronic borders and mass transit.

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Thanks to the generosity of our sponsors, the Digital Money Forum once again costs an almost negligible £445 + VAT. All delegates will receive complimentary copies of *The Digital Money Reader 2009* to read on the train home together with *The Nudge Factor*.

www.chyp.com Register online at www.digitalmoneyforum.com now!