

## PAYMENT HABITS 2010+ SEMINAR AGENDA

30 August 2007, at Bank of Finland, Rauhankatu 19, Helsinki

- 09.15 – 09.30 Registration and coffee
- 09.30 – 09.40 Opening of seminar and background of Payment Habits 2010+ research
- 09.40 – 10.00 Payment instruments and their development  
*Harry Leinonen, Bank of Finland*
- 10.00 – 10.30 Statistical trends and cross-country comparisons of payment developments  
*Päivi Heikkinen, Bank of Finland*
- 10.30 – 10.40 Refreshments
- 10.40 – 11.30 Costs, pricing and competition in the payment industry  
*Harry Leinonen, Bank of Finland*
- 11.30 – 12.15 User development expectations regarding payment services  
*Päivi Heikkinen, Bank of Finland*
- 12.15 – 13.45 Lunch
- 13.45 – 14.20 Technology developments facilitating payment developments  
*Harry Leinonen, Bank of Finland*
- 14.20 – 14.50 Authority involvement; reasons and tools  
*Kari Kemppainen, Bank of Finland*
- 14.50 – 15.10 Refreshments
- 15.10 – 15.50 Market developments; incentives and disincentives  
*Harry Leinonen, Bank of Finland*
- 15.50 – 16.30 Summary, discussions and conclusions