



AGENDA / 21 August 2008

THE SECOND PAYMENT HABITS 2010+ SEMINAR

27 - 28 August 2008, at Bank of Finland, Rauhankatu 19, Helsinki

Day 1 (Wednesday, 27 August)

- 12.15 – 14.00 Registration and lunch (together with Simulation seminar)
- 14.00 – 14.10 Opening of seminar
- 14.20 – 14.40 Tour de table with participant presentations
- 14.40 – 15.15 How to measure the number of cash payments: A pilot study of seven possible methodologies
Anneke Kosse, De Nederlandsche Bank
- 15.15 – 15.30 Refreshments
- 15.30 – 16.05 Payment habits at point-of-sale - in Norway and elsewhere
Harald Haare, Norges Bank
- 16.05 – 16.40 Consumer awareness and the use of payment media: evidence from young Finnish consumers
Ari Hyytinen, University of Jyväskylä and Tuomas Takalo, Bank of Finland
- 16.40 – 16.50 Closing remarks on day 1

For the evening, we will arrange an evening tour to the sea fortress Suomenlinna just outside the Helsinki harbour. After the tour we will have dinner at Bank of Finland's club "Kerho".

- Departure from the hotel Klaus K (Bulevardi 2, main entrance) at 18.01
(note the change of departure time due to the large number of participants!)
- Boat to Suomenlinna at 18.30
- Return to the city around 20.45
- Dinner at Kerho at 21.00

Day 2 (Thursday, August 28)

- 09.00 – 09.35 Merchant Acceptance, Costs and Perceptions of Retail Payments:
A Canadian Survey
Carlos Arango and Varya Taylor, Bank of Canada
- 09.35 – 10.10 Incentives at the counter: An empirical analysis of surcharging card payments
and payment behavior in the Netherlands
Nicole Jonker, De Nederlandsche Bank
- 10.10 – 10.20 Refreshments
- 10.20 – 10.55 Interchange Fees for Bank Payment Card Transactions at POS in Mexico
José Luis Negrín, Banco de México
- 10.55 – 11.30 Interactions among consumers and merchants at the multi-agent based payment
card market
Biliana Alexandrova, Banco de México
- 11.30 – 12.05 The effects of non-transparent and transparent payment service pricing
Harry Leinonen, Bank of Finland
- 12.05 – 12.30 Subjective comparison of retail payment systems and services in
France and Finland (How to cope with a payment cultural clash)
Ari Voipio, Finnish Financial Supervision
- 12.30 – 14.00 Lunch
- 14.00 – 14.35 The Costs of Paying - Private and Social Costs for Cash and Card Payments
Gabriela Guibourg, Sveriges Riksbank
- 14.35 – 15.10 Retail Payment Instruments in Portugal: Costs and Benefits
Maria Tereza Cavaco, Banco the Portugal
- 15.10 – 15.25 Refreshments
- 15.10 – 15.45 The European Commission e-invoice undertaking, objectives and progress
Bo Harald, TietoEnator
- 15.45 – 16.20 The development of a mobile payment ecosystem
Lauri Pesonen, Venyon Oy
- 16.20 – 16.55 Different mobile payment alternatives and concrete developments
Päivi Heikkinen, Bank of Finland
- 16.55 – 17.10 Seminar wrap-up
- 17.10 – Farewell cocktails