

EOS Congress

15 and 16 October 2009, Berlin

The congress's main topics:

- Current developments in the financing sector – outlook for the European finance market
- The challenge of receivables management
- SEPA – payment transactions without borders

Talks from the practical side of the business and panel discussion:

- Forum A: Banking & Insurances
- Forum B: Services & Production

Speakers et al.:

- **Keynote Dr Markus Merk**, football referee of the year in 2004, 2005 and 2007
- **Dr Oliver Everling**, RATING EVIDENCE GmbH
- **Harry Leinonen**, Bank of Finland
- **Prof. Dr Michael Lister**, Steinbeis-Hochschule Berlin SHB
- **Michael Meier**, Helsana Versicherungen AG, Switzerland

All the talks will be translated simultaneously into German/English



Financial market 2009

Nothing is more constant than change

The rediscovery of sustainable financial management: consequences of the global financial crisis

In recent months, one topic has been dominating the thoughts of most companies around the world: To what extent is the crisis going to affect us? Everyday activities are geared towards reacting quickly and limiting the damage in times of uncertain forecasts. These conditions still prevail. A phase has now begun, however, in which new courses are actively being set for the future.

These devote a great deal of attention to the subject of receivables management: values such as solidity and durability have been rediscovered. This makes it all the more important to gain an overall view of the current situation above and beyond everyday operations and to discuss in an informed environment how the challenges can be met. The EOS Congress answers important questions:

- What market scenarios are the experts mapping out for the future?
- What influence are European and international developments having on my business?
- How is the relationship between banks and companies developing?
- What demands are being made on modern receivables management?
- What practical steps make a difference?

This congress is designed for

members, managing directors, executives and specialists from the fields of

- Finance
- Controlling
- Banking
- Law
- Accounting
- Arrears/Receivables management
- Accountancy
- Risk management

at enterprises ranging from large SMEs to international groups in all sectors.

Take the opportunity to get more information and opinions on your specialist area so that you can continue to position yourself securely on the changed market.

Five good reasons for you and the staff in your specialist department to attend this congress:

1. You'll exchange views and experiences concerning your specialist area with experts and colleagues away from the everyday work environment.
2. You'll gain practical insights into how companies in various sectors and on markets that have been affected differently are safeguarding their future.
3. You'll gain a comprehensive overview of all current developments and effects of the financial crisis.
4. You'll benefit from new findings about efficient receivables management.
5. You'll find out about current trends and developments in the field of European payment transactions.

**First day of the congress:
Thursday, 15 October 2009**

9.30–10.00

Reception with coffee and tea, handing out of congress documents



10.00–10.15

Welcoming address, congress opened by the moderator

Joachim Gutmann, Board member, GLC Glücksburg Consulting AG



10.15–10.30

Welcoming address by the host

Hans-Werner Scherer, Chairman of the Board of Directors,
KG EOS Holding GmbH & Co



10.30–11.15

Keynote – making safe decisions

Dr Markus Merk, Football referee of the year in 2004, 2005 and 2007

11.15–11.30 **Questions and discussion**

11.30–12.00 **Break with coffee and tea**

12.00–12.30

On the anatomy of the financial crisis

- Causes and course of the financial crisis
- What can and what must be done?
- Is economic policy on the right track?



Prof. Dr Gustav A. Horn, Director, Macroeconomic Policy Institute,
Hans-Böckler-Stiftung

12.30–13.00

Ways out of the ratings crisis

- Chain of dependency and chain reaction in the ratings field
- The ISO standards' relevance for ratings
- IOSCO, CESR and EU regulation of ratings
- Perspectives for qualitative ratings in the near future
- Why will the topic of receivables management become even more important in the future?
- What is required of receivables management from the point of view of professional rating agencies



Dr Oliver Everling, Managing Director, RATING EVIDENCE GmbH

13.00–13.15 **Questions and discussion**

13.15–14.45 **Lunch**



**First day of the congress:
Thursday, 15 October 2009**

Parallel forums

FORUM A: Banking and Insurances



14.45–15.00

Opening and moderation of the forum

Thomas Schmitt, Insurance team leader, Finance paper Handelsblatt GmbH

15.00–15.30

Credit Risk Management during Crisis Period

- Assessment of credit risk
- Work out of delinquent loans
- Strict collection or reorganization of loans
- Transformation of non collateralized into collateralized loans



Dr Gligor Bishev, PhD of Economics, Chairman of the Board of Directors, Stopanska Banka AD Skopje, Macedonia/FYROM

15.30–16.00

From decentralized to centralized arrears management

- Reporting
- Managing certificates of unpaid debts
- Software solutions



Michael Meier, Head of after-sales service for private customers, member of the board and the extended group management, Helsana Versicherungen AG, Switzerland

16.00–16.30 **Break with coffee and tea**

16.30–17.00

Managing Credit in a developing Market

- Lack of developed credit bureaus
- Understanding of Credit Scoring
- Fraud Prevention
- Late Payment Culture
- Available collection methods



Ian Glover, Chief Risk Officer, Unicredit Consumer Financing, Bulgaria

17.00–17.45

Panel discussion

17.45 **End of the first congress day**

18.30 **Departure to the evening event**



**First day of the congress:
Thursday, 15 October 2009**

Parallel forums

FORUM B: Services and Production



14.45–15.00

Opening and moderation of the forum

Georg Holzach, Moderator, Hessian Broadcasting Corporation

15.00–15.30

Payment solutions and risk management – options and perspectives

- Invoice purchasing as a pillar of business
- Credit purchasing as a means of increasing customer loyalty
- The payment pause as a piggy-back offering
- How the chosen payment method influences the customer's creditworthiness, how the customer's creditworthiness influences the range of payment methods on offer
- Assessing the risks and results of various payment methods
- Does the Internet really provide us with new payment solutions?



Andreas Rupp, Head of credit, Baur Versand (GmbH & Co KG)

15.30–16.00

Credit risk and collections management best practices in telecommunications

- Credit risk
- Collections proactivity
- Profit centre
- Value creation



George Karakyriakos, Credit Risk & Collection Directors, WIND HELLAS S.A., Greece

16.00–16.30 **Break with coffee and tea**

16.30–17.00

Professional receivables management

- Receivables management as the basis for functioning risk and quality management
- Own department, outsourcing, cooperation – effective collaboration with service providers
- Personnel deployment planning: workforcement and mobile debt collection
- What happens when the customer doesn't pay? Cancel right away or send a reminder first?

Nicola Gemba-Wältermann, Head of receivables management, Süwag Energie AG

17.00–17.45

Panel discussion

17.45 **End of the first congress day**

18.30 **Departure to the evening event**



**Second day of the congress:
Friday, 16 October 2009**

8.30–9.00

Reception with coffee and tea



9.00–9.15

Opening of the second congress day by the moderator and summary of the forums

Joachim Gutmann, Board member, GLC Glücksburg Consulting AG

9.15–10.00

Crisis on the financial markets: consequences for the stressed relationship between lending institutions and borrowers

- Causes and effects of the crisis on the financial market
- The lending institutions' reactions
- Strategies for borrowers



Prof. Dr Michael Lister, Chair of finance, banking and controlling, chair of real estate, School of Management and Innovation SMI, Steinbeis-Hochschule Berlin SHB

10.00–10.30

Dilemma for the sector – receivables management between outsourcing and insourcing



Markus P. Neuhaus, Lawyer, certified accountant, tax consultant, Reorganisation Services, Deloitte & Touche GmbH Wirtschaftsprüfungsgesellschaft

10.30–10.45 **Questions and discussion**

10.45–11.15 **Break with coffee and tea**

11.15–11.45

Receivables management – new dawn for a profession

- Representation of the profession's interests
- Quality offensive
- Receivables management in Europe and beyond



Hans Ludwig Körner, Board member, BDIU (Bundesverband Deutscher Inkasso-Unternehmen e.V. – Federal Association of German Debt Collectors, Berlin)



**Second day of the congress:
Friday, 16 October 2009**

11.45–12.15

**Current developments and future trends in EU Payment System,
SEPA now and in future**



- SEPA main developments and timing issues
- eSEPA and customer incentives for change
- e-invoices and m-payment, the future of technical integration
- New market dynamics, the impact of globalisation and regulations

Harry Leinonen, Advisor to the Board, Bank of Finland



12.15–13.00

**New markets, new opportunity – if it's managed properly
from an intercultural point of view**

Ina Baum, Managing Director, itim Germany

13.00–13.30

Questions and closing discussion

13.30 End of the congress followed by a snack



Review

EOS Congress 2007

Companies must react flexibly to new developments of various kinds: this was the result of the fourth EOS Congress. Academics and people involved in the practical side of the business showed how that works.

The topic of economic crisis was on the agenda as early as the autumn of 2007. The 140 financial experts who met at the fourth international EOS Congress on 17 and 18 October still had no idea what the subprime crisis would mean for them. Congress topics such as efficient risk management, outsourced receivables management and alternative financing possibilities, however, showed them ways to optimize internal cash flows in companies and equip themselves for the future. In his opening address, Hans-Werner Scherer, Chairman of the EOS Group's Board of Directors, talked about the negative consequences of intransparency in the financial sector: 'The more abstract the financial services become, the more strongly borrowers feel the negative consequences of a credit crisis.' The participants travelled to Berlin from 18 countries to discuss topical issues and current solutions.

International and ethical

The international congress participants themselves bore witness to the globally interconnected nature of the financial sector. 'The new stimuli provided by the exchange of views with international colleagues and experts from academia are generating plenty of value-added for our company,' said Karl-Heinz Reisach of Münchener Hypothekbank

eG. The event's intersectoral orientation, too, was praised: 'Comparing ourselves with other companies – irrespective of whether or not they are from our sector – is always worthwhile,' summed up Bettina Elbers-Klemenz, chief authorized signatory in direct collections and disbursements for domestic business (ZINEX) at Gerling Zentrale Verwaltungs-GmbH, Germany.

In his speech 'Changing values', TV presenter and keynote speaker Ulrich Wickert asked how companies would have to be managed in the future. And what he called for was as topical then as it is now: economic aspects cannot be the measure of all things. The task facing managers is to define ethical aspects and bring them to the fore.

Flexibility at all levels

Does the outsourcing of receivables management in financially difficult times reduce costs? Which alternative financing methods suit which type of company? Examples given in numerous talks by company representatives showed that reacting with flexibility is the be-all and end-all. Alenka Vrhovnik Težak, board member at the Petrol Group Slovenia, praised the practically-oriented input. 'I think it's valuable when lots of speakers report from the practical side of the business. This makes it possible to exchange experiences and potential solutions.'

More information and photographs from the EOS Congress 2007 can be found at www.eos-congress.com



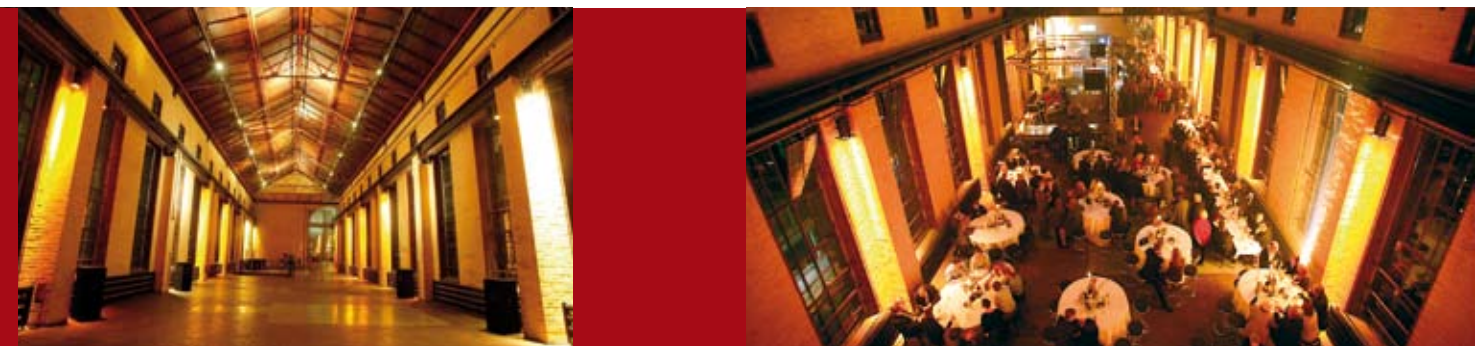
Evening event in the 'Umspannwerk': „A trip around the world“ on 15 October 2009

Our world's a diverse place. With companies in more than 20 countries on three continents, EOS knows all about cultural differences and the things that countries have in common. Join us to discover these on a trip around the world. Our journey begins in the middle of Berlin: in the 'Alte Generatorenhalle' of the 'Umspannwerk' (transformer station).

Take this opportunity after an informative congress day to intensify the contacts you made during that day. Typical dishes as well as culinary highlights from Asia, Europe and the US will delight your palate.

Switch off and enjoy a varied end to the day.

To start the evening in a relaxed way, you can use our free shuttle service at 6.30 p.m. It will take you from the Swissôtel Berlin directly to the 'Umspannwerk'. After the event comes to a close at around 12 midnight, the shuttle bus will take you back to the hotel in comfort.



EOS Group



The **EOS Group**, which is part of the international Otto Group, pools the specialist knowledge and practical expertise from more than 40 companies in Germany, the rest of Europe, the United States and Asia.

Around 4,000 employees advise these companies' clients around the world in line with the brand promise: focus and understanding.

EOS offers services from the fields of information management, arrears management and receivables management. In addition to banks, savings banks and lending institutions, its clients also include insurances, leasing companies, telecommunication firms, utilities, industrial and retail companies as well as publishing houses and mail order firms.

The companies in the EOS Group include:

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- EOS KSI d.o.o. (Slovenia)
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- EOS Matrix DOO (Croatia)
- EOS Matrix DOO (Serbia)
- EOS Matrix DOO (Macedonia/FYROM)
- EOS Matrix OOD (Bulgaria)
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- EOS Nederland B.V. (Netherlands)
- EOS ÖID Inkasso-Dienst Ges.m.b.H. (Austria)
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Congress management

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IBC Euroforum GmbH is a wholly-owned subsidiary of Informa Deutschland SE with the brands EUROFORUM and IIR. Informa Deutschland SE is one of the leading conference and seminar organizers in the German-speaking countries. In 2008, more than 2000 events organized by the company were attended by some 50,500 people. As an independent event organizer, Informa Deutschland SE hires proven experts from the fields of business, academia and politics. At these events, light is thrown on the latest trends and topical information for practical corporate management is provided.

Media partners

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Registration

by fax to **Katja Büttenbender: +49 211 96 86-4751**

[ID number]

How to register

Tel: +49 211 96 86-3751
Fax: +49 211 96 86-4751
E-mail: katja.buettenbender@informa.com
Internet: www.eos-congress.com
Post: IBC EUROFORUM GmbH,
P.O. Box 11 12 34, 40512 Düsseldorf, Germany

Queries about the congress

Katja Büttenbender
Tel: +49 211 96 86-3751
E-mail: katja.buettenbender@informa.com

Date and place

15 and 16 October 2009, Swissôtel Berlin
Augsburger Straße 44, 10789 Berlin, Germany
Tel: +49 30 2 20 10-0

Your room reservation.

In the congress hotel there is a limited quota of rooms available at a reduced price. Please reserve your room directly with the hotel using the keyword "EOS/EUROFORUM".

Terms of participation.

The fee for this congress covers the documents, lunch, drinks during breaks and the evening programme, plus VAT, per person and will be due upon receipt of the invoice. After we receive your registration you will be sent a confirmation. The registration can be cancelled (only in writing) free of charge up to 14 days before the function begins; for later cancellations, half of the attendance fee will be charged. If someone fails to appear or cancels on the day of the function, the entire attendance fee will be charged. We will be glad to accept a replacement participant at no additional cost. The organizers reserve the right to change the programme for compelling reasons.

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Yes, I/we will attend on 15 and 16 October 2009

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- at the price of EUR 945 plus VAT per person
 at the **special price** of EUR 845 for **EOS clients** plus VAT per person

Participation in these parallel forums. Please select

- Forum A:** Banking & Insurances **Forum B:** Services & Production
 and take part in the evening event (15 October 2009)

- Unfortunately, I cannot attend. Please send me the **congress documents** for the price of EUR 195 plus VAT. [Available approx. 2 weeks after the congress].
- Please correct my address as indicated. [We will also be glad to note your change of address over the telephone: +49 211 96 86-3333]

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