

# Conference Agenda

## WEDNESDAY

### 2:30 - 6:30 REGISTRATION & EXHIBIT SETUP (INTERNATIONAL FOYER/BALLROOM)

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### 3:00 - 5:00 OPTIONAL WORKSHOPS

#### ACH 101 (MANILA ROOM IN EMBASSY HALL)

*Alice Rainey, AAP, Consultant, GACHA*

New to ACH? Want to brush up on the basics before diving into the more in-depth discussions at later sessions? Attend this session to learn how the ACH payment system works, the differences between an RDFI and an ODFI, and what the many ACH acronyms mean. Are you clear on your rights and obligations under the ACH Rules? The speaker will review the flow of an ACH entry, posting requirements, adjustment entries, returns, NOCs, and new product offerings.

#### THE IAT, ARE YOU READY? (MONTREAL ROOM IN EMBASSY HALL)

*Priscilla Holland, Senior Director, International Payments, NACHA*

This workshop is your introduction to the IAT, the most significant change to the U.S. ACH Network in recent history. All financial institutions are required to comply with new IAT rules. Implementation is set for March 20, 2009, are you ready? The workshop will examine changes to the rules, models, transaction flows, record formats and terms. The speaker will clarify the resources, key issues, impacts, requirements, OFAC procedures and Category C changes that accompany this rules change.

#### BECOMING AN AAP (VANCOUVER ROOM IN EMBASSY HALL)

*Dominic Plumeri, AAP, Director of Member Services, ALACHA*

Designed for the aspiring Accredited ACH Professional (AAP), this workshop will help you understand how this prestigious designation will benefit you professionally. You will learn what to expect from the exam, including tips for preparation, study techniques and a candid discussion of the test-taking experience. The speaker will review the ACH Rules, cover technical ACH skills and discuss all ACH products and applications. You will learn the importance of UCC4A, OCC 235, OFAC and Regulations E and D and cover wire transfers, checks, credit cards and debit cards.

## THURSDAY

### 7:00 - 8:00 CONTINENTAL BREAKFAST (INTERNATIONAL BALLROOM)

*Sponsored by Epson America, Inc.*

### REGISTRATION/EXHIBIT HALL OPENS (INTERNATIONAL BALLROOM)

### 7:00 - 8:00 AAP BREAKFAST (VANCOUVER ROOM IN EMBASSY HALL)

*Sponsored by Federal Reserve Bank of Atlanta*

### 8:00 - 8:15 CONFERENCE WELCOME (INTERNATIONAL BALLROOM)

*Peggy Gachesa, AAP, President of GACHA and David Peterson, Chairman of the Board of Directors, GACHA*

### 8:15 - 9:15 OPENING GENERAL SESSION (INTERNATIONAL BALLROOM)

#### THE CELENT TOP TECH TRENDS IN BANKING

*Bob Meara, Senior Analyst, Banking Group Celent LLC*

Review the statistical analysis on strategies for product development, product or service introduction, customer acquisition, and operations. In addition to strategic thinking, Celent provides market context and independent perspective. Learn product and service offerings that should be addressed in order to compete more effectively in the market, whether the client is an established player that would like to enhance its competitive edge or a firm seeking to enter a new market with an existing solution or service.

### 9:15 - 9:45 NETWORKING BREAK IN EXHIBIT HALL (INTERNATIONAL BALLROOM)

*Sponsored by Nexity Bank*

**THURSDAY, CONT.****9:45 - 10:45 CONCURRENT SESSIONS****THE WILD, WILD WEB (CAIRO ROOM IN EMBASSY HALL)**

*Laurie Appelbaum, AAP, Member Services & Communications Manager, EPN*

*Deborah Matthews, AAP, Director of Sales Support, Jack Henry*

Not long ago, WWW stood for "Wild, Wild West" rather than "World Wide Web." Ironically, the development of the American West and the emergence of Internet-initiated transactions have a few things in common. Just as in the initial rush for gold in the West, in the initial rush in WEB, it has become apparent that the good, bad and ugly have each staked a claim in online ACH payments. This session identifies the guys in the white hats (the potential growth) and unmasks the black hats (the threats of identity theft, fraud and alternative payment methods.)

**THE NEW TOP TEN EXCEPTION PROCESSING QUESTIONS (SINGAPORE/MANILA ROOM IN EMBASSY HALL)**

*Sean Carter, AAP, Senior Director of Education and Rules Development, NEACH*

This popular session will unveil the new top ten exception processing questions received by RPA's from our members. Join our speaker, in reviewing the new list. All questions will be answered by looking at both the RDFI and the ODFI perspective on the transaction. Bring your morning coffee and see if your financial institution can answer the top ten!

**SECURE VAULT PAYMENTS & MOBILE BANKING: A PILOT PARTICIPANT'S PERSPECTIVE (HONG KONG ROOM IN EMBASSY HALL)**

*Kevin Gibson, Vice President, Synovus Cash Management*

*Shelby Hutcherson, Vice President and Senior Manager-Retail Online, Synovus*

Join us for an introduction to today's piloted business models for Secure Vault Payments and Mobile Banking from a pilot participant's perspective. NACHA's Secure Vault Payments Initiative, enabling consumers to easily make purchases and pay bills online utilizing the ACH network, has launched in 2008. Also, come to understand the emerging landscape of mobile banking and how mobile transactions are currently flowing through the ACH network. Don't let the evolution of these new business models pass you by!

**10:45 - 11:00 BREAK****11:00 - 12:00 CONCURRENT SESSIONS****PREPAID 101 (CAIRO ROOM IN EMBASSY HALL)**

*Erica Berg, Senior Associate, Global Banking Group, Paul, Hastings, Janofsky & Walker*

The discussion will provide an overview of prepaid cards, including the legal and regulatory issues associated with the issuance, distribution, and sale of prepaid cards. The presentation will also address the emerging concept of decoupled debit cards and an analysis of the legal issues and risks related to decoupled debit cards.

**INSIDE GOVERNMENT PAYMENTS (SINGAPORE/MANILA ROOM IN EMBASSY HALL)**

*Lisa Andre, AAP, Supervisor, Education and Marketing, US Treasury FMS*

Hear the inside information surrounding the processing of government payments. This session is designed to give attendees an exclusive perspective on the major issues involved, DNEs, returns, reclamations and the tele-trace program. Don't miss this session, it could provide you with the know-how to limit your liabilities.

**THE THREE "R'S" OF IMAGE EXCHANGE (HONG KONG ROOM IN EMBASSY HALL)**

*Ellen J. Heffner, Director, Product Management, ECCHO*

This isn't the same three R's as in those old school days of reading, 'riting, and 'rithmetic. In today's rapidly expanding image exchange world, three R's you need to know about are Regulations, Rules, and Risk of doing image exchange without the proper rules and agreements in place. Join us for an informative session as you learn about the need for rules and agreements for electronic image exchange, where the risks can be without these rules, and what the regulations do and do not cover with regard to check image exchange.

**12:00 - 1:15 LUNCH & ENTERTAINMENT (INTERNATIONAL BALLROOM)**

*Sponsored by NACHA*

**FINANCIAL FEUD**

*David Peterson, Goldleaf Financial Solutions*

*Lee Wetherington, AAP, Senior Vice President, Goldleaf Financial Solutions*

You think you know payments? Then it's time to play the Financial Feud! Guess how 100 AAPs responded to a host of irrelevant survey questions about the way money moves. Beat the average score or go head-to-head with a colleague. Play, pass, or steal: it's just like clearing payments! Survey says, "Too Many SEC Codes"!

## THURSDAY, CONT.

## 1:30 - 2:30 CONCURRENT SESSIONS

**STOP THE CONFUSION! (CAIRO ROOM IN EMBASSY HALL)**

Mary Gilmeister, AAP, President, WACHA

This session will address the challenges DFI's currently have complying with both NACHA Rules and Regulation E for handling stop payments. The speaker will discuss the outcome of the recent Rules Change proposal to re-align NACHA Rules with the requirements of REG E and the possible impact to front-line and operational procedures. The speaker will also clarify the requirements for meeting both Regulation E and NACHA Operating Rules when notification is received that an entry was Unauthorized or Revoked. Join us for a close look and frank discussion about the divergence between the Rules and REG E in relation to ACH stops.

**REMOTE DEPOSIT CAPTURE: IT'S EVERYWHERE! (SINGAPORE/MANILA ROOM IN EMBASSY HALL)**

Jon Reneslakis, AAP, CTP, PMP, Director - Product Marketing & Solution Engineering, VSoft Corporation

Jerry Keenan, AAP, Senior Vice President, Cooperative Services Inc.

The explosive growth of distributed check capture usage has surprised even the more optimistic Check 21 advocate. Understanding why businesses could reap benefits from the technology is not difficult. However, is it just as easy to understand the business case for consumer capture, cell phone capture, or remote cash capture? Who is standing in the risk gap for these developing applications? And does the targeted user base generate sufficient benefit to absorb such risks? While check volumes are declining, they are not dropping at rates that would render 3-5 year technology investments moot. Was the run-up of remote capture the compelling story, or is the next generation of solutions in the field the more compelling element? Come hear the options that capture technology is creating and speak with a financial institution user that will discuss the operational and marketing aspects of a successfully implemented remote capture solution!

**INTERNATIONAL PAYMENTS OVERVIEW (HONG KONG ROOM IN EMBASSY HALL)**

Steve Wojciechowicz, AAP, CTP, Commercial Manager, SWIFT

Casey Wilcox, Vice President of Sales, Clear2Pay Americas

Managing your international payments: ACH, Wires (incoming and outgoing, USD and FX), it's not just for the "Big Boys" anymore. As today's economy becomes increasingly globalized, organizations small and large must increase their international payments processing capability and expertise. At the same time, today's regulatory environment changes with the seasons. What are the obligations of the originator, the bank, or the beneficiary? Understand how to process international payments, the impact of SEPA, what fees to expect, regulatory implications and your obligations. The objective of this session is to provide an overview of international payments. Knowing what questions to ask alleviate the uncertainty and doubt surrounding this process.

## 2:30 - 3:00 NETWORKING BREAK IN EXHIBIT HALL (INTERNATIONAL BALLROOM)

Sponsored by Fiserv

## 3:00 - 4:00 CONCURRENT SESSIONS

**RDFI NEED TO KNOW TECH SPECS (CAIRO ROOM IN EMBASSY HALL)**

Fred Laing II, AAP, President, UMACHA

This session is a focus on ACH Record Formats from an RDFI perspective. The speaker will cover ACH file and data specifications, including code values, field definitions, requirements, and record layouts. Learn how to make manual entries and easily differentiate between Operator rejects and dishonored returns. Understanding your responsibilities and obligations, as well as the consequences to your organization and your customers is imperative to make effective decisions and apply solutions in a business context.

**BETTER SECURITY, BETTER FRAUD: THE EMERGING THREAT OUTLOOK FOR 2008 (SINGAPORE/MANILA ROOM IN EMBASSY HALL)**

Benjamin Wyrick, Director of Sales, Vasco Data Security International

Louise Clynes, VP eBusiness Product Strategist, SunTrust

Al Griffin, VP, Cash Management, FundTech

This panel discussion will focus on the existing and emerging fraud and threats targeting electronic and mobile banking applications; discuss the security of customer's data and the security of banking transactions via traditional and emerging channels. This presentation will answer... "How do banks give customers enough confidence in the security of their data without making the authentication process too onerous?"

**DYNAMICS OF CHANGE IN THE PAYMENT INDUSTRY (HONG KONG ROOM IN EMBASSY HALL)**

Gene Neyer, SVP, Fundtech

Our industry is constantly evolving. This session will examine the underlying drivers of change and relate them to some recent developments: the shifting balance of power between banks and their customers, to the business models of the new (and not so new) entrants who are competing for our customers, and to the new developments in the technology.

**THURSDAY, CONT.**

**4:00 - 4:15 BREAK**

**4:15 - 5:15 GENERAL SESSION (INTERNATIONAL BALLROOM)**

**THE PAY OFF: WINNING THE PAYMENTS RACE IN 2008 AND BEYOND**

*Lee Wetherington, AAP, Senior Vice President, Goldleaf Financial Solutions*

The race in payments is on, and it's called convergence. With credit crunching, debit cards de-coupling, and remote deposit going retail, how do you know what comes next, which new payment technologies to embrace, and how to move ahead? Join us for a thoughtful, practical, and comedic reflection on the evolution of payments, the opportunity of crisis, and the art of change. Learn principles and guideposts that will help you frame the future and chart your course through the coming onslaught of payments innovations and opportunities.

**5:15 - 7:00 COCKTAIL RECEPTION WITH EXHIBITORS (INTERNATIONAL BALLROOM)**

*Sponsored by Silverton Bank*

**FRIDAY**

**7:00 - 8:30 SOLUTIONS NETWORKING BREAKFAST (INTERNATIONAL BALLROOM)**

*Sponsored by Synovus Financial Corp.*

**REGISTRATION/EXHIBIT HALL OPENS (INTERNATIONAL BALLROOM)**

**8:30 - 9:15 PRODUCT SHOWCASES**

**ADDRESSING THE CHALLENGES OF PAYMENTS MONITORING AND REPORTING ACROSS ALL PAYMENT TYPES -- CHECKFREE PAYMENTVIEW™ (HONG KONG ROOM IN EMBASSY HALL)**

*Brian Abele, Senior Payments Strategist, CheckFree, now part of Fiserv*

Learn about a comprehensive, web-based payments monitoring system with a dashboard view across check, cash, wire, ACH, credit and debit card activities. CheckFree PaymentView™ offers banks of any size multiple operational cost savings and real-time payment risk monitoring and reporting. Additionally, PaymentView can provide banks new fee income opportunity via a self-service client interface that allows businesses to monitor and track payment activity.

**DIVERSINET MOBIFINANCE DEMO (CAIRO ROOM IN EMBASSY HALL)**

*Jason Peoples and Dave Karcher, Diversinet*

Join Diversinet for a demonstration of their secure mobile payment platform. Watch how easy it is to deploy a mobile money management application to your consumers. Regardless of phone type or carrier, Diversinet can enable your customers to have a secure robust mobile banking solution.

**9:15 - 9:30 BREAK**

**9:30 - 10:30 CONCURRENT SESSIONS**

**RMAG INITIATIVES (CAIRO ROOM IN EMBASSY HALL)**

*Ann-Marie Bartels, AAP, President & CEO, Mid-America Payment Exchange*

NACHA introduced its comprehensive risk management framework in 2005 and the Risk Management Advisory Group (RMAG) was formed to develop initiatives for the ACH Network that address the issues in framework. What has happened, and what still needs to happen? This session recaps both the initiatives already in place and the initiatives currently being developed.

**EXCEPTIONS: CHECK TO CHECK 2I (SINGAPORE/MANILA ROOM IN EMBASSY HALL)**

*Angela Smith, AAP, SVP, Director of Educations, Payments Nation*

*Bill Tignanelli, Senior Vice President and Regional Manager-Retail Payments Office, Federal Reserve Bank of Atlanta*

Are you struggling with trying to recover funds from return checks? Are you challenged with more exceptions due to substitute checks and image presentation? What is an expedited-recredit claim? How can I help to mitigate my risk when implementing Merchant Capture? This session will provide an overview of some of the most common issues and concerns financial institutions are faced with when processing checks in today's industry.

**FRIDAY, CONT.****9:30 - 10:30 TAKE THE FEAR OUT OF ACH ORIGATION! (HONG KONG ROOM IN EMBASSY HALL)**

*Anna-Marie Harrell, AAP, Vice President of Operations, Darby Bank & Trust*

*Lindsey Moore, Deposit Services Manager, Darby Bank & Trust*

*Glen Williamson, Business Banker, Darby Bank & Trust*

Are you holding your breath, hoping none of your corporate customers ask for ACH Origination? Do you have 1 or 2 customers originating payroll, but try to keep it quiet so other customers don't find out you provide the service? See how one community bank conquered the fear and currently provides origination services to 125 corporate customers. Learn how internal risk controls, communication between departments and education have empowered the bank to actively market ACH origination. Listen to their tips to conquer your fear so you can reap the benefits that are available to DFIs not afraid to market ACH origination services.

**10:30 - 11:00 NETWORKING BREAK IN EXHIBIT HALL (INTERNATIONAL BALLROOM)****11:00 - 12:00 CONCURRENT SESSIONS****RETAIL PAYMENTS RISK MANAGEMENT (CAIRO ROOM IN EMBASSY HALL)**

*Tony DaSilva, AAP, CISA, Examiner, Federal Reserve Bank of Atlanta*

This session will address risks and risk mitigation for retail payments including ACH, Remote Deposit Capture, and merchant credit card processing. Also, we will pose questions related to mobile banking and other remote payment processing technologies.

**FFIEC REMOTE DEPOSIT CAPTURE GUIDANCE (SINGAPORE/MANILA ROOM IN EMBASSY HALL)**

*Tom Kettell, Strategic Business Manager of Emerging Markets, Epson America Inc.*

*John Leekley, MBA, CCM, Founder and CEO of RemoteDepositCapture.com*

*Arleatha Kelly, CPA, CISA, CITP, CFE, CRP, FCPA, Senior Technology Specialist, Technology Supervision Branch, FFIEC*

The purpose of the Remote Deposit Guidance is to address the risks of operating in an RDC environment. The guidance will provide flexibility to operate in a financial institution's unique operating environment. Learn what should be involved in your RDC Risk Assessment, how to execute mitigation and controls and how to measure and monitor. Attendees will discuss the best practices for implementing RDC assessments.

**PAY IT GREEN (HONG KONG ROOM IN EMBASSY HALL)**

*Stuart Williams, Director CheckFree Payment Services, CheckFree, now part of Fiserv*

Consumers are making choices based on the environmental impact of a company and a product. Receiving electronic statements and bills and making electronic payments offers safe, reliable and "green" benefits to the consumer. The Pay it Green Alliance is comprised of the leading banks and billing processors to educate consumers about the environmental benefits of choosing to take the paper out of their financial statements, household bills and payments. Hear about the project framework, actionable outcomes, and what comes next in the Pay It Green movement.

**12:00 - 1:15 LUNCH AND ENTERTAINMENT (INTERNATIONAL BALLROOM)**

*Sponsored by Cooperative Services, Inc.*

**LIVE HACK DEMO**

*Wenlock Free, Vice President-Business Development, Security Metrics, Inc.*

If seeing is believing, the Live Hack Demo is a powerful tool to make believers in the cause for better data security. This presentation will give merchants and acquirers a greater appreciation for how easy hacking can be and the importance of protecting their businesses from potential data compromises.

**1:30 - 2:30 GENERAL SESSION (INTERNATIONAL BALLROOM)****CHANGE FOR THE B.E.T.R. (BEHAVIOR, EXPECTATIONS, TRANSITION AND RESULTS)**

*Mark Krawczyk, CTP, Principal, CZYK & Associates*

We've all heard it before – the workplace and the marketplace are in a constant state of change, with stories of mergers, cutbacks, "doing more with less," takeovers, bankruptcies, acquisitions and corporate restructurings. We have all read the literature about how to effectively manage organizational change to have our employees and/or our company be leaner, more productive, more profitable and more, more, more of everything. But one thing is missing in all the discussions and analysis of change – it's people that make it happen. This session will focus on the human aspects of change. It all begins with your behavior as seen by those around you. This will be a highly interactive, sometimes serious, sometimes humorous but always engaging discussion of the human elements of change and what it means to be a part of it in your organization, no matter what role you play.

**2:30 - 2:45 CONFERENCE WRAP UP AND PRIZE DRAWINGS (INTERNATIONAL BALLROOM)**