



Information Interchange

Electronic Payments: Challenge, Risk, & Reward **2010**

February 7-9, 2010 • Orlando, Florida

Sunday, February 7

12:00 p.m. - 3:00 p.m.	Registration, Publication Sales and Exhibitor Set-up
1:00 p.m. - 2:00 p.m. concurrent workshops <i>*there is an additional fee of \$55 to attend this workshop</i>	ACH Basics: What Your Frontline Needs to Know When your customers have questions, your frontline staff is the first place they go for answers. This session will focus on how to handle disputed ACH debits and when it is appropriate to obtain a Written Statement Under Penalty of Perjury (WSUPP) vs a Stop Payment Request. We will also cover the new rules for Stop Payment and Adjustments that will be effective March 19, 2010. <i>Gina Carter, AAP, EastPay</i>
	Originating ACH Your Board of Directors is pushing you to become an ODFI, but you're cautious due to the risks involved. This workshop will provide guidance to Financial Institutions interested in offering ACH origination services or in expanding existing services. Attendees will learn about the essential concepts, risks, liabilities and warranties of the ODFI along with a review of key controls to help manage origination risk. <i>Gary Nesbitt, AAP, EastPay</i>
2:00 p.m. - 2:15 p.m.	Refreshment Break
2:15 p.m. - 3:15 p.m. concurrent workshops <i>*there is an additional fee of \$55 to attend this workshop</i>	ACH Audit & Risk Assessment Have you revised your ACH audit plan for 2010? If not, you won't want to miss this session! Attendees will learn about the Rules Audit Enhancement Rule amendment which went into effect December 18, 2009 and how these impact the 2010 ACH Audit. We will also discuss what the Risk Management and Assessment rule amendment, which goes into effect June 18, 2010, means to your financial institution. <i>Pam Rodriguez, AAP, CIA, CISA, EastPay</i>
	Setting Exposure Limits and Underwriting your Originators Is your Financial Institution thinking about offering ACH Origination? Are you an ODFI currently offering ACH Origination? Learn how to set exposure limits and underwrite the ACH Originator before you open the doors to the ACH Network! <i>Gary Nesbitt, AAP, EastPay</i>

Monday, February 8

7:00 a.m. - 6:45 p.m.	Registration and Publication Sales
7:00 a.m. - 8:00 a.m.	Continental Breakfast in Exhibit Hall <i>sponsored by</i> 
8:00 a.m. - 8:30 a.m.	Opening Remarks: <i>Norman Robinson, AAP, CTP, President & CEO, EastPay</i>
8:30 a.m. - 9:30 a.m. general session	Escape from Wonderland Has the payments business become lost in the malaise of Wonderland? Or can we follow Alice's lead and find our way out? <i>Rich Oliver, EVP & Retail Product Manager, Federal Reserve Bank of Atlanta</i>
9:30 a.m. - 10:00 a.m.	Refreshment Break in Exhibit Hall
10:00 a.m. - 11:00 a.m. concurrent sessions	OPERATIONS & TECHNOLOGY
	What the ACH Rules Really Mean With the growing complexity of the NACHA Rules, interpretation of them becomes more of a challenge. This session takes the plunge into some interesting application-based Rules interpretation issues. Does a rules violation automatically trigger liability? Are third-party funds transfer agents operating within the rules, or in violation of them? How DOES the rules interpretation process work? What CAN you alter by agreement within the rules? This session will explore these and other timely issues to help you avoid risk and improve compliance. <i>Fred Laing, II, AAP, CCM, UMACHA;</i> <i>Mary Gilmeister, AAP, WACHA</i>


Monday, February 8 continued

<p>10:00 a.m. - 11:00 a.m. concurrent sessions</p>	<p style="text-align: center;">RISK & COMPLIANCE</p> <p>Managing the Risk Associated with Remote Deposit Capture Remote Deposit Capture (RDC) offers Financial Institutions the potential to reduce the cost of business check deposit collection, expand market area, and increase income. But it also poses some new risks. For example, the customer's retention of the physical check can lead to duplicate processing, employee fraud, amount changes, and endorsement changes. This panel discussion, focusing on recognizing risks and diligently managing them, can help you make the product more profitable!</p> <p><i>Steve Schutze, Foreword Financial Consulting;</i> <i>Sam Vallandingham, First State Bank;</i></p> <p style="text-align: right;"><i>Cary Whaley, ICBA;</i> <i>Tony DaSilva, AAP, CISA, Federal Reserve Bank</i></p>
	<p style="text-align: center;">TREASURY MANAGEMENT</p> <p>"Hold the Phone - Mobile Is Not Just for Micropayments" Confused about what "mobile payments" really means? This session will illustrate the multiple uses that mobile devices have in the payments landscape as a tool for payments, collections, and decision making. Focusing on recent advances and developments that make the cost of entry quite reasonable for financial institutions and their customers/members, we will also look at some of the risks this tool introduces. This presentation is a must for those FIs still trying to determine if and when they should pursue mobile services.</p> <p><i>Steve Vaglio, AAP, EastPay;</i> <i>Ed McLaughlin, RemoteDepositCapture.com</i></p>
<p>11:00 a.m. - 11:10 a.m.</p>	<p>Transition Break</p>
<p>11:10 a.m. - 11:55 a.m. product showcases</p>	<p>Reg E Compliance Made Easy: WatchDOG for Reg E The Electronic Funds Transfer Act, implemented by Reg E, establishes the basic rights, liabilities and responsibilities of consumers who use EFT services and the financial institutions that offer such. Without a doubt, the complex requirements and broad scope of Reg E make a manual compliance process too risky and ineffective. WatchDOG for Reg E gives you the confidence that your institution is in compliance and minimizing losses. To learn how you can improve efficiency and prevent errors, attend this product showcase.</p> <p><i>Lee Thomas, ATTUS Technologies</i></p> 
	<p>ACH Alert's Service Ends the Unauthorized ACH Debit Dilemma Want to learn how an RDFI can provide equal protection to both business and consumer account holders, and drive out cost for your financial institution in the process? ACH Alert's service will allow you to retire legacy ACH Debit Blocks, Filters, and ACH Positive Pay, and offer your business account holders a better alternative. ACH Alert lets account holders learn of ACH debits before they are withdrawn from their account and, if they are unauthorized, turn them around immediately. Written Statements are presented pre-populated, online or by phone, completely automating the entire dispute resolution process for consumer account holders.</p> <p><i>Debbie Peace, ACH Alert</i></p> 
	<p>Peer Collaboration without Social Networking: What does it Look Like? cbanc offers virtual collaboration with your industry peers and the potential to save months of development time and tens of thousands of dollars. With a unique points system, you can share your institution's best practices and other intellectual property and get what you need in return. In the "real" world, such a far-reaching network would be logistically impossible to coordinate, but the private online Collaborative Banking Network provides this extraordinary platform for accomplishing astounding savings and benefits.</p> <p><i>Myers Dupuy, cbanc</i></p> 
<p>12:00 p.m. - 1:15 p.m. lunch speaker</p>	<p>Lunch Post-Recession: What Now? This general session will review the latest national economic indicators and provide a forecast for stabilization and a return to growth.</p> <p><i>Gregory Miller, Chief Economist, SunTrust Bank</i></p>
<p>1:15 p.m. - 2:15 p.m. general session</p>	<p>Cash Management for Smaller FIs Join a dynamic discussion on how to capture your share of the growing small business banking treasury and cash management market! This session centers on innovative products and services, business models, and sales channels, as well as processes to drive revenue and reduce risk. EastPay member Synovus Bank will share their innovative approaches and keys to success in this growing business segment. FIS, a commercial services industry leader and business partner of Synovus, will also provide their perspective on how to capitalize on the most recent trends.</p> <p><i>Gail Angel, Division President, Commercial Treasury Solutions, FIS;</i> <i>Kenneth Richey, Enterprise Deposit Officer & Dir. Corporate Cash Mgmt, Synovus</i></p>
<p>2:15 p.m. - 2:45 p.m.</p>	<p>Dessert Break in Exhibit Hall</p>
<p>2:45 p.m. - 3:45 p.m. concurrent sessions</p>	<p>Life After IAT September 18, 2009 is finally behind us. How has the implementation of the new International ACH Transaction really shaken out? How many items are flowing through the system? How is it impacting every day operations? Now that all the planning and preparations are over, what are some of the concerns being heard in the industry today?</p> <p><i>Gina Carter, AAP, EastPay;</i> <i>Nedelka Bell, AAP, Federal Reserve Bank</i></p>
	<p>NACHA Risk Management Advisory Group (RMAG) Update Balancing risk and reward is the eternal challenge! Hear the up-to-the minute report from NACHA's Risk Management Advisory Group (RMAG), including Direct Access registration, Data Review, and other ground-breaking risk reduction and mitigation initiatives at the national level.</p> <p><i>Sam Vallandingham, First State Bank; Alex Romeo, The Clearing House</i></p>
<p>2:45 p.m. - 3:45 p.m. concurrent sessions</p>	<p>Moving the Needle on Consumer & B2B Payments Businesses still write billions of checks every year, which could be converted to the ACH Network. NACHA's consumer bill payment pilot, EBIDS, has seen tremendous success and plans are to open it up to all network participants. There is also an active effort to identify current and developing alternatives to promote B2B transactions. This session will address how you can prepare to tap into both of these new markets.</p> <p><i>George Throckmorton, NACHA;</i> <i>Norman Robinson, AAP, CTP, EastPay</i></p>
<p>3:45 p.m. - 4:00 p.m.</p>	<p>Transition Break</p>

Monday, February 8 continued

<p>4:00 p.m. - 5:00 p.m. general session</p>	<p>It All Comes Together – That’s the Future of Payments The future of payments is a brave new world where payments truly converge. The opportunities include abundant payment options and the freedom to transact anytime, anywhere. All markets will be supported, including the Baby Boomers approaching retirement, the under-banked who prefer managing their finances outside traditional banks, the immigrant population that has distinct international needs, and Generation Y that is growing up using mobile devices instead of branches. New technologies will facilitate the shifts in regulatory compliance and adaptation to new consumer behaviors. <i>Michael Reagan, Managing Director, Global Payment Solutions, Fiserv</i></p>
<p>5:30 p.m. - 7:00 p.m.</p>	<p>Networking Reception Music, magic, food, and fun...oh, and networking, too. Come see for yourself!</p> <p style="text-align: right;"><i>sponsored by</i> </p>

Tuesday, February 9

<p>7:00 a.m. - 12:30 p.m.</p>	<p>Registration and Publication Sales</p>
<p>7:00 a.m. - 8:00 a.m.</p>	<p>Continental Breakfast in Exhibit Hall</p> <p style="text-align: right;"><i>sponsored by</i> </p>
<p>8:00 a.m. - 9:00 a.m. general session</p>	<p>Positioning for the Future – The ACH Network and You While ongoing changes to the ACH Network may present implementation challenges, there are risks in both embracing and ignoring new Network capabilities. NACHA has recently adopted a new strategic plan that will engage ACH Network participants to better understand and position themselves to take advantage of the evolving Network. Attendees will take away some ideas on how to increase the value which they gain from utilizing the ACH Network, as well as receive updates on recent ACH Network and NACHA initiatives in which they may want to participate. <i>Jan Estep, President & CEO, NACHA</i></p>
<p>9:00 a.m. - 9:15 a.m.</p>	<p>Transition Break</p>
<p>9:15 a.m. - 10:15 a.m. concurrent sessions</p>	<p>Payments Convergence and the Benefits of Least Cost Routing: Image Exchange vs. ACH This session will explore the question of how financial institutions and corporations can take advantage of the inevitable convergence of check payments. With a multitude of electronic clearing opportunities available (ACH, Check 21, Image Exchange), see how a comprehensive least-cost routing program will benefit the financial institution and the corporate customer. The session will illustrate how you can maximize efficiency from electronic payments, and how to go about implementing this comprehensive payment offering. <i>Tom Kettell, EPSON</i></p>
	<p>Compare and Contrast of Regulation E and NACHA Rules The Electronic Funds Transfer Act, implemented by Regulation E, establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfer (EFT) services, and of the financial institutions that offer these services. It is one of the most complex consumer compliance laws in effect, and the introduction of new payment products has further blurred the lines of applicability and liability. This session will clear the confusion as we discuss the requirements set forth under Reg E, and how compliance compares and often conflicts with other legal and contractual obligations such as the Uniform Commercial Code, NACHA Rules, and card network rules. <i>Lori Moore, ATTUS Technologies, Inc.;</i> <i>Al Watkins, Attorney at Law</i></p>
	<p>Fintech: A Case Study in Making Happy Hour More Efficient Few industries face as challenging a web of state-specific regulations as the alcoholic beverage distribution industry. This case study will bring to life the story of how Fintech coupled electronic payments and data to overcome these challenges for a beverage distributor client of Synovus. This session will highlight the success of electronic commerce as a safe, secure, and low-risk method of complying with the complex regulatory environment of the alcoholic beverage industry, which impacts restaurants, bars, grocery stores, convenience stores, and even fraternal organizations. <i>Walter Pickle, Fintech;</i> <i>Kenneth Richey, Synovus</i></p>
<p>10:15 a.m. - 10:30 a.m.</p>	<p>Refreshment Break</p>
<p>10:30 a.m. - 11:30 a.m. concurrent sessions</p>	<p>Unauthorized ACH Debits: Annihilated By an Unlikely Network Participant Managing ACH debit origination risk has historically been left to the ODFI to control by scrutinizing potential Originators and limiting who gains access to the network. Is it possible for RDFI's to actually solve the problem? Attendees will learn how emerging technologies and new methodologies are making it possible for account holders to control who and what comes out of their account before it happens. Can restrictive debit blocks, labor intensive debit filters, ACH Positive Pay, Paper Written Statements, and angry account holders become a distant memory? This session will have attendees reconsidering which ACH network participant is in the best position to annihilate unauthorized ACH debits. <i>Debbie Peace, AAP, ACH Alert</i></p>
	<p>Keylogging Cyber-Fraud One of the more recent and dangerous incarnations of cyber-fraud is keylogging. As this type of fraud increases, electronic commerce participants must respond to the threat with an integrated mix of front-end analysis, prevention, awareness, and timely back-end response. We will also look at possible mutations of keylogging and other cyber-fraud beyond a financial institution's treasury management platform. A case study will illustrate the crucial elements of a robust response to the threat of keylogging. <i>Al Watkins, Attorney at Law;</i> <i>Devon Marsh, Wells Fargo</i></p>
	<p>Card Payments: A Shifting Dynamic - Commercial Debit Card Program Find out how to position your organization for the economic recovery by starting a small business debit card program! Learn how you can strengthen your relationship with local businesses and take advantage of the current market conditions by offering a small business debit card program. Attendees of this session will review past trends in the small business debit card market, hear how current market conditions are changing the playing field, and learn how to spot opportunity and manage risk. <i>Jeff Fazio, Fidelity National Information Services</i></p>
<p>11:30 a.m. - 11:45 a.m.</p>	<p>Transition Break</p>
<p>11:45 a.m. - 12:30 p.m. general session/ prize drawings</p>	<p>Conference Wrap-Up <i>Bill Albert, SVP, First Century Bank;</i> <i>Mickey Lawrence, SVP, Corporate Services, TIB Bank</i></p>
<p>12:30 p.m.</p>	<p>Conference Concludes</p>