

*THE NEXT GENERATION OF BAI TRANSPAY*

**BAI CheckImage**  
CONFERENCE

**BAI**  
**PaymentsConnect**  
CONFERENCE & EXPO

**BAI Combating  
Payments Fraud**  
CONFERENCE

**MARCH 1–3, 2010**

**Gaylord Palms Resort &  
Convention Center  
Kissimmee, FL**

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Offer expires January 29

*MOBILE, ONLINE,  
CARDS AND BEYOND*



# CONNECTING WITH NEW OPPORTUNITIES



It can be easy to lose sight of new opportunities created by change, particularly in a tough economic climate and when there is so much going on in the payments industry. New high-tech options, mobile devices, emerging payments business models and a host of other innovations offer the chance to attract new customer relationships and improve your bottom line. Yet, the choices are complex as you weigh which ones are right for your organization—not just for now but into the future.

As the business evolves from a focus on traditional transaction payments, BAI is your connection to new opportunities. In fact, our new name reinforces that we are continually evolving—BAI Payments Connect Conference & Expo. At this reinvigorated event, payments executives, thought leaders and other deeply involved experts will give you insights to help you develop strategies to capitalize on the changes in the payments business.

**Join us at BAI Payments Connect.**

**DEBBIE BIANUCCI**  
*President & CEO, BAI*

## **REGISTER NOW AND SAVE.**

Take advantage of our best prices.

*Hurry, these discounted offers expire January 29, 2010\*\**

<b>EARLY REGISTRATION DISCOUNT</b>	<b>BAI MEMBER</b>	<b>NON-MEMBER</b>
Early Individual Registration	\$1,295	\$1,495
Early Team Registration*	\$1,195	\$1,395
<i>(teams of three or more registering at the same time, prices are per person)</i>		
<b>STANDARD PRICING—effective January 30, 2010</b>	<b>BAI MEMBER</b>	<b>NON-MEMBER</b>
Individual Registration	\$1,495	\$1,695
Team Registration*	\$1,395	\$1,595

*\*Prices are per person*

*\*\*Offers will not be retroactive to existing registrants*

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## Actionable Take-Aways from Three Co-Sited Conferences—Register For Any of These Events and Gain Access to Sessions for All Three!

**BAI Payments Connect Conference & Expo**, the next generation of BAI TransPay is specifically designed for the retail financial services industry with a focus on emerging payments—mobile, cards, online and beyond.

- > **BAI Payments Connect**—This dynamic event offers both strategic and tactical insights to drive your action plans. Gain an enterprise view of payments in financial institutions and how electronic alternatives are transforming this business. Take a deeper dive into individual payment types and channels. Learn about new ways to replace lost fee income opportunities and create new revenue streams in this changed consumer, legal and regulatory environment.
- > **BAI Combating Payments Fraud**—Gain a fresh perspective on fraud issues as financial institutions respond to threats ranging from cyber gangsters to insiders targeting payments from the web to the point of sale.
- > **BAI CheckImage**—Take a close up look at banks that are successfully implementing solutions and workarounds for returns, adjustments and other issues as they work to maximize the ROI on their image investments.

## Three Leading Industry Events—Addressing the Needs of Financial Institutions in Emerging Payments, Fraud and Check

There are plenty of critical issues to keep bankers awake at night, from new legislative and regulatory changes to emerging payments channels. What's needed is clear, unbiased perspectives and insights to help you develop strategies and tactics for now and going forward.

- > **Look at the big picture.** This industry-leading event—developed by bankers, for bankers—takes a comprehensive view of the most important issues of the day, and all from a banker's perspective. Come away with practical, actionable content to maximize ROI.
- > **Stay ahead of the pack.** Top solution providers, thought leaders and industry innovators offer an independent voice across all payment types. Take advantage of these forward-thinking ideas to innovate your business.
- > **Get back in the game.** This is not the time for a “wait and see” business approach. Connect with the most respected professionals in the industry to learn the implications of change, particularly for emerging payments—mobile, online, cards and beyond.
- > **New ideas to tackle today's challenges.** Sessions are designed to focus on success stories and solutions. Learn how peers are taking action and addressing pain points in their organizations.

## The Changing Payments Landscape

Managing a payments business has become increasingly complex as options and alternatives available to consumers continue to grow. Electronic payments now account for the majority of payments across all three major payment venues—internet, in-store and bill payment. Historically a stronghold for paper checks, electronic bill payment methods have quickly gained ground over the past several years.

### Snapshot Comparisons: Major Trends for Strategic Planning

#### In-Store

Debit continues to gain share and is now the most preferred payment method of more than one-third of consumers.

Cash use is declining—41% of consumers use cash less today than they did two years ago.

#### Internet

Almost 90% of consumers made a purchase online at least once in the past year.

Electronic payments dominate the Internet payment mix—accounting for 98% of purchases. Credit and debit cards account for a combined 74% of the mix.

#### Bill Payments

Only 38% of bill payments are now made using paper payments.

Online bill payment (via financial institution or bill payer) has seen significant growth, offering increased speed and convenience.

#### Emerging Payments

Consumers are expressing interest in emerging payments—many of which ride the existing card infrastructure.

#### Competitive Marketplace

New individual payment products will address smaller and smaller niches.

Competition for share of consumers' wallets will only increase as more and more payment products and sponsors compete for pieces of the transaction pie.

*Source: BAI 2008 Study of Consumer Payment Preferences*

## Visit the Expo for Actionable Solutions

Meet and learn from cutting-edge solutions providers at the largest expo specifically for the financial services payments industry—all under one roof. Engage in hands-on demonstrations and see the latest technology and innovations in action.

### NEW! Introducing the Combating Payments Fraud Marketplace

Fraud risk is top-of-mind for retail bankers and payments professionals. Be sure to visit this new addition to the expo featuring the best and latest technologies and solutions in fraud prevention.

### Solutions Theaters

View presentations—from a wide range of solutions providers—that will give you tactical information, best practices, case studies, product demonstrations and more.

### Networking

Don't miss an opportunity to connect with peers, industry experts and solutions providers in the expo at networking receptions and during lunch to address top of mind industry issues.

### BAI Pavilion

This is the center of market intelligence and innovation in the expo, featuring a whitepaper and resource library.

### NEW IN THE PAVILION!

#### Focus on Mobile

Visit an expanded Resource Library in the BAI Pavilion, where you'll find an in-depth selection of whitepapers from the mobile industry's leaders.

# PRE-CONFERENCE FORUMS

Pre-Conference Forums are FREE with your full conference registration—be sure to sign up when you register. Space is limited.

## MONDAY, MARCH 1

8:00 a.m. – 2:15 p.m.

### RDC 2010—NEW MARKETS, NEW MODELS

#### Welcome & Overview of RDC in 2010+

**Bob Meara**, Senior Analyst, Celent

#### Connecting to Customers with Consumer Remote Deposit

**Moderator: Jerry Federico**, Product Marketing Manager, ProfitStars

**Kyle Kunnen**, Vice President, Operations Manager, Mercantile Bank of Michigan

**Michael Young**, Vice President & Product Manager, Everbank

Consumer RDC may not yet be in widespread deployment, but a few early adopters are seeing significant results. This case study roundtable features banks that have been very successful in deploying their consumer RDC solutions. Each institution will provide hands-on insights into what was involved in their implementation and deployment of their respective solutions—how it was integrated with other bank systems, how it was marketed and deployed, risk management, and lessons learned.

- Identifying and qualifying prospects
- How to avoid risk and meet the FFIEC guidelines
- Results, results, results

#### Mobile: RDC Game-Changer?

**Bob Meara**, Senior Analyst, Celent

So far, banking organizations have treated remote deposit capture as a treasury management product offered in exchange for fee revenue. But have mounting costs and improved technology opened the door for RDC as a self-service deposit channel? This session, based on recent Celent research, will provide an analysis of mobile remote deposit capture as a mechanism for gaining consumer and small business self-service deposits.

- Key benefits of mobile as an RDC channel
- Four requirements for a viable mobile RDC implementation
- How mobile RDC will function as part of the larger distributed capture framework in most US financial institutions.
- Why mobile RDC and its cousin, consumer capture, may be the best idea yet to hasten the branch transformation we all know is coming

#### Teller Capture Delivers!

**Moderator: John Leekley**, CEO, RemoteDepositCapture.com

**Kade Peterson**, Senior Vice President, Banking Support Director, Sterling Savings Bank

Many financial institutions are still grappling with branch image capture and how it should be deployed, whether at the front counter or the back counter. As a result, many financial institutions have limited branch capture to back counter solutions and have not deployed those solutions enterprise wide. “Teller Capture Delivers!” will outline how branch image capture at the teller line can maximize cost reductions while improving branch efficiency, customer satisfaction and opening up cross sell and risk-reduction opportunities.

- State of teller capture adoption
- Unique benefits available through branch image capture at the teller line
- Financial institution real-world experience with teller capture

#### LUNCH BREAK

#### Think Outside the Bank: Leveraging A Third-Party Resource to Market RDC

**Deirdre Teodorczuk**, Director, New Business Development, Pitney Bowes Global Financial Services

**Jerry Federico**, Product Marketing Manager, ProfitStars

RDC has proved it can attract and retain valuable customers and their deposit accounts, generating much needed bank revenue. But marketing remote deposit capture (RDC) to business customers has been frustrating for many banks. Employees already are working at peak capacity, and it seems almost impossible to find time to market RDC, much less deploy, service and support a solution. This session will explain how you can leverage a third-party sales organization to market and deploy RDC, provide scanner service, training and customer support to attract and retain key customers and their deposit accounts.

- Why a third-party RDC solution makes sense
- How to leverage a third-party relationship
- What a third-party RDC relationship can mean to a bank
- How should you structure a third-party relationship? What are the risks?

#### All-Presenters Q&A

**Moderator: Bob Meara**, Senior Analyst, Celent

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## MONDAY, MARCH 1 (CONTINUED)

8:00 a.m. – 2:15 p.m.

### UNDER ATTACK: THREATS TO DEPOSIT ACCOUNTS

#### Overview and Hot Topics

**Shirley Inscoe**, *Director of Financial Services Solutions, Memento*

#### How Capital One Bank Cut Check Fraud Losses by 60%

**Ketan Vaidya**, *Vice President, Strategy & Analysis, Capital One Bank*

Capital One reduced check fraud losses by 60% per retail account by use of analytics, internal collaboration, and integrating the fraud organizations under one umbrella. This session will discuss some of these approaches and identify what worked and what didn't.

#### Fighting Fraud When All Checks Are "Local"

**Kim Duncan**, *1st Vice President, SunTrust*

The Fed has just about completed a restructuring that will result in a single full-service paper check processing site in Cleveland. How do banks need to change strategically to battle check fraud in a world in which all checks are "local"?

#### How Banks Can Help Business Fight Online Fraud

**Doug Johnson**, *Senior Policy Analyst, ABA*

Online crime is increasingly hitting small and mid-size companies in the U.S., draining bank accounts through fraudulent transfers. How should banks respond and how can they help their business customers?

#### Probing the Link Between Online Information Security and ACH Fraud

**Mike Mulholland**, *Director, Fraud Solutions Strategy, Memento*

As ACH payments continue to evolve with an ever expanding array of access techniques and uses, the risk profile changes as well. This session will explore the risk profile with a focus on the growing nexus between information security—particularly online—and fraud. How can we address these threats and keep this payments channel safe and secure?

#### The Real Links Between Social Networking and Payment Fraud

**Raj Patel**, *Partner, Technology Consulting & Solutions, Plante & Moran*

Many individuals and institutions have jumped onto social networking sites, providing all kinds of professional and personal information, precisely the information that could be used to impersonate them. This session looks into the emerging aspects of fraud, using information gathered from social networking sites.

#### LUNCH BREAK

#### How Criminals Are Enhancing Their Margins in ATM and Debit Card Fraud

**Mike Urban**, *Senior Director, Fraud Solutions, FICO*

Criminals from organized groups to lone perpetrators are focusing their efforts on compromising PINs and debit cards to increase their profit margins in card fraud. They have devised several ways to compromise PINs beyond their traditional methods of attack. This session will identify several of those methods so financial institutions can ensure their programs are protected.

#### Insider Fraud—How 3 Major Types Typically Develop

**Andrew Moore**, *Senior Member of the Technical Staff, CERT/Software Engineering Institute, Insider Threat Center*

For eight years, the Insider Threat Center at CERT has researched the threat posed by insiders, especially insider fraud, insider theft of confidential or sensitive information and insider IT sabotage. This discussion will describe how the three types of crimes typically evolve, potential technical and non-technical indicators that organizations may be able to observe and CERT's best practices for prevention and detection of the insider threat.

#### All-Presenters Q&A

**Moderator: Shirley Inscoe**, *Director Financial Services Solutions, Memento*

## MONDAY, MARCH 1

2:30 p.m. – 3:30 p.m.



### Innovation in an Era of Regulation: The Impossible Dream?

**Margaret Weichert**, Senior Vice President for Product Marketing and Business Development, First Data Corp.

Is banking industry innovation possible in an era of tightened belts? Margaret Weichert, senior vice president for product marketing and business development at First Data, argues that innovation is not just possible for traditional banks—it's imperative. Weichert's address kicks off a conference-long discussion of why financial institutions need innovation now more than ever and how continuing innovation is becoming part of day-to-day business at the industry's leading institutions.

*Weichert leads the end-to-end product development process across all of the First Data's Retail and Alliance Services products. She also led the company's Internet Services Group from 2001-2004. Before rejoining First Data, Weichert was the CEO of The Morgan Weichert Group, LLC, a financial services consulting firm. She also served as senior vice president for Bank of America, responsible for strategy, innovation, intelligence and analytics and enterprise payments strategy for its eCommerce/ATM and Strategy, Innovation and Payments business units.*

## TUESDAY, MARCH 2

8:00 a.m. – 9:00 a.m.



### A Willingness to Try New Things

**Dominic Venturo**, Chief Innovation Officer, Retail Payments Solutions Division, U.S. Bank

Three years ago, U.S. Bank Retail Payments Solutions created a team

dedicated to product innovation. Since that time, the team has developed an innovation practice and delivered pilots in mobile, contactless and money transfer, among other areas. U.S. Bank has announced new products, including an instant-issue, contactless debit card and a magnetic-stripe/contactless multiple-account card, and impressed industry members with its commitment to the principle of "invest and innovate" even during the economic downturn and with the speed with which it has been able to execute on its "panel and pilot" process. This presentation by Dominic Venturo, Chief Innovation Officer, Retail Payments Solutions Division, U.S. Bank, will highlight the division's approach to innovation with examples from recent activity.

*As chief innovation officer of the Retail Payments division of U.S. Bank, Dominic Venturo is responsible for product development, emerging payments strategy and incubation of emerging products for the division. Earlier, Venturo was senior vice president of product and marketing for the Transaction Services division, senior vice president of product management for Merchant Payment Systems and senior vice president of Consumer Cards and Lines in the Retail Payment Systems division of U.S. Bank. Venturo is a 20-year veteran of the financial services industry, with experience in product development and management, commercial risk management, commercial lending and sales management. He has held positions with Bank of America and Security Pacific Bank Oregon.*

## WEDNESDAY, MARCH 3

8:00 a.m. – 9:00 a.m.



### Nurturing New Ideas in a Corporate Environment

**Terry Jones**, Founder and Former CEO, Travelocity

The story of the entrepreneur in the garage is well known. But how do you build a startup in a large and sometimes bureaucratic organization? Terry Jones started Travelocity.com as a department inside multibillion dollar Sabre Corporation. "INtra-preneurs" face challenges different from those of entrepreneurs. Competitors are as likely to be internal as external. In this world, whom you report to can be as important as building a brand. Starting with an idea and a team of 10, Terry Jones grew Travelocity into a \$3 billion public company with more than 35 million members and 1,200 employees. Join us for a story of how one man navigated the corporate power structure to turn a new idea into a new company.

*Terry Jones founded Travelocity.com and led the company as president and CEO. Previously, he served as chief information officer at Sabre, during 24 years at the \$3 billion retailing, distribution and technology company in the travel industry. He also was a director of product development at American Airlines. Today, he is managing principal of Essential Ideas, a consultancy he co-founded to help companies in their transition to the digital economy.*

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# BAI CheckImage

## CONFERENCE

### Maximize ROI by Addressing Returns, Adjustments and Other Challenges

Checks are proving to be incredibly resilient as they fill a genuine payments need—and many customers still rely on them. Check operations today focus on driving down costs to the absolute minimum, yet are thwarted by returns, adjustments, non-imageable items, transportation and financial institutions that are not image enabled. You know the hurdles, now learn real-world solutions and workarounds. Hear how challenges are being successfully met everyday across the industry.

## MONDAY, MARCH 1

3:45 p.m. – 4:45 p.m.

### Strategies for Image Return Integration

**Brian Guess**, *Vice President & Senior Product Manager, Key Bank*

**Kevin Cranford**, *Vice President, Float Manager, BB&T*

As the majority of the expense for inbound returns is borne by a bank's customers, a successful image integration strategy must encompass both technical and customer considerations. In addition to the challenges of presenting returns to our customers, banks need to leverage technology to drive new revenue. In this session, the speakers will discuss their experiences with image returns and will specifically cover:

- Technical challenges
- Customer expectations
- New revenue opportunities

## TUESDAY, MARCH 2

9:15 a.m. – 10:15 a.m.

### Adjusting for Adjustments

**Cynthia Rasche**, *Vice President, Retail Payments Office, Federal Reserve*

**Julie Mott**, *Manager, Image Adjustments, BankNewport (R.I.)*

As the item processing world solidifies the move to an image environment, the adjustments world is also in need of transforming—and has a long way to go. Standards are still being developed, and the translation from paper-based to image-based guidelines needs further refinement. Enhancements such as the website for the “Duplicate Notification System” are among the tracking and identification tools being created to assist in quick resolution of outstanding cases. The panelists will share their experiences, challenges and their successes along with topics that still need to be overcome.

- Reducing the number of channels or sources that banks can use for adjustments
- Standardizing image processing remediation activities
- Consolidating electronic and image/paper adjustments
- Leveraging platforms designed for paper in an image environment
- Dealing with the changing mix of adjustments types

10:30 a.m. – 11:30 a.m.

### Successfully Managing Non-Imageable Items

**Andrew Moore**, *Senior Vice President, Check Services, Comerica*

**Russ Soderberg**, *Vice President, Payments Systems, M&I Bank*

While many banks are enjoying the benefits of remote branch capture, others are intimidated by transactions that cannot be processed in an image environment, such as bonds, Canadian items and non-conforming images. This session will provide case studies on how their institutions have successfully implemented processes to manage non-imageable items in a branch-capture environment. Questions and open conversation welcome! Specific topics will include:

- Secure storage and original item recovery
- Transportation
- Training
- Processing of specific non-imageable item types

**USE AGENDA BUILDER TO MAXIMIZE YOUR CONFERENCE EXPERIENCE!**

**Build your own agenda online before you arrive at the conference.**

**Go to [www.bai.org.paymentsconnect/fb](http://www.bai.org.paymentsconnect/fb) and select sessions that best suit your needs.**

1:30 p.m. – 2:30 p.m.

**Paper Chase: Transportation—The Next Opportunity****Anthony B. Gerevics**, *Managing Director: Float & Logistics Strategy & Industry Relations, JPMorganChase***Kent D. Smith**, *Managing Director: Float & Logistics Operations, JPMorganChase*

As the financial services industry increases the use of image technology, its dependency on paper will decrease, and focus will shift to reducing the cost and daily movement of paper. JPMorgan Chase is migrating to image processing in more than 5,200 branches, ATMs and remote capture sites. This session will discuss how one of the nation's largest banks has positioned itself to reduce the movement of paper across the franchise.

- Laying the foundation—impacts of image technology on logistics
- Unbundling years of leveraged proof transportation
- The new storage and destruction challenges
- Vision and strategy for streamlined logistics management

2:45 p.m. – 3:45 p.m.

**Law and Technology in the Brave New World of Payments****Jeanette Hait Blanco**, *Assistant General Counsel, Bank of America***Camilla Cathcart McDevitt**, *Senior Counsel, Wells Fargo*

How does the Fed's consolidation of payment districts affect your obligations under Reg CC? Does Reg CC need to be changed? One debate centers on "fully electronic checks"—clients want to create them, but under Fed rules, banks warrant that checks started in paper form. Others in the industry contemplate different rules. The debate rages as to whether laws and regulations that apply to processing checks should stay separate from those that apply to electronic payments. Join this session to hear what the National Law Commission's Study Group recommends for possible changes to the UCC, ideas considered at the Fed's Retail Payments Law Forum and other efforts to take the industry in new directions legally.

- Recent changes to rules and regulations—how they affect check processing and legal obligations
- Will there be new legal rules covering both checks and electronic payments?
- "Fully electronic checks": An oxymoron? Covered by the law?

4:00 p.m. – 5:00 p.m.

**Fed Town Hall****Fred Herr**, *Senior Vice President, Retail Payments, Federal Reserve Bank of Atlanta***Jeffrey Marquardt**, *Deputy Director, Federal Reserve Board***Rich Oliver**, *Executive Vice President, Retail Payments, Federal Reserve Bank of Atlanta*

The Fed leverages products and policy in its effort to serve as a catalyst for industry change. This annual forum features Federal Reserve payments and policy officials discussing today's hot topics in payments. Hear firsthand from Fed experts their view of major payments issues and how the Fed payments strategy evolves to meet them.

**WEDNESDAY, MARCH 3**

9:15 a.m. – 10:15 a.m.

**Digital Checks—A Concept****Richard Porter**, *Vice President & Senior Policy Advisor, Federal Reserve Bank of Chicago***David Walker**, *President & CEO, ECCHO*

Checks can be separated from their medium and are becoming electronic rather than paper based. As the implementation of check image exchange approaches 100%, most of the check payment is already electronic. One paper-based step remains, and once that is addressed, checks will become fully electronic payments. Fully electronic checks or digital checks are "checks" that never existed in paper form but rather were created on a computer, phone or similar device and are collected and returned in digital form. Join us for a discussion of one aspect of the future of the check.

- What's a "fully electronic check"?
- Application in remotely created checks
- Application in bill payment services
- Application in mobile payments

10:30 a.m. – 11:30 a.m.

**CheckImage Peer Group Discussion—Banks > \$15 billion****Luke Huys**, *Senior Vice President, Wells Fargo***Dave Rathke**, *Senior Vice President, Float Manager, Frost Bank***CheckImage Peer Group Discussion—Banks < \$15 billion****Jeannine Delano**, *Planning Manager, Image Program Office, Federal Reserve Bank of Boston***Rick Kuhn**, *Senior Vice President, Managing Director, Fiserv*

**WEDNESDAY, MARCH 3** (CONTINUED)

1:30 p.m. – 2:30 p.m.

**How Payments Impact Bank Funding**

**Brent Bahnub**, Senior Vice President, Director of Business Intelligence, First Niagara

**Rick Kuhn**, Senior Vice President, Managing Director, Fiserv

At many institutions, payments create a greater rate of business capital turnover than any other banking function. Even so, many bankers struggle over the impact that payments have on bank funding. While using the correct rate of return is critical to any successful business endeavor, it is often difficult to determine the correct rate to use for payments initiatives. Brent and Rick have debated this issue at various institutions for decades and will share their opinions and experiences. Key topics include:

- Evaluating check clearing initiatives
- Non-earning asset management
- How payments impact the sources and uses of funds

2:45 p.m. – 3:45 p.m.

**Business Activity Monitoring: Improving Control in the Continuous Production Environment**

**Rick Braden**, Vice President, JPMorgan Chase

**Tony Love**, Vice President, Retail Payments Office, Check 21 Operations, Federal Reserve

**Dana M. Parks**, Assistant Vice President, Project Manager, JPMorgan Chase

**Kheng Tan**, Senior Vice President, Wells Fargo

Back in the day, operations managers could inspect sorter pockets, spot a missed cash letter or rely on other physical evidence of issues in bank operations. It's different when you're moving images through a digital workflow. Now that you can't monitor the process physically the way you used to, how do you stay in control?

- How does business activity monitoring, automated alerts, problem escalation and reporting work?
- How can we improve control of the end-to-end production environment?
- What tools are available to help?
- How do you cross silos with this capability?
- How do you make processes generic enough that they can apply to multiple payments channels, e.g., monitoring inbound ACH and inbound ICLs?

**BE SURE TO REGISTER FOR THE  
PRE-CONFERENCE FORUMS**

**Monday, March 1  
8:00 a.m. to 2:15 p.m.**

**Under Attack: Threats to Deposit Accounts  
RDC 2010—New Markets, New Models**

For a full description of these Forums, go to pages 3 and 4

# BAI Combating Payments Fraud

## CONFERENCE

### Gain Fresh Perspectives on Managing Losses from Fraud

Cyber hacks. Account takeovers. Insider theft. Storage data threats. Ample opportunities for fraud already exist and the list will only continue to grow. As banks rollout new products and services to create new revenue streams in response to regulatory changes, this opens the door to increased risk of fraud in both consumer and commercial payments. While you're protecting your entire enterprise, criminals are looking for that one weak spot.

## MONDAY, MARCH 1

3:45 p.m. – 4:45 p.m.

### Increasing Impact of Cyber Fraud on Commercial Payments

**Bridgit Chayt**, Senior Vice President, Treasury Management, Comerica Bank

**Cathy Davis**, CFE, Vice President, Fraud Services, Comerica Bank

**Dean Kinsman**, Special Agent, FBI Cyber Division

**Bill Nelson**, Executive Director, FS/ISAC

American companies have been frequent targets of cyber-attackers during the past few years, and the frequency of these attacks is increasing. Wide-ranging in nature, cyber-attacks are costing corporations millions—if not billions—in goods, reputation and time. This panel of industry leaders will describe trends in cyber frauds—including account takeover activity—and how they are addressing these issues.

- Which cyber fraud activities are affecting commercial clients
- How the financial services industry can mitigate the risks
- How FIs can help commercial clients reduce the risks
- How FIs can work with federal law enforcement agencies to combat cyber fraud

## TUESDAY, MARCH 2

9:15 a.m. – 10:15 a.m.

### Protecting Payments in the 21st Century

**Lynne Karla**, Vice President, Auditor, Park National Bank

**Victoria Strayer**, Senior Director, Enterprise Business Compliance, TSYS

**Gary Roboff**, Senior Consultant, BITS & The Santa Fe Group

As the electronic funds transfer environment has matured, the payments industry's ability to mitigate risk has grown more difficult. A range of issues has challenged FIs. It includes new attacks—more sophisticated data breaches—via the Internet and other technologies; the increasing role of third-party actors (e.g., processors, ISOs) in the U.S.; the growing gulf between magnetic stripe and chip and PIN in card environments across the globe; changes in international payments regulations and protocols; and the convergence of payment system functions. BITS' Third Party Access Working Group was created to monitor such developments, and members will discuss questions such as:

- As third parties play larger roles in the ACH and more processing and sales activities take place outside of originating FIs, are additional steps required to enhance risk mitigation? If so, what are they?
- How do changes to the ACH (e.g., international transactions, same-day settlement, direct-connect relationships) impact risk?
- How can the industry improve PCI compliance? Is there a way to project which entities may be best equipped to maintain PCI compliance between periodic examinations?
- Is there a need to re-engineer the U.S. real-time payments environment, and if so, which approaches have the best chance of mitigating risk at acceptable cost?

10:30 a.m. – 11:30 a.m.

### Link Analysis: Major Potential in the War Against Fraud

**Debbie Byrd**, Senior Vice President, Director of Loss Prevention, BBVA Compass Bank

**Glen Sgambati**, Chief Data, Risk & Security Officer, Early Warning Services

Link analysis may be the next generation in preventing deposit-account fraud, and being able to look across multiple financial institutions to identify fraud rings is a key development. Based on the knowledge that people and transactions are socially connected, the technology helps identify fraudsters operating in crime rings that might otherwise go undetected. Building on the bank-owned Early Warning collaborative model, several banks have been participating during the last year in a proof of concept using link analysis and data in the national shared database. To date, the results indicate that major losses to financial institutions can be mitigated.

- How link analysis helps identify crime rings infiltrating the financial system
- What link analysis means to the future of fraud prevention in the financial services industry
- What BBVA Compass Bank and Early Warning have discovered through link analysis conducted in the last year

**TUESDAY, MARCH 2** (CONTINUED)

1:30 p.m. – 2:30 p.m.

**Reining in Bust-Out Fraud and Credit Abuse**

**Stuart Nix**, Senior Fraud Investigator, Capital One Financial Corp.

Fraudsters are establishing or taking over lines of credit with the intent to meet or exceed the credit limit by artificially inflating the funds available in the account before they “bust out” by removing the funds. Until now, this fraud has been undocumented and it may be the largest fraud category for the financial industry. All lenders are at risk, as the fraudsters have shifted their focus to include not only credit cards but all lending programs such as auto loans, home equity lines, business lines of credit, retail banking, etc.

- Learn how criminals have exploited weaknesses in the credit process
- Identify characteristics, elements and red flags of bust out fraud
- Discuss recommended processes and strategies institutions can implement to mitigate the risk

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**Under Attack: Threats to**  
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**Monday, March 1**  
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 For a full description of this Forum,  
 go to page 4

2:45 p.m. – 3:45 p.m.

**It's On Us to Stop Check Fraud**

**Michael Mulholland**, Director, Fraud Solutions Strategy, Memento

Anyone in loss prevention knows that check fraud continues to increase in this tough economic environment. While loss avoidance for check fraud has been successful to a degree, current efforts come at a very high price. Teams of analysts wade through thousands of false positives searching for fraudulent checks, confounding efforts to manage fraud and the departmental budget effectively. It's time for a quantum leap in the fight against the old problem of check fraud.

- Learn why current approaches to check fraud prevention are not working
- Learn how next generation tools for analysts improve productivity and empower informed decisions in an environment where the right decision must be made within seconds
- Learn how to improve check fraud detection while dramatically reducing false positives

4:00 p.m. – 5:00 p.m.

**Securing the Mobile Channel**

**Montresa McMillan**, Senior Vice President, BB&T

**Joe Salesky**, Founder & Chief Strategy Officer, Clairmail

Increasingly, bank customers are demanding anytime, anywhere mobile access to their accounts. However, there are no end-to-end security standards for mobile communications. Consumers and businesses perceive risks with mobility, especially since most mobile phones lack the firewall, anti-virus software and other protections common on PCs. Financial institutions need to implement multiple layers of security and adhere to demanding best practices to manage the risk posed by all-too-common threats such as spoofing, phishing, vishing, man-in-the-middle attacks and SMiShing.

- Attack vectors against SMS, browser and embedded/downloaded applications
- Responding to each kind of vulnerability
- The reality of perceived insecurity
- SMS as out-of-band, real-time, trusted-path validation
- Complying with multifactor authentication

**THANKS TO OUR CONTENT ALLIANCES**



## WEDNESDAY, MARCH 3

9:15 a.m. – 10:15 a.m.

### Fraud 2010: ABA Survey Results on Fraud Trends

**Teresa Cheek**, Senior Vice President, Operations, Arvest Bank

**Thomas Haller**, Vice President, Fraud Detection, M & I Support Services Corporation

**Jane Yao**, Managing Director, Benchmarking and Survey Research, American Bankers Association

FIs across the country rely on ABA data for an annual snapshot of what's happening in fraud. Join the ABA's lead researcher and a banker panel for a preview of what the survey team found in the 2009 study, including trends in centralized loss reporting, fraud filters, loss-avoidance reporting and emerging threats.

- Key statistics from the latest survey
- How bank experience matches the data
- How banks are responding to the trends
- Best practices/takeaways

10:30 a.m. – 11:30 a.m.

### Combating Payments Fraud Peer Group Discussion—Banks > \$15 billion

**Kim Duncan**, First Vice President, SunTrust

**Shirley Inscoe**, Director of Financial Services Solutions, Memento

### Combating Payments Fraud Peer Group Discussion—Banks < \$15 billion

**Doug Johnson**, Senior Policy Analyst, ABA

**Cary Whaley**, Director, Payments and Technology Policy, ICBA

1:30 p.m. – 2:30 p.m.

### Collaborating Against Payments Fraud

**Moderator: Clifford S. Stanford**, Retail Payments Risk Forum, Federal Reserve Bank of Atlanta

**Jane Larimer**, Executive Vice President and General Counsel, NACHA

Criminals who prey on the payments system leverage technology and increasingly enhance their effectiveness by working in groups. How do members of financial industry team up to spot fraud early and enhance their chances of preventing or mitigating the damage? This session will draw on payments industry, law enforcement, regulators and other members of the financial services community to highlight how the industry can best share information, police bad actors and otherwise collaborate to improve the integrity of retail payments. It draws on the ongoing work of the Retail Payments Risk Forum at the Federal Reserve Bank of Atlanta and its November 2009 roundtable meetings.

# NEW THIS YEAR

Be sure to visit the  
**Combating Payments Fraud  
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the best and latest  
technologies and solutions  
in fraud prevention.

# IN THE EXPO

### THANKS TO OUR MEDIA ALLIANCES





**Continually Evolving with Emerging Payments**

Looming regulatory restrictions. Increased legislation. Expanding payments channels. Never before has so much been changing so rapidly in the payments industry – and the competition for consumer deposits and relationships is greater than ever. Get the knowledge you need to successfully navigate in a vastly different landscape. Take a deep dive into today’s critical issues, including fees, rewards, customer acquisition and retention as well as convergence and channel integration.

**MONDAY, MARCH 1**

3:45 p.m. – 4:45 p.m.

**Impact of Legislation and Regulation on Payments**

**Moderator: David Cox**, Director of Research, Deloitte Center for Banking Solutions

**Joe Samuel**, Senior Vice President of Public Policy and Community Relations at First Data

**Scott Talbott**, Senior Vice President of Government Affairs, The Financial Services Roundtable

**Carl Pry**, Vice President & Compliance Manager, Fifth Third Bank

Which legislative and regulatory changes in the payments arena are going to force banking organizations to act quickly to change the way they do business and approach processes, operations and policies? With each of these changes comes varying consequences for FIs, card companies, processors, and even consumers. Join us for an interactive panel discussion on how changes to legislation and regulation are impacting the payments business and banking landscape; and how your organization needs to react and what opportunities may exist as a result.

- Payments changes on the horizon
- Revenue, operations, compliance and other impact on financial institutions
- Opportunities among the threats

**Top 10 Most Pressing Issues in e-Payments—An Audience-Integrated Debate**

**Moderator: John Stewart**, Editor-in-Chief, Digital Transactions

**David Stewart**, Senior Expert, McKinsey & Co.

**Andrew Dresner**, Partner, Oliver Wyman

**Gordon Goetzmann**, Executive Vice President, First Manhattan Consulting Group

In November 2007, *Digital Transactions* magazine inaugurated an annual feature that discusses the puzzles and problems most likely to keep electronic-payments executives awake at night. In this session, Editor-in-Chief John Stewart moderates a panel of industry experts who will identify the threats and opportunities they believe will be most important for processors, networks, merchants and financial institutions during 2010. Audience members will be invited to join the discussion, rank the issues and press the panelists on their candidates for solutions and workarounds.

**TUESDAY, MARCH 2**

9:15 a.m. - 10:15 a.m.

**Best of Both Worlds—Leveraging Branch Delivery with Electronic Channels and Payments**

**Paul McAdam**, Partner, eCom Advisors

**Banker to be announced**

Traditionally, FIs have viewed the electronic channels and payments as competitive with bank branches. But that is rapidly changing. The combination of accelerating electronic channel/payments utilization and the pressure most FI’s face to dramatically reduce operating expenses are leading an increasing number of executives to examine where the lines between branches and electronic channels/payments are blurring. This session will explore opportunities to marry the differentiating benefits of electronic channels/payments capabilities with those of in-person, local branches to drive more fee revenue and deposits at a lower total cost than was achievable just a few years ago. It will provide clear understanding of how your competitors might utilize an integrated “clicks and mortar” strategy to attack your institution, steal your customers and reduce your profits.

- Payments innovations and the substitution/augmentation impacts on branch-based transactions
- How online account opening and funding is creating new value for branch banking
- The roles of online channels and branches in financial product shopping and purchase behaviors
- Why online is not cannibalistic to the branch and why FIs that don’t aggressively pursue deposits and payments online risk losing existing customers

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## How Banks Will Generate Revenue On Payments and DDA In The New Era

**Moderator: David Kerstein**, *President, Peak Performance Consulting Group*  
**James Allen**, *Group Executive Vice President, Retail Banking, Broadway Bancshares*  
**Alex Calicchia**, *Executive Vice President and Chief Marketing Office, MidSouth Bank*

The payments environment is changing rapidly with new restrictions that impact financial institutions' ability to continue to grow profitable deposit fee income. Financial institutions find it difficult to create strategy in the face of uncertainty about how consumer behaviors and motivations will change under new market realities of constrained credit, recession and belt-tightening, new pricing for familiar products, etc. This session will discuss the fundamental sources of value that the payments industry brings, what can be done to re-monetize or reinvent them, and how to convince the public that it is still worth paying banks and other industry providers for these products and services.

- How can financial institutions optimize in today's environment?
- What should payments players do coming out of a serious recession?
- What is the future of free services?
- How can the industry avoid going back to business-as-usual?

10:30 a.m. – 11:30 a.m.

## Putting the Customer at the Center of Payments Strategy

**David Stewart**, *Senior Expert, McKinsey & Co.*

The economics of the payments business are changing. The credit card industry has been staggered by charge-offs and new regulations, and the consumer DDA business is going through its own painful transformation due to overdraft regulation. These and other challenges leave banks needing to create a new value proposition for the U.S. consumer. What better time to understand what consumers really want and need? Join us for a discussion, based on proprietary consumer research, of which products or services are likely to be major sources of revenue for financial institutions and why.

- Market sizing, forecasts, and a analysis about the key trends shaping the future of the payments market
- Distinctive insights from McKinsey & Company's Consumer Financial Life Survey about changing behaviors and needs
- Best practices and recommendations for addressing changing regulatory and economic environment

**BE SURE TO REGISTER FOR THE**

**PRE-CONFERENCE FORUM**

**RDC 2010—**

**New Markets, New Models**

**Monday, March 1**  
**8:00 a.m. to 2:15 p.m.**

For a full description of this Forum,  
go to page 4

## What's Paper? ACH and the Electronic Future of Payments

**Moderator: Fred Brothers**, *Managing Principal, eCom Advisors*  
**Jan Estep**, *President & CEO, NACHA*

**Rich Oliver**, *Executive Vice President & Retail Payment Product Manager, Federal Reserve System*

**Rossana Salaris**, *Senior Vice President, Electronic Payments, The Clearing House*

**Stephanie Sturgis-Griffin**, *CEO, Pariter Solutions*

ACH continues to spread to electronic debit account domains. It has gone international. It is working on a better way to deliver remittance data with business payments. Real-time authorization on EFT networks and clearing and settlement on ACH is becoming a reality in some applications. If real-time, low-cost ACH becomes a baseline for retail and wholesale electronic payments, how would that change the role of banks and others in payments?

- Early feedback on IAT
- What has happened since the Fed announced it would develop same-day ACH for debits?
- What's the future for Pariter—and the current ACH networks?
- We've got an SEC; where is ACH headed in mobile?

1:30 p.m. – 2:30 p.m.

## Rewards That Reward the Bank, Too

**Gordon Goetzmann**, *Executive Vice President, First Manhattan Consulting Group*

**Scott Grimes**, *CEO, Cardlytics*

A growing number of banks are offering rewards programs in some shape or form. But all too often, these programs are launched to keep up with competitors with little understanding of the true value and benefit that a loyalty program can generate. Join our interactive panel discussion with expert industry professionals from multiple aspects of the rewards spectrum, as we look at the future of rewards programs.

- Which loyalty programs add cost with no direct benefit to the FI?
- Merchant-funded loyalty programs and how they compare
- How rewards programs can grow card usage
- How to know which type of program suits your institution

**TUESDAY, MARCH 2** (CONTINUED)

2:45 p.m. – 3:45 p.m.

**Quality, Speed and Cost: When You Can't Just Pick Any Two****Christopher Styga**, Executive Vice President, General Manager, Financial Services, NetDeposit**Bob Olson**, Global Head, Financial Services, Collabera

When it comes to the payments business and the IT that supports it, that old line from procurement—"good, cheap, fast—pick any two"—tends not to apply. All three are vital. In the wake of Check 21 and other significant payment-related changes, NetDeposit needed 1) to create innovative payment products that customers were demanding, 2) accomplish it quickly so customers could compete with a product advantage, and 3) avoid unsustainable employee and other expense. NetDeposit engaged Collabera to help them create an enterprise IT services delivery model that could accommodate this set of needs. The presenters will talk about how to create the components of such a model:

- Single-source IT
- Extension of the in-house IT organization
- Right-shore delivery model
- T&M staffing
- Just-in-time expense management

4:00 p.m. – 5:00 p.m.

**Building Successful Customer Relations Around Behavior-Based Triggers****Greg Holzwarth**, Senior Vice President, Managing Director: Customer Information Management, SunTrust Bank

Whether it's a missed-regular-deposit trigger delivered to a relationship manager or an unusual transaction alert emailed to a customer, timely recognition and action increases cross-sell rates, improves customer retention and boosts overall customer profitability. Using real-world case studies of banks that have successfully implemented this next level of EBM, the session will look at strategy and technology alternatives, as well as best practices for achieving maximum ROI on a trigger-driven, automated marketing program.

- Key "must-dos" for effective behavior-based customer relations
- Recognizing important trigger events buried in customer data and how to act on them and improve close rates
- Best practices for implementing trigger-based customer communications
- Build better customer relations and long-term loyalty through more responsive, customized, and timely communications

**TUESDAY, MARCH 2**

1:30 p.m. – 5:00 p.m.

**EXTENDED SESSION****MAKING THE CONNECTION: DEBIT, GEN Y & MOBILE**

BAI Payments Connect addresses three key payments developments—the sustained surge in consumer debit card use, the emergence of GenY as very different customers of the future and customer lifestyle changes involving mobile and Web 2.0 are linked, and financial institutions need to address them holistically. Series moderator Steve Mott, Principal, BetterBuy Design will frame the dialogue with his vision of the stakes for banks, introduce the topics and moderate a Q&A session that will make all the presenters available to the audience at once.

**Ascendancy of Debit Cards****Patricia Hewitt**, Director, Debit Advisory Services, Mercator Advisory Group

The surge in debit card use that started at the beginning of the decade continues, and debit card use eclipsed that of venerable credit cards last year. In this session, one of the industry's premier debit analysts provides insights into the issues and seeks to handicap the future of debit cards in light of continuing technology and demographic changes.

**Gen Y Perplexes and Provokes****Ron Shevlin**, Senior Analyst, Aite Group

Young people born between 1978 and 1993 are very different from you and me. To reach these customers of the future, banks need to understand how this demographic cohort relates, interacts and increasingly transacts in mobile and Web 2.0 venues such as social networks. And FIs need to figure out how to market themselves in these new spaces. Major research companies have been offering insights into Gen Y, and this session brings a sample before the Payments Connect audience to address the potential impact of this customer segment.

**Something Really Different: The Mobile Web/Web 2.0****Steve Mott**, Principal, BetterBuyDesign

Payments as we've known them for decades are set to change. Gen Y, with its preference for pay-as-you-go transacting, conducts its digital lifestyles largely over mobile devices. This segment spends large amounts of time communicating and interacting on social networks such as Facebook, and such networks seem destined to provide much of Gen Y's experiences in branding, product awareness, expressions of preferences, advertising and promotions and mechanisms to reward product and provider references among BFFs. Non-banks are moving onto these devices and into these venues. Steve Mott, who's been focusing on mobile and Web 2.0 strategies during the past two years, will share his insights into what opportunities exist where in the payments ecosystem of the future.

## WEDNESDAY, MARCH 3

9:15 a.m. – 10:15 a.m.



### BAI and Finacle Research Series—Navigating in Turbulent Times: Competing for Deposits and Relationships

**Dan Hough**, Director, BAI Research

**Mark Riddle**, Director, BAI Research

Gain new insights from the second wave of this groundbreaking research around the impact and trends of the demand-side and supply-side shifts that have taken place in the financial services markets. The data also yields insights into the BAI and Finacle Banking Confidence Index™ and the BAI and Finacle Bank Executive Index™, indices that track ongoing changes to consumer attitudes toward their primary providers and banking institutions in general and executive sentiment and priorities on the industry's health, performance, critical investments and innovation.

- What changes have we seen in consumer behavior and banking needs?
- How have consumer sentiments changed during the last six months, and what impact has it had on banks' and credit unions' ability to grow deposits and capture wallet share?
- What priorities (strategy, people, process, technology) should banks and credit unions continue to focus on to acquire, retain and expand customer relationships
- How well do those initiatives align with consumer preferences?

Research

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### Future Payments—Is It Time for a Change?

**Dan Schutzer**, President, FSTC

Given the recent increase in data breaches at merchants and third-party processors, is it time to consider some major changes in payments? This BITS/FSTC analysis reviews some so-called "stop gap" measures, such as end-to-end encryption and tokenization, and compares them to others such as chip and PIN, one time card numbers and contactless cards with dynamic cryptographs and stronger authentication requirements.

- Understanding end-to-end encryption
- How stop gaps differ from more complete payment solutions
- Review of payment solutions under discussion in the industry
- Inhibitors of action and how can they be overcome

1:30 p.m. – 2:30 p.m.

### Creating Value for Customers Through Creative Technology

**Sarah Hartman**, Senior Director of Payment Solutions, TSYS

**Pat Morgan**, Product Director, TSYS

During tough economic times, consumers and small businesses search for ways to more effectively manage finances and payments, frequently juggling multiple accounts and payment mechanisms. Regulatory changes, combined with a tightening credit market, are accelerating the payment shift from credit to debit and prepaid vehicles. This session will explore some of the opportunities and challenges in solutions that combine those options. Combined options begin to look like a "wallet", especially when loyalty is included, and the mobile phone access device is just the latest option to integrate.

- Consumer feedback from survey research and focus group
- Practical applications of pay it now, pay it later and more
- Thinking hybrid—the way customers do

2:45 p.m. – 3:45 p.m.

### You Can't Ignore Cash

**Mark Frost**, Ph.D., Director of Business Strategy & Decision Science, Fiserv

The recession has changed behaviors. Consumers have lost both the desire and the ability to spend what they don't have. During the last year, use of credit has decreased and use of cash has increased. What does that mean for the bank? Cash supply chain management has become increasingly important to facilitate customer access to cash at all contact points. But, inventorying too much cash means lost opportunity, while running short damages the customer relationship and can cause significant costs. Got enough questions? Join us for some answers.

- Trends in global cash use
- Peak impact data
- Forecasting techniques that really work
- Lowering cash inventories and the costs to move and replenish cash

PRE-CONFERENCE > MONDAY, MARCH 1				
8:00 a.m. – 2:15 p.m.	<b>PRE-CONFERENCE FORUMS</b> (see pages 3–4)			
DAY 1 > MONDAY, MARCH 1				
2:30 p.m. – 3:30 p.m.	<b>GENERAL SESSION:</b> Innovation in an Era of Regulation: The Impossible Dream? Margaret Weichert, Sr. VP for Product Marketing and Business Development, First Data Corp			
3:45 p.m. – 4:45 p.m.	Impact of Legislation and Regulation on Payments	•		
	Top 10 Most Pressing Issues in e-Payments—An Audience Integrated Debate	•		
	Increasing Impact of Cyber Fraud on Commercial Payments		•	
	Strategies for Image Return Integration			•
4:45 p.m. – 7:00 p.m.	<b>OPENING NETWORKING RECEPTION IN THE EXPO</b>			
DAY 2 > TUESDAY, MARCH 2				
8:00 a.m. – 9:00 a.m.	<b>GENERAL SESSION:</b> A Willingness to Try New Things—Dominic Venturo, Chief Innovation Officer, U.S. Bank			
9:15 a.m. – 10:15 a.m.	Best of Both Worlds: Leveraging Branch Delivery with Electronic Channels and Payments	•		
	How Banks Will Generate Revenue on Payments and DDA in the New Era	•		
	Adjusting for Adjustments			•
	Protecting Payments in the 21st Century		•	
10:30 a.m. – 11:30 a.m.	Putting the Customer at the Center of Payments Strategy	•		
	What's Paper? ACH and the Electronic Future of Payments	•		
	Successfully Managing Non-Imageable Items			•
	Link Analysis: Major Potential in the War Against Fraud?		•	
11:30 a.m. – 1:30 p.m.	<b>DEDICATED EXPO TIME, LUNCH AND SOLUTIONS THEATER PRESENTATIONS</b>			
1:30 p.m. – 2:30 p.m.	Rewards that Reward the Bank, Too	•		
	Paper Chase: Transportation—The Next Opportunity			•
	Reining in Bust—Out Fraud and Credit Abuse		•	
1:30 p.m. – 5:00 p.m.	<b>EXTENDED SESSION:</b> Ascendancy of Debit Cards	•		
	<b>EXTENDED SESSION:</b> Gen Y Perplexes and Provokes	•		
	<b>EXTENDED SESSION:</b> Something Really Different: The Mobile Web/Web 2.0	•		
2:45 p.m. – 3:45 p.m.	Quality, Speed and Cost: When You Can't Just Pick Any Two	•		
	It's on Us to Stop Check Fraud		•	
	Law and Technology in the Brave New World of Payments			•
4:00 p.m. – 5:00 p.m.	Fed Town Hall			•
	Building Successful Customer Relations around Behavior-Based Triggers	•		
	Securing the Mobile Channel		•	
5:00 p.m. – 7:00 p.m.	<b>NETWORKING RECEPTION IN THE EXPO</b>			
DAY 3 > WEDNESDAY, MARCH 3				
8:00 a.m. – 9:00 a.m.	<b>GENERAL SESSION:</b> Nurturing New Ideas in a Corporate Environment —Terry Jones, Founder and Former CEO, Travelocity			
9:15 a.m. – 10:15 a.m.	BAI and Finacle Research Series—Navigating in Turbulent Times: Competing for Deposits and Relationships, brought to you by Industry Research Sponsor NewGround	•		
	Future Payments—Is it Time for a Change?	•		
	Fraud 2010: ABA Survey Results on Fraud Trends		•	
	Digital Checks—A Concept			•
10:30 a.m. – 11:30 a.m.	<b>PEER GROUP DISCUSSION:</b> Combating Payments Fraud Peer Discussion Group—Above \$15B		•	
	<b>PEER GROUP DISCUSSION:</b> Combating Payments Fraud Peer Discussion Group—Below \$15B		•	
	<b>PEER GROUP DISCUSSION:</b> CheckImage Peer Discussion Group—Above \$15B			•
	<b>PEER GROUP DISCUSSION:</b> CheckImage Peer Discussion Group—Below \$15B			•
11:30 a.m. – 1:30 p.m.	<b>DEDICATED EXPO TIME AND LUNCH</b>			
1:30 p.m. – 2:30 p.m.	Creating Value for Customers through Creative Technology	•		
	Collaborating Against Payments Fraud		•	
	How Payments Impact Bank Funding			•
2:45 p.m. – 3:45 p.m.	You Can't Ignore Cash	•		
	Business Activity Monitoring: Improving Control in the Continuous Production Environment			•
3:45 p.m.	<b>CONFERENCE CONCLUDES</b>			

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*BAI is Bank Administration Institute and BAI Center.*

### Registration Hours

DATE	HOURS
Monday, Mar. 1	7:00 a.m. – 7:00 p.m.
Tuesday, Mar. 2	7:00 a.m. – 7:00 p.m.
Wednesday, Mar. 3	7:00 a.m. – 3:45 p.m.

### Expo Hours

DATE	HOURS
Monday, Mar. 1	4:45 p.m. – 7:00 p.m.
Tuesday, Mar. 2	11:30 a.m. – 7:00 p.m.
Wednesday, Mar. 3	11:30 a.m. – 2:00 p.m.

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**BAI Combating Payments Fraud Conference:** 12 CPEs

**BAI Check Image Conference:** 13 CPEs

**Pre-conference Forums:** 5 CPEs each

**Method of presentation:** Group-live

**Prerequisites:** None

**Advanced preparation:** None

**Field of study:**

**Payments Connect:** Business Management and Organization, Marketing, Specialized Knowledge and Applications

**Combating Payments Fraud:** Business Management and Organization, Specialized Knowledge and Applications, Business Law

**CheckImage:** Business Management and Organization, Specialized Knowledge and Applications, Business Law, Production

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**MONDAY, MARCH 1**

2:30 p.m. – 3:30 p.m.

**Innovation in an Era of Regulation:  
The Impossible Dream?**

**Margaret Weichert**, *Senior Vice President,  
Product Marketing and Business  
Development, First Data Corp*



**TUESDAY, MARCH 2**

8:00 a.m. – 9:00 a.m.

**A Willingness to Try New Things**

**Dominic Venturo**, *Chief Innovation Officer,  
Retail Payments Solutions Division,  
U.S. Bank*



**WEDNESDAY, MARCH 3**

8:00 a.m. – 9:00 a.m.

**Nurturing New Ideas in a  
Corporate Environment**

**Terry Jones**, *Founder and  
Former CEO, Travelocity*

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[www.bai.org/paymentsconnect/fb](http://www.bai.org/paymentsconnect/fb)  
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CONFERENCE  
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