



**Payments
Information
Circle**

**March 2010 Circle Meetings
Atlanta, GA**

Wednesday, March 24th (ACH CIRCLE ONLY) 1:30 to 5:00

SPONSORED BY: INTEGRA SYSTEMS QUEENSBOROUGH



Roadmap to NACHA Rules

Ready for the 2010 NACHA Rules changes? We'll review the changes to the audit requirements that were effective December 2009, as well as all the 2010 Rules changes including changes to Authorizations, Returns and Stop Payments effective in March, and the new risk management and risk assessment requirements and direct access registration requirements which are effective in June. Don't miss this chance to find out everything you need to know about what's new with the NACHA Rules in 2010! And make sure you bring your 2010 NACHA Rules Book and we'll bring the tabs! We'll walk through the 2010 version of the book together as we tab the most commonly referenced areas of the Rules and the Guidelines. **Speakers: Terri Pelle Sands, AAP and Kathy Barry Levin, AAP, Payments Information Circle**

IAT... Six Months Later

It has been six months since the implementation of this new Standard Entry Class Code in September 2009. Hear from a representative from the Federal Reserve about lessons learned by FIs preparing for IAT implementation, operations issues experienced, and actual versus expected volume. Then listen to a case study on how one community bank handled their IAT OFAC compliance and turned a challenge into an opportunity to improve their current processes.

Speakers: James Garner, FRB Atlanta / Pat Brown, Queensborough Bank

Performing An ACH Risk Assessment

Effective June, 2010, all Participating DFIs will be required to conduct a risk assessment of their ACH activities and to implement risk management programs based on the results of these assessments, in accordance with the requirements of their regulators. This session will guide you through the ACH Risk Assessment process including assessing the types and levels of risks associated with ACH activity, customer due diligence, controls for Originators, third-parties and direct-access connections, and systems to manage and mitigate risk.

Speakers: Terri Pelle Sands, AAP and Kathy Barry Levin, AAP, Payments Information Circle

DESSERT RECEPTION FROM 8:00 pm to 10:00 pm — Join us for drinks, dessert and networking!

Thursday, March 25 (ACH CIRCLE AND EVOLVING PAYMENTS CIRCLE) 9:00 to 12:30

SPONSORED BY INTEGRA SYSTEMS QUEENSBOROUGH (ACH CIRCLE)

SPONSORED BY DISCOVER NETWORK (EVOLVING PAYMENTS CIRCLE)



Examining Payments Fraud

Payments fraud protection has never been more important. Economic uncertainty coupled with the emergence of new payment types and technologies has brought out fraudsters of all stripes — from first-timers desperate for cash to the most sophisticated technological manipulators in the industry. The speaker will explore the key areas of fraud vulnerability and proliferation and share the latest information on best practices your corporate customers can use to help protect their organization. **Speaker: Steven Markwell, JPMorgan Chase**

Future of ACH

Future growth in the ACH network will need to include new ideas and new applications. The speaker will discuss the impact of check's decline and its convergence with ACH, same-day ACH, and the role innovation can play in FIs' payment strategies. **Speaker: James McKee, Retail Payments Product Office, Federal Reserve Bank of Atlanta**

Regulatory Changes

What do all the recent regulatory changes mean to a financial institution and the way it deals with overdraft fees? How do the recent changes to Regulation E impact your consumer accounts? What about gift cards? This session will give you the information you need to comply with the new requirements.

Speaker: Duncan Douglass, Partner, Alston+ Bird, LLP

...where people and payments connect



Thursday, March 25th (EVOLVING PAYMENTS CIRCLE AND CHECK ELECTRONIFICATION CIRCLE) 1:30 to 5:00

**SPONSORED BY DISCOVER NETWORK
(EVOLVING PAYMENTS CIRCLE)**



**SPONSORED BY CONLAN FINANCIAL SOLUTIONS
(CHECK ELECTRONIFICATION CIRCLE)**



Crisis Recovery: Don't Be Caught Unprepared!

Threats like pandemics, terrorism, natural disasters, and workplace violence are realities that can disrupt your financial institution without warning. How will your organization deal with the management and coordination of its employees during a crisis? Who has been trained to lead in the crisis? Will your organization rely on the government or media for guidance in a crisis? How will you communicate with employees? This session will explore the five key steps in establishing a people preparedness program, sample assessment tools that can be used to learn just how prepared your organization really is, and the latest industry tools. **Speaker: Armistead Whitney, Preparis, Inc.**

How Can FIs Protect Against Hijacking Attacks?

How does an FI protect against attacks when the usual method of authentication will not detect or prevent intrusion by a hacker? Dual or even triple factor authentication won't make a difference in a session hijacking attack...so what will? What kind of technical and nontechnical fixes can work to protect your institution and your corporate customers? **Speaker: Dick Fraher, Federal Reserve Bank of Atlanta**

Prepaid Cards: What You Need to Know About Getting Started and Making It Profitable

Many financial institutions are evaluating their current payments offerings to decide how to add more value for its customer/member base. One of these evolving payment options is the prepaid card. As community banks and credit unions consider expanding their payments model to offer prepaid cards, what are the best ways to get into this space and make it profitable? This session will focus on Discover's experience in outlining and identifying growing sectors as well as discussing how financial institutions can enter the prepaid marketplace. **Speaker: John Badovinac, Discover Network**

PIC Member Dinner 6:00 – 8:00 (Included with meeting attendance)

Friday, March 26th (Check Electronification Circle ONLY) 9:00 to 12:30

SPONSORED BY CONLAN FINANCIAL SOLUTIONS (CHECK ELECTRONIFICATION CIRCLE)



The Transformation of Checks to Electronic Data: Where We Were and Where We are Heading

This session will provide participants with lessons learned in the remote capture world from the inception of Check 21 which brought branch, merchant and ATM capture to where we go from here with newer technology such as mobile, ipad's, etc. **Speaker: Mike Conlan, Conlan Financial Solutions**

Check Changes

The check world is changing faster than ever and this session will concentrate on how those changes can impact you and your FI. The speaker will discuss how the consolidation of the FRBs will impact Reg CC obligations, the proposed fully electronic check and anticipated changes to the laws around checks/electronic payments.

Speaker: Cheryl K. Yavornitzki, CCM, AAP, LendingTools.com

RDC Risk: What You Don't Know CAN Hurt You!

Do you understand the potential risks for your financial institution when you are involved in RDC? This session will walk through assessing the various types of risk associated with utilizing RDC as a delivery system and focus on how you can identify gaps in your process that can lead to potential risk for you, your financial institution and your corporate customers. **Speakers: Terri Pelle Sands, AAP and Kathy Barry Levin, AAP, Payments Information Circle**