



October 2010 Circle Meetings Charleston, SC

Wednesday, October 6th (CHECK ELECTRONIFICATION CIRCLE ONLY) 1:30 to 5:00

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Performing Your RDC Risk Assessment

The FFIEC Guidance on RDC Risk states that risk assessments should assess the legal, compliance, reputational, and operational risks associated with the system. The session will cover the RDC risk assessment process and discuss credit, fraud, operational, reputational, compliance and third party risks and how to assess them. **Speakers: Terri Pelle Sands, AAP and Kathy Barry Levin, AAP, Payments Information Circle**

The Changing Legal and Regulatory World of Checks

Technological changes often outpace rules, regulations and laws in the world of payments. Paper checks are increasingly converted to image or ACH items, but the rules for processing, returns and adjustments of these items are very different. How does the FRB's consolidation impact your obligations under Reg CC? What about "fully electronic checks"? Should they be covered under some law or not allowed in the payments stream? Is it time to make changes to the laws and regulations that apply to processing checks and electronic payments (UCC, Reg CC, Reg E)? Should there be some sort of unified legal approach or should checks and electronic payments stay separate? Hear about recent changes and what the industry is proposing for the future. **Speaker: Jeanette Hait Blanco, Associate General Counsel, Bank of America**

Consumer and Mobile Capture Case Study

Listen to community banks and credit unions discuss the reasoning behind their decision to offer these products and the lessons learned during and since implementing these services. **Speakers: Brian McGuire, Private Bank of Buckhead, Mary O'Rourke, Randolph-Brooks Federal Credit Union and Tammie Wiley, Navy Federal Credit Union**

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

Thursday, OCTOBER 7 (CHECK ELECTRONIFICATION CIRCLE AND EVOLVING PAYMENTS CIRCLE) 9:00 to 12:30

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RDC Best Practices

Remote deposit capture (RDC) continues to be a priority for financial institutions as they leverage these solutions to capture new deposits, retain existing customers and deposits, and differentiate their FI. This session will discuss RDC best practice insights gained via Panini's extensive implementation experience with global financial institutions. The session will cover segmentation methods for understanding the market, matching the right technology to each customer, how to ensure your RDC solution is FFIEC compliant, market development tactics, and implementation and support considerations. **Speaker: Michael Pratt, Chief Marketing Officer, Panini**

2010 Changes to BSA/AML Examinations

In April 2010, the FFIEC released the revised *Bank Secrecy Act/Anti-Money Laundering (BSA/AML) Examination Manual*. The revised manual includes a number of significant changes that will impact financial institutions including a new section on bulk currency shipments, and changes to procedures on ACH, Remote Deposit Capture and Funds Transfers, compliance program structures, and Suspicious Activity Reporting.

Speaker: Jay Postma, CAMS, President, MSB Compliance Inc.

Securing Your Cash Management Offering: How Secure are You?

This session will focus on the importance of securing your cash management platform against attacks from internal and external fraud. ACH, Wires, Voice and Mobile Banking...learn the importance of protecting your cash management offering on one platform and important due diligence tips in selecting a vendor as a provider of this platform.

Speaker: To Be Determined

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Thursday, October 7th (EVOLVING PAYMENTS CIRCLE AND ACH CIRCLE) 1:30 to 5:00

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SPONSORED BY LARU (ACH CIRCLE)**



Corporate Account Takeover

Business customers seem to be increasingly under attack by fraudsters and at risk for corporate account takeover. How should you respond when it happens and what kind of extra security and educational programs can you implement to help protect yourself and your customers/members from it happening in the first place? Listen to this case study on how one community bank dealt with the aftermath of the corporate account takeover of one of their best customers.

Speaker: Kera Schaley, AAP, First American Bank & Trust

Revised FFIEC Examination Procedures

The FFIEC issued an updated and revised Retail Payments Systems Booklet in February 2010 which includes expanded guidance on examining ACH, remotely created checks and electronically created payment orders, and remote deposit capture. This session will walk through the changes to the Booklet and how this will impact regulator's expectations during financial institution examinations.

Speaker: Bob Kennedy, Supervision and Regulation, Federal Reserve Bank of Atlanta

Hacking the Bank

Think you have systems in place to ensure your institution is safe from hackers? You might not be so sure after you listen to this speaker describe how SNOsoft, a research team at cyber-security firm Netragard which specializes in anti-hacking, was able to penetrate a medium-level bank by ascertaining relevant information from popular social media websites.

Speaker: Adriel Desautels, Co-founder and Chief Technology Officer, Netragard

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

Friday, October 8th (ACH Circle ONLY) 9:00 to 12:30

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ACH Risk Management

Through the growth and complexity of ACH, increased regulatory scrutiny, and limited resources at community banks and credit unions, there is an increased focus on the risk management and mitigation of ACH. How do you monitor your ACH before and after entry into the network? How is this information compiled and reviewed? This session will focus on the overall risk management expectations of the industry, review best business practices of using automation to assist in the overall management of your program, and discuss financial institution case studies that resulted in valuable lessons of why risk management is so important and how your financial institution can start a comprehensive and easy to run risk management program. **Speaker: Chris Trevino, Laru Corporation**

Corporate Account Takeover from a Legal Perspective

As Corporate Account Takeovers (where cyber-thieves gain control of a business' bank account by stealing the business' valid online banking credentials) becomes more prevalent, increasingly corporate customers and financial institutions are ending up filing lawsuits against each other regarding fraud losses and responsibility. What does the court system consider "commercially reasonable"? Where does the liability lie? What can a financial institution do to protect itself?

Speaker: Paul A. Carrubba, Partner, Adams and Reese LLP

Rules Simplification: Who Moved My Rule?

The Rules Simplification initiative has been approved and will be effective with the 2011 *NACHA Operating Rules*. While the basic content is not changing, the Rules will now be organized by Participant Role, language will be clarified and more consistent, redundant sections will be consolidated, and the Guidelines will be updated with industry practices. This session will review the changes, provide answers to frequently asked questions, and provide an action item checklist to prepare for Rules Simplification. **Speakers: Terri Pelle Sands, AAP and Kathy Barry Levin, AAP, Payments Information Circle**

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