

26th Annual Federal Reserve / UMACHA Conference

Navigating Payments 2011 Mapping Payments Direction

Join us as UMACHA and the Federal Reserve Bank of Minneapolis embark on their second, quarter-century of providing financial institutions throughout the upper Midwest with cutting edge payments education. Topics such as "Price Your ACH Service for Profitability" and "How to Find Customers to Prospect" which were on conference agendas in the mid '80s, "Rule" and "Social Media for Banks; How to Do it Right" on our agenda this year. How the times, and payments, have changed!

Sponsored by **UMACHA**
Upper Midwest Automated Clearing
House Association
and the
Federal Reserve Bank of Minneapolis
October 12-14, 2011

Pre-conference workshop October 12
Annual conference October 13-14

Ramada Mall of America
2300 East American Blvd.
Bloomington, MN

www.navigatingpayments.org

YOUR CHALLENGE/YOUR OPPORTUNITY

Your challenge is to stay competitive. Your opportunities are endless. How will **you** choose to compete?

Join over 300 of your peers as we explore today's hottest payments industry topics with national thought leaders sharing insights on fraud, risk management, same-day ACH, mobile payments, and more.

Navigating Payments 2011 is the region's most comprehensive payments forum with experts sharing knowledge of the evolving payments industry and what you can do to stay competitive. You'll find valuable tools and information to help you map the right course for success in payments services.

Navigating Payments 2011 is the best deal around! Imagine, two full uninterrupted days to learn from and network with over 300 payments industry experts, peers and vendors. The more people you bring, the more you can save per registration! Attend a combination of general sessions, special-interest classes and product showcases, then network with presenters, colleagues and vendors from corporations, government agencies and financial institutions.

2011 CONFERENCE

Back this year, due to popular demand, is a half-day workshop on Wednesday, October 12, devoted entirely to **Fraud Prevention and Detection**.

This action-packed afternoon features two segments. First, you'll hear from a panel of experts on payments fraud, corporate account takeover and key issues that financial institutions should have in their payments agreements. Then, back by popular demand, John McCullough and other financial crime fighters will discuss how financial institutions can work together with law enforcement. Finally, we'll showcase current fraud cases and what is being done to thwart these crimes.

Conference Highlights: October 13-14

For a detailed schedule with up-to-the minute session information, visit www.navigatingpayments.org.

Changing Realities; Changing Leadership

Claudia Swendseid, Senior Vice President/FRB Minneapolis

Beyond the Huddle

Dave Mona, Chairman/Weber-Shandwick - Minneapolis/Saint Paul

Replacing Lost Fee Income - Best New Revenue and Cost-Cutting Opportunities

Lee Wetherington, Director of Strategic Insight for ProfitStars®

PCI Data Security Standard: What is It and Does it Apply to Your Bank?

Andrew Brooker, CISP/Assurity River Group

Managing ACH Risk - Coming and Going

Patrick Collins/Associated Bank
Kim Bruck/ACH Alert

Social Media Sessions - Impact on our Industry

Plus this year, we've added a track that's entirely devoted to **electronic payments basic education**. If you're new to the payments arena, or want to brush up on some specific areas within payments, you'll have an opportunity to do so throughout the entire conference.

Product Showcases

Learn about products and services that can help you reach your payments destination. Talk with experts in the industry and spot new ways these companies can help you map the direction that's right for your organization. Visit www.navigatingpayments.org for the latest information.

Presentations by:

ACH Alert

Credit Origination Protection Services (COPS)

Centrix Solutions, Inc.

ACH Risk Management

Federal Reserve Banks

FedTransaction AnalyzerSM and FedACH Risk[®] Management

Fundtech

Guardian Analytics

Sponsors (as of August 11, 2011)

- EastNets - *Bronze Sponsor*
- Federal Reserve Banks Retail Payments Office - *Dessert Reception Sponsor*
- First PREMIER Bank and PREMIER Bankcard - *Reception Sponsor*
- Intercept EFT - *Handbook Sponsor*
- NACHA - *Bronze Sponsor*
- Sunrise Community Bank - *Bronze Sponsor*
- United Bankers Bank - *Silver Sponsor, AAP Breakfast Sponsor*
- Wells Fargo - *Silver Sponsor*

Exhibitors (as of August 11, 2011)

- ACH Alert - *Product Showcase*
- Assurity River Group, Inc.
- ASV Technologies
- Authentify, Inc.
- Cachet Financial
- Centrix Solutions, Inc. - *Product Showcase*
- CFC Technology
- ECCHO
- Federal Reserve Bank of Minneapolis- *Product Showcase*
- Fundtech - *Product Showcase*
- Guardian Analytics - *Product Showcase*
- Intercept EFT
- Minnesota Association for Financial Professionals
- Secure Vault Payments
- SHAZAM
- UMACHA
- United Bankers Bank

FEATURED SPEAKERS



Claudia Swendseid

Senior Vice President, Federal Reserve Bank of Minneapolis. A member of the Bank's Management Committee, Claudia provides executive oversight to the following functions at the Bank: FedACH® Support Services, FedACH Central Operations Support, Customer Contact Center (CCC), CCC Registration Authority, Federal Reserve Consumer Help, FedLine® Channel Products - FedMail® and FedPhone®, Information Technology Department, National Service Desk, Treasury Retail Securities Contact Centers Technical Support, Treasury Retail eServices Technology Support, Technology Project Standards Office, and Payments Information and Outreach Office. Claudia also serves as the senior officer sponsor to the Employee Diversity Action Council.

Claudia conducts industry relations on behalf of the Federal Reserve System, serving as a liaison to selected national banking associations and payments groups. She represents the Federal Reserve to the Accredited Standards Committee (ASC) X9 and serves as the vice

chair of the X9 Board of Directors. As part of her outreach in the Ninth District, Claudia is a member of the Minnesota Women's Economic Roundtable.

Claudia joined the Minneapolis Bank in 1985 as a senior marketing research analyst in Business Development and has since worked in most financial services and support areas of the Bank. She was named assistant vice president in 1989, vice president in 1996, and senior vice president in 2000. She holds a bachelor of arts degree in English, humanities, and religion from Concordia College in Moorhead, Minnesota and a master's in business administration from the University of Minnesota.



Dave Mona

Chairman Weber Shandwick - Minneapolis/Saint Paul. Dave co-founded the Minneapolis-Saint Paul Weber Shandwick office and helped build it into the largest public relations office between Chicago and the West Coast. He's taken the leadership role in keeping the office's name front and center in the region with his involvement in numerous civic, charitable and educational organizations.

He chaired the successful communications effort to bring both the Super Bowl and NCAA Men's Final Four to Minneapolis-Saint Paul, and he co-chaired the successful public fund-raising campaign to bring Big Ten football back to the University of Minnesota campus in 2009. He worked to bring NBA basketball to Minnesota and to keep it there when the community fought off a hostile takeover threat from New Orleans. Dave and his wife, Linda, co-chaired the 2008 Women's U.S. Open Golf Championship in suburban Minneapolis, and he will co-chair the U.S.

Senior Games in Minneapolis in 2015.

Dave frequently consults with senior management on a variety of issues including threatened lawsuits, product recalls and management transitions. He provides strategic direction to clients in the areas of corporate visibility, social responsibility, and sponsorship activation.

Dave has co-hosted the region's top-rated sports talk show on WCCO Radio for more than 30 years and did color analysis of football games on radio broadcasts for his alma mater, the University of Minnesota, for 14 years.

FEATURED SPEAKERS CONTINUED ON NEXT PAGE

FEATURED SPEAKERS (CONTINUED FROM PRECEDING PAGE)



Lee Wetherington

AAP and Director of Strategic Insight for ProfitStars®, a division of Jack Henry & Associates, Inc., and provider of best-of-breed solutions that improve the performance of financial institutions of all sizes and charters and diverse corporate entities. Lee directs the development of actionable insight and strategy for the financial services industry. To this end, he creates programs, presentations and articles designed to orient and educate financial professionals on the trends and implications of new technologies. He routinely delivers keynotes nationwide focusing upon opportunities and challenges in e-banking and payments, and he is widely renowned for his unique style of comedic delivery.

Lee has spoken for numerous national and state trade groups, including the Independent Community Bankers of America (ICBA), Bank Administration Institute (BAI), Federal Deposit Insurance Corporation (FDIC), Federal Reserve Bank of Atlanta, American Institute of CPAs (AICPA), and the National Automated Clearinghouse Association (NACHA). Lee also serves as the Technology Faculty Chair for several regional schools of banking and finance. He received bachelor's degrees in economics and English from Duke University in 1990, and in 1993 he completed graduate studies at Emory University. In 1995, he earned the distinguished Accredited ACH Professional (AAP) certification from the National Automated Clearing House Association (NACHA).



Andrew Brooker

Senior Information Security Consultant and Certified Information Systems Security Professional (CISSP) with Assurity River Group, a leading information security and business continuity consultancy headquartered in Minneapolis. Andrew works with organizations to improve their information security risk posture and comply with data protection regulations. He has expertise in “white-hat hacking” (penetration testing), incident response, IT risk assessments and PCI compliance. Andrew has over 13 years of experience in corporate IT operations, engineering and information security.

● Prior to joining Assurity River Group, Andrew served as Director of Information Security for the 18th largest managed security services provider in the world where he consulted with clients to provide security and Payment Card Industry (PCI) compliance solutions for major distributed organizations.

NAVIGATING PAYMENTS 2011

In an effort to reduce waste and decrease the use of paper products at the meeting, there will be no paper copies of session presentations or handouts at the conference. Attendees will be able to access conference presentations online the week before and for six months after the conference. Notebooks will be provided at the event for taking notes. Thank you for your continued support in reducing our carbon footprint!



Conference at a glance

Register online at www.navigatingpayments.org, or use this form.

Back in 2011! Preconference Workshop/Fraud Detection and Prevention

Wednesday, October 12, 2011

1:00 – 4:30 p.m.

Ramada Mall of America
2300 East American Blvd.
Bloomington, MN

\$100 with full conference registration; \$150 without

Cost includes October 12 preconference attendance, coffee break and dessert reception.

Navigating Payments 2011/Mapping Payments Direction

Thursday and Friday, October 13-14, 2011

Ramada Mall of America
2300 East American Blvd.
Bloomington, MN

1st Attendee is \$350, 2nd Attendee is \$310, 3rd Attendee is \$265

Cost includes October 13-14 full day conference attendance, continental breakfasts, coffee breaks, lunches and reception. Visit www.navigatingpayments.org for full agenda.

Cancellation: The full conference registration fee will be refunded upon written notice until September 23, 2011. After that date, a \$75 service fee will be charged. No refund will be granted when notice of cancellation is received after the conference has begun. Substitutions are welcome.

Dress: Business casual; layers for fluctuating room temperatures.

Hotel/Lodging:

Ramada Mall of America
2300 East America Boulevard
Bloomington, Minnesota 55425
Phone: 952-854-3411 or 1-800-272-6232

Room rates are \$109 per night (plus tax), single or double. Mention the Navigating Payments Conference for this special rate. Reservations may also be made online at www.ramadamo.com and entering the group code UMACHA. From the homepage, go to Groups login on the right side of the page, then to "Group login", and enter the code above.

CONFERENCE REGISTRATION

Register online at www.navigatingpayments.org, or use this form.
Please submit a separate form for each registrant.

3 Ways to Register:

- 1. Internet:** www.navigatingpayments.org
- 2. Fax:** (763) 549-7004
- 3. Mail:** UMACHA, 7100 Northland Circle, Suite 407, Brooklyn Park, MN 55428

Name _____

Title _____

Organization _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____

Email _____

Attending Wednesday evening dessert reception: Yes No

Attending Thursday evening reception: Yes No

Attending conference: 1st registrant=\$350; 2nd=\$310; 3rd+=\$265

Attending workshop: \$100 each with conference; \$150 without

Workshop \$ _____ + Conference \$ _____ =Total Cost \$ _____

3 Ways to Pay:

1. ACH Debit: Acct# _____ GL or DDA _____
ABA /RTN# _____

2. Credit Card: Visa MasterCard

Exp. date _____

Card Number _____

Name on Card (please print) _____

Signature _____

3. Check: Please make payable to **UMACHA**

NOTE: Please fax or mail credit card payments
and mail check payments using number/address above.



Navigating Payments 2011 qualifies for continuing education credits for AAPs and may also qualify for CCM/CTP/CTE credits. Contact FredL@umacha.org for more information.

See you there!

www.navigatingpayments.org