

# SOUTHERN FINANCIAL EXCHANGE

# 20

1990-2010

20th Annual

## Conference & Expo

Prestige • Stability • Trust • Expertise

APRIL 12 - 14, 2010

### Who Should Attend:

Executive Officers, Managers, Consultants, Analysts and Professionals, Treasurers, Controllers, Credit Union Personnel, CPAs and Community Bankers, individuals from corporate and government sectors with responsibilities in:

- Payments of all Types
- Treasury/Cash Management, Product Management, Business Development, Internet/Electronic/Mobile Banking
- Operations, Product Services, Deposit Services, Compliance/Audit, Fraud Prevention, Check & Image Services

#### Continuing Education Credits

CPE CREDITS: Earn up to 15 AAP continuing education credits for attending conference sessions and 2 additional credits for attending a pre-conference workshop. Sessions may also be eligible for other industry certification renewal credits. Check with your certifying organization for eligibility requirements.

Harrah's Veranda Hotel

Tunica, Mississippi



[www.sfe.org](http://www.sfe.org)

SOUTHERN FINANCIAL EXCHANGE

**20**  
1990-2010  
20th Annual

**Conference & Expo**

Prestige • Stability • Trust • Expertise

**APRIL 12 - 14, 2010**

**If you can only attend  
one conference this year,  
this is the one!**

Times have been tough but now there are encouraging signs of economic recovery on the horizon. This conference will equip you with the tools and information that are vital to your organization as you focus on new opportunities for growth. There's something for every financial institution payments professional at every experience level! The conference and exhibit hall will offer insights and answers for individuals from member and non-member financial institutions, businesses and government offices. You'll learn about rapidly evolving technological advances in products and services as well as changing rules and regulations.

You don't want to miss the southeast's premier gathering of financial visionaries! Register and plan to attend! We are looking forward to a dynamic event! We promise you an enjoyable and rewarding professional and personal experience.

Southern Financial Exchange's conference is the most comprehensive event in the region for payments professionals. Over 250 experts and decision-makers from various financial institutions and other service providers take advantage of this unique regional opportunity for payments professionals to learn, network and build relationships at an exceptional value! The conference examines changes to the industry and discusses their potential impact – both positive and negative – on your business strategy. Industry leaders dedicated to understanding and shaping the payments industry will share valuable insight, hands-on experience and personal knowledge to help you save time and money.

# Keynote Speaker



**Aubrey B. Patterson**  
Chairman and Chief  
Executive Officer  
BancorpSouth, Inc.

## Overview of the Banking Landscape in 2010

Mr. Patterson will discuss consolidation in the industry as a direct result of the recession and the impact of the economy on providers' ability to grow and the resultant expansion plans. We will hear his views on the dramatically changing regulatory landscape and how it may play out in Congress and in the regulatory agencies. He will address such questions as: What will be the likelihood of new generations of regional banks being developed, and how will that affect the opportunities and strategies for community banks to adapt? How will we, as an industry, attract capital and meet shareholders' expectations?

## Product Showcases

Product Showcases will be held during a separate breakout session so you will not miss any of the special interest sessions. In the Showcases, you can find out more about products and services that can help you reach your payments destination. Get discussion time with experts in the industry, and spot new ways these companies can help your financial institution.

## About Southern Financial Exchange (SFE)

Southern Financial Exchange is a regional not-for-profit payments association headquartered in New Orleans, LA. SFE provides payment systems education, support and industry leadership regarding rules and regulations, operational issues, risk management and marketing to financial institution and corporate members in Alabama, Arkansas, Louisiana, Mississippi and Tennessee. Our mission is to provide leadership, education, and innovative, cost effective products and services for the mutual benefit of our members and their customers.

## PRELIMINARY LIST OF Conference Exhibitors & Sponsors

ACI Worldwide  
Adams and Reese LLP  
BancorpSouth, Inc.  
BankTEL Systems, LLC  
Bourgeois Bennett, LLC  
Centrix Solutions, Inc.  
Data Support Systems  
DD&F Consulting Group, Inc.  
ECCHO  
EFT Network, Inc.  
Elliott Data Systems  
EPCOR  
eWise Systems  
Express Courier  
Federal Reserve Bank of Atlanta  
Federal Reserve Bank of New Orleans  
First Citizens National Bank  
First Tennessee Bank, N.A.  
FIS  
Fiserv

Fundtech Corporation  
Hancock Bank  
Harland Financial Solutions  
Jack Henry & Associates/ProfitStars  
Jefferson Wells  
McKinsey & Company  
Mississippi National Bankers Bank  
NACHA - The Electronic Payments  
Association  
Pelican State Credit Union  
ProfitStars, A Jack Henry Company  
Reynolds, Bone & Griesbeck, PLC  
Sawyers & Jacobs LLC  
SHAZAM Network  
TraceSecurity  
Treasury Strategies  
Trent Fleming Consulting  
Triumph Bank  
Trustmark National Bank  
Trustwave  
WACHA



## Hotel Information

**Harrah's Veranda Hotel**  
**13615 Old Highway 61 North**  
**Robinsonville, MS 38664**

To reserve your room, contact Harrah's Veranda Hotel at 1-866-

635-7095. The hotel is located just 20 minutes south of Memphis! The room rate for conference participants is \$98.00 single or double. Mention group code: S04SFE0. By registering early, you are more likely to be assigned the room type of your choice. Reservations must be made by March 22nd. After this date, reservations are subject to availability. If you prefer, you may make your room reservation online by visiting: [www.sfe.org](http://www.sfe.org) and click on the conference tab at the top. Travel information including directions and printable maps can be found on our conference web site at [http://www.sfe.org/tunica\\_local\\_information.shtml#m](http://www.sfe.org/tunica_local_information.shtml#m)

## Golf Tournament

The SFE Annual Conference Golf Tournament will begin with tee times from Noon – 12:40 on Sunday, April 11th, at the Cottonwoods Golf Course. Cottonwoods is a golf experience like no other. This 18-hole Hale Irwin championship course has a Scottish links feel with gentle rolling fairways, three lakes and beautifully landscaped cart paths. Cottonwoods is a Par 72, 7,000-yard challenge for seasoned players and offers a sense of adventure and fun for the novice.


This is an excellent opportunity for conference attendees to play golf with colleagues and service providers to make new contacts and renew old acquaintances. The golf tournament is free with your paid conference registration or \$69 for vendors, spouses and/or non-registered conference guests. Space is limited. Your registration includes a box lunch, range balls, green fee and cart rental. Prizes will be awarded.

## Transportation to Beale Street

Join your SFE friends Tuesday evening! Cap your day and begin your evening with a bus ride to world famous Beale Street in Memphis. With over 25 clubs and shops to choose from Beale Street has something to offer almost everyone. You could slip into Wet Willies and get some of the best daiquiris on the street or you could mosey on down to Blues City Cafe and sample some of the best ribs in the world. Restaurants, art galleries, t-shirts, good music, getting your fortune told, Strange Cargo, you name it and Beale St. probably has it. Visit <http://www.bealestreet.com/wordpress/> for more information about dining and entertainment options.

The fee, to be paid in advance, is \$18.00 and covers your transportation cost. Tickets will be issued at the conference registration desk. Board the bus in front of Harrah's Veranda Hotel at 6:00 pm. For your return to the hotel, you will board the bus at Beale & Second Street at 9:45 pm. We will return to the hotel at approximately 10:30 pm. Space is limited - so register for this optional event early. No refunds for no shows. (If you prefer to drive, maps and driving instructions will be available at the conference registration desk.)

**Dress Code** Business casual is suggested for all events.

**PayItGreen™**  Once again, In an effort to reduce waste and decrease the use of paper products at the meeting, there will be no paper copies of session handouts at the event.

One week before the start of the conference you will be provided a web link to the handouts available at that time. Please take a minute to review the handouts and print any you would like to review. Notepaper will be provided at the event for taking notes. The handouts will be available electronically for six months after the conference.

## Refunds, Cancellations & Substitutions

Requests for refunds will be accepted if received, in writing, by March 26, 2010. A cancellation fee of \$35 per attendee will be charged. For cancellations received after March 26, no refunds can be issued. Substitutions are accepted in writing at any time. Failure to attend will not serve as a cancellation request. The fees for workshops, conferences, materials or services paid to Southern Financial Exchange (SFE), a not-for-profit corporation, may be deductible for members' federal income tax purposes as ordinary and necessary business expenses. Please consult your tax advisor for individual assistance in specific member situations.



## Three Ways To Register:

- 1** **ONLINE** @ [www.sfe.org](http://www.sfe.org)
- 2** **FAX** Registration Form to (504) 525-1693
- 3** **MAIL** registration form to:


**SOUTHERN FINANCIAL EXCHANGE**  
 1340 Poydras Street • Suite 2010  
 New Orleans, LA 70112

## Conference Registration Fees:

	EARLY BIRD THROUGH MARCH 5TH	THROUGH MARCH 26TH	AFTER MARCH 26TH AND ON SITE	I AM THE 3RD REGISTRANT FROM MY ORGANIZATION
FIs and Affiliate Members – Conference Only	<b>\$300</b>	<b>\$335</b>	<b>\$370</b>	<b>FREE</b>
Corporations without referral Conference Only	<b>\$420</b>	<b>\$447</b>	<b>\$475</b>	<b>FREE</b>
Conference + Workshop	<b>Add \$95</b>	<b>Add \$95</b>	<b>Add \$95</b>	<b>Add \$95</b>
Transportation to Beale Street	<b>Add \$18</b>	<b>Add \$18</b>	<b>Add \$18</b>	<b>Add \$18</b>

Fees are per person. Submit multiple registrations online at [www.sfe.org](http://www.sfe.org) on letterhead or duplicates of this form.

## Attendee Information:

NAME (will appear on badge) \_\_\_\_\_

AAP?  Yes  No TODAY'S DATE: \_\_\_\_\_

TITLE \_\_\_\_\_

ORGANIZATION \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

PHONE \_\_\_\_\_ FAX \_\_\_\_\_

E-MAIL \_\_\_\_\_  Please do not release my e-mail

Have you attended this conference before:  Yes  No

I will be attending the closing luncheon on Wednesday, April 14th:  Yes  No

## SFE Member Referral for Corporations

If you have a relationship with an SFE member, fill in the referral information below and register at the member price:

FI: \_\_\_\_\_ Contact Name: \_\_\_\_\_

PHONE \_\_\_\_\_ Information will be verified with the SFE member.

## Payment Information:

<input type="checkbox"/> CONFERENCE FEE (see table above)	\$
<input type="checkbox"/> GOLF TOURNAMENT – free for registrants (\$69 per person for vendors, spouses and/or non-registered guests) <input type="checkbox"/> Yes <input type="checkbox"/> No Handicap _____ Average 18 hole score _____	\$
<input type="checkbox"/> Transportation to Beale Street (additional fee of \$18)	\$
<input type="checkbox"/> Guest Registration (Reception and 2 luncheons) \$120 Guest's Name: _____	\$
<b>WORKSHOP</b> (additional fee of \$95.00, check one) <input type="checkbox"/> Navigating the Payments Highway – Understanding Payment Options <input type="checkbox"/> ACH Audit & Risk Assessment <input type="checkbox"/> ACH Update	\$
<b>TOTAL</b>	\$

## Method Of Payment:

Check  Send Invoice Make check payable to Southern Financial Exchange.

Direct Payment R/T# \_\_\_\_\_ DDA/GL# (circle one) & Insert #: \_\_\_\_\_

Authorized Signature \_\_\_\_\_ Print Name \_\_\_\_\_

**Registrations will not be considered "confirmed" until payment is received.**

# Sunday, April 11

Golf Tournament

Cotton Woods Golf Course, Tunica, MS – Sponsored by EFT Network, Inc.



Tee Times 12:00-12:40

# Monday, April 12

9:30 – 7:00	<b>Registration Open</b>			
9:00 – 10:30	<b>Refreshments</b> – Co-sponsored by BancorpSouth			
10:20 - Noon	<b>Pre-conference Workshops</b> <table border="1"><tr><td><b>ACH Audit &amp; Risk Assessment</b> Have you revised your ACH audit plan for 2010? If not, you won't want to miss this session! Attendees will learn about the Audit Enhancement Rule amendment, which went into effect December 18, 2009, and how these impact the 2010 ACH Audit. This session will summarize best practices to help FIs achieve an ACH audit that is fully compliant. Discussion will also focus on areas you should review that are not included in Appendix Eight but can result in monetary loss and exposure. Learn what the Risk Management and Assessment rule amendment, which goes into effect June 18, 2010, means to your financial institution. <i>Billy Reed, AAP, Assistant Director – Member Services, Southern Financial Exchange</i></td><td><b>Navigating the Payments Highway – Understanding Payment Options</b> How to pay or get paid is of utmost importance to businesses. Understanding the myriad payment options is a quantum task. This session will provide an overview of the different payment options available to businesses and will identify the best payment methods for your business customers. You will participate in case studies to apply the information provided. <i>Wendy Wishon, AAP, Vice President, EPCOR</i></td><td><b>ACH Update</b> Let us guide you through the new and amended NACHA Rules and the hottest industry topics. You will increase your understanding of payment applications, their real-world use, benefits and risks. You will be better prepared to get maximum benefit from conference sessions by attending this workshop. <i>Danita Moss, AAP, Assistant Director – Member Services, Southern Financial Exchange</i></td></tr></table>	<b>ACH Audit &amp; Risk Assessment</b> Have you revised your ACH audit plan for 2010? If not, you won't want to miss this session! Attendees will learn about the Audit Enhancement Rule amendment, which went into effect December 18, 2009, and how these impact the 2010 ACH Audit. This session will summarize best practices to help FIs achieve an ACH audit that is fully compliant. Discussion will also focus on areas you should review that are not included in Appendix Eight but can result in monetary loss and exposure. Learn what the Risk Management and Assessment rule amendment, which goes into effect June 18, 2010, means to your financial institution. <i>Billy Reed, AAP, Assistant Director – Member Services, Southern Financial Exchange</i>	<b>Navigating the Payments Highway – Understanding Payment Options</b> How to pay or get paid is of utmost importance to businesses. Understanding the myriad payment options is a quantum task. This session will provide an overview of the different payment options available to businesses and will identify the best payment methods for your business customers. You will participate in case studies to apply the information provided. <i>Wendy Wishon, AAP, Vice President, EPCOR</i>	<b>ACH Update</b> Let us guide you through the new and amended NACHA Rules and the hottest industry topics. You will increase your understanding of payment applications, their real-world use, benefits and risks. You will be better prepared to get maximum benefit from conference sessions by attending this workshop. <i>Danita Moss, AAP, Assistant Director – Member Services, Southern Financial Exchange</i>
<b>ACH Audit &amp; Risk Assessment</b> Have you revised your ACH audit plan for 2010? If not, you won't want to miss this session! Attendees will learn about the Audit Enhancement Rule amendment, which went into effect December 18, 2009, and how these impact the 2010 ACH Audit. This session will summarize best practices to help FIs achieve an ACH audit that is fully compliant. Discussion will also focus on areas you should review that are not included in Appendix Eight but can result in monetary loss and exposure. Learn what the Risk Management and Assessment rule amendment, which goes into effect June 18, 2010, means to your financial institution. <i>Billy Reed, AAP, Assistant Director – Member Services, Southern Financial Exchange</i>	<b>Navigating the Payments Highway – Understanding Payment Options</b> How to pay or get paid is of utmost importance to businesses. Understanding the myriad payment options is a quantum task. This session will provide an overview of the different payment options available to businesses and will identify the best payment methods for your business customers. You will participate in case studies to apply the information provided. <i>Wendy Wishon, AAP, Vice President, EPCOR</i>	<b>ACH Update</b> Let us guide you through the new and amended NACHA Rules and the hottest industry topics. You will increase your understanding of payment applications, their real-world use, benefits and risks. You will be better prepared to get maximum benefit from conference sessions by attending this workshop. <i>Danita Moss, AAP, Assistant Director – Member Services, Southern Financial Exchange</i>		
Noon - 1:30	<b>Lunch On Your Own</b>			
1:30 – 2:30	<b>Keynote Session: Welcome:</b> Linda M. Bradfield, AAP, President & CEO, Southern Financial Exchange <b>Overview of the Banking Landscape in 2010</b> Aubrey Patterson, Chairman & CEO, BancorpSouth			
2:45 – 3:45	<b>Concurrent Session I</b> <table border="1"><tr><td><b>Online Banking: Trying to Stay Ahead of the Bad Guys</b> Financial institutions offering cash management services via the Internet walk a fine line: convenience versus risk of loss due to fraud. This session will define some of the risks being faced today by FIs and their customers, and offer a variety of responses to those threats. These responses necessarily include technical, legal, and reputational considerations. <i>William A. McLarty, CTP, Vice President, Trustmark National Bank Paul Carrubba, Attorney, Adams and Reese LLP</i></td><td><b>Mobile Computing: Risks and Opportunities</b> As cell phones and PDAs and Smartphones become more widespread, both consumers and vendors are looking for more ways to leverage them. Migrating the current Internet Banking capabilities to the mobile platform seems to make sense, and in fact many are already taking advantage of this functionality. This session will look at the history of remote consumer access, discuss operational and financial risk issues, and offer insight into developing a comprehensive strategy for mobile banking. <i>Orlando Vanin, Vice President, Fundtech Corporation</i></td><td><b>Leveraging Vendor Management to Reduce Costs and Improve Processes</b> Increasing regulatory scrutiny is forcing banks to take a hard look at the companies they are doing business with. This session is intended to lay the groundwork for effective vendor management, and provide insight into developing and managing a program that will ensure both regulatory compliance, reduced operational risk, and lower costs of procuring and using software, services, even hard goods. Participants will leave with a firm grasp of vendor management issues, and how to start improving or developing their own program. <i>Trent Fleming, Consultant, Trent Fleming Consulting</i></td></tr></table>	<b>Online Banking: Trying to Stay Ahead of the Bad Guys</b> Financial institutions offering cash management services via the Internet walk a fine line: convenience versus risk of loss due to fraud. This session will define some of the risks being faced today by FIs and their customers, and offer a variety of responses to those threats. These responses necessarily include technical, legal, and reputational considerations. <i>William A. McLarty, CTP, Vice President, Trustmark National Bank Paul Carrubba, Attorney, Adams and Reese LLP</i>	<b>Mobile Computing: Risks and Opportunities</b> As cell phones and PDAs and Smartphones become more widespread, both consumers and vendors are looking for more ways to leverage them. Migrating the current Internet Banking capabilities to the mobile platform seems to make sense, and in fact many are already taking advantage of this functionality. This session will look at the history of remote consumer access, discuss operational and financial risk issues, and offer insight into developing a comprehensive strategy for mobile banking. <i>Orlando Vanin, Vice President, Fundtech Corporation</i>	<b>Leveraging Vendor Management to Reduce Costs and Improve Processes</b> Increasing regulatory scrutiny is forcing banks to take a hard look at the companies they are doing business with. This session is intended to lay the groundwork for effective vendor management, and provide insight into developing and managing a program that will ensure both regulatory compliance, reduced operational risk, and lower costs of procuring and using software, services, even hard goods. Participants will leave with a firm grasp of vendor management issues, and how to start improving or developing their own program. <i>Trent Fleming, Consultant, Trent Fleming Consulting</i>
<b>Online Banking: Trying to Stay Ahead of the Bad Guys</b> Financial institutions offering cash management services via the Internet walk a fine line: convenience versus risk of loss due to fraud. This session will define some of the risks being faced today by FIs and their customers, and offer a variety of responses to those threats. These responses necessarily include technical, legal, and reputational considerations. <i>William A. McLarty, CTP, Vice President, Trustmark National Bank Paul Carrubba, Attorney, Adams and Reese LLP</i>	<b>Mobile Computing: Risks and Opportunities</b> As cell phones and PDAs and Smartphones become more widespread, both consumers and vendors are looking for more ways to leverage them. Migrating the current Internet Banking capabilities to the mobile platform seems to make sense, and in fact many are already taking advantage of this functionality. This session will look at the history of remote consumer access, discuss operational and financial risk issues, and offer insight into developing a comprehensive strategy for mobile banking. <i>Orlando Vanin, Vice President, Fundtech Corporation</i>	<b>Leveraging Vendor Management to Reduce Costs and Improve Processes</b> Increasing regulatory scrutiny is forcing banks to take a hard look at the companies they are doing business with. This session is intended to lay the groundwork for effective vendor management, and provide insight into developing and managing a program that will ensure both regulatory compliance, reduced operational risk, and lower costs of procuring and using software, services, even hard goods. Participants will leave with a firm grasp of vendor management issues, and how to start improving or developing their own program. <i>Trent Fleming, Consultant, Trent Fleming Consulting</i>		
3:45 – 4:15	<b>Refreshment Break</b>			
4:15 – 5:15	<b>Concurrent Session II</b> <table border="1"><tr><td><b>Rumors and Speculations</b> How often do people hear of a new way to process payments but don't have all the details? While something that is new and shiny may sound intriguing, once the layers of the onion are pulled back sometimes the latest and greatest might not "smell" so good after all. Let's attempt to control the water cooler assumptions and share facts, figures, and realities. Just because something reads: "one size fits all" it does not mean everyone should wear it. Join us for some valid and substantiated information so you can better decide what "new" ideas you and your institution should pursue. <i>Marty Regan, AAP, Senior Vice President, Hancock Bank Don Jackson, AAP, CTP, Senior Vice President, First Tennessee Bank, N.A.</i></td><td><b>NACHA's Secure Vault Payments - A Key To Unlocking New Revenue Streams</b> Attend this session to learn how Secure Vault Payments is opening up new revenue opportunities for large national banks as well as community banks. We will detail the benefits for those that have deployed as well as clearly articulate the value proposition for those that are considering it. Hear exciting updates on the development of the bank network, including the latest statistics and network usage. When we compare the success of SVP with other alternative payments, you'll walk away from this session understanding why some analysts are calling Secure Vault Payments the greatest opportunity for financial institutions in the last 10 years. <i>Kendall Myles, Senior Vice President, eWise Systems</i></td><td><b>The Upside in a Down Economy: Maximizing the Benefits of Remote Deposit Capture</b> The need for financial institutions to grow deposits and increase liquidity has never been more critical than over the last year. Even in a challenging economy, RDC demonstrated a proven track record of increasing deposits. Those institutions with a strategic approach to RDC have enjoyed expanded market footprints, new customers, retention of current clients, all of which have yielded greater deposits. Roadblocks to deploying RDC to clients include perceptions of risk, concerns over regulatory compliance, and lack of planning and resources. We will examine and demystify the barriers, and provide practical tactics that can be employed at institutions of all sizes to make the most of the advantages RDC promises. <i>Deborah Matthews, AAP, ProfitStars® Director of Payments Strategies, Jack Henry &amp; Associates, Inc.®</i></td></tr></table>	<b>Rumors and Speculations</b> How often do people hear of a new way to process payments but don't have all the details? While something that is new and shiny may sound intriguing, once the layers of the onion are pulled back sometimes the latest and greatest might not "smell" so good after all. Let's attempt to control the water cooler assumptions and share facts, figures, and realities. Just because something reads: "one size fits all" it does not mean everyone should wear it. Join us for some valid and substantiated information so you can better decide what "new" ideas you and your institution should pursue. <i>Marty Regan, AAP, Senior Vice President, Hancock Bank Don Jackson, AAP, CTP, Senior Vice President, First Tennessee Bank, N.A.</i>	<b>NACHA's Secure Vault Payments - A Key To Unlocking New Revenue Streams</b> Attend this session to learn how Secure Vault Payments is opening up new revenue opportunities for large national banks as well as community banks. We will detail the benefits for those that have deployed as well as clearly articulate the value proposition for those that are considering it. Hear exciting updates on the development of the bank network, including the latest statistics and network usage. When we compare the success of SVP with other alternative payments, you'll walk away from this session understanding why some analysts are calling Secure Vault Payments the greatest opportunity for financial institutions in the last 10 years. <i>Kendall Myles, Senior Vice President, eWise Systems</i>	<b>The Upside in a Down Economy: Maximizing the Benefits of Remote Deposit Capture</b> The need for financial institutions to grow deposits and increase liquidity has never been more critical than over the last year. Even in a challenging economy, RDC demonstrated a proven track record of increasing deposits. Those institutions with a strategic approach to RDC have enjoyed expanded market footprints, new customers, retention of current clients, all of which have yielded greater deposits. Roadblocks to deploying RDC to clients include perceptions of risk, concerns over regulatory compliance, and lack of planning and resources. We will examine and demystify the barriers, and provide practical tactics that can be employed at institutions of all sizes to make the most of the advantages RDC promises. <i>Deborah Matthews, AAP, ProfitStars® Director of Payments Strategies, Jack Henry &amp; Associates, Inc.®</i>
<b>Rumors and Speculations</b> How often do people hear of a new way to process payments but don't have all the details? While something that is new and shiny may sound intriguing, once the layers of the onion are pulled back sometimes the latest and greatest might not "smell" so good after all. Let's attempt to control the water cooler assumptions and share facts, figures, and realities. Just because something reads: "one size fits all" it does not mean everyone should wear it. Join us for some valid and substantiated information so you can better decide what "new" ideas you and your institution should pursue. <i>Marty Regan, AAP, Senior Vice President, Hancock Bank Don Jackson, AAP, CTP, Senior Vice President, First Tennessee Bank, N.A.</i>	<b>NACHA's Secure Vault Payments - A Key To Unlocking New Revenue Streams</b> Attend this session to learn how Secure Vault Payments is opening up new revenue opportunities for large national banks as well as community banks. We will detail the benefits for those that have deployed as well as clearly articulate the value proposition for those that are considering it. Hear exciting updates on the development of the bank network, including the latest statistics and network usage. When we compare the success of SVP with other alternative payments, you'll walk away from this session understanding why some analysts are calling Secure Vault Payments the greatest opportunity for financial institutions in the last 10 years. <i>Kendall Myles, Senior Vice President, eWise Systems</i>	<b>The Upside in a Down Economy: Maximizing the Benefits of Remote Deposit Capture</b> The need for financial institutions to grow deposits and increase liquidity has never been more critical than over the last year. Even in a challenging economy, RDC demonstrated a proven track record of increasing deposits. Those institutions with a strategic approach to RDC have enjoyed expanded market footprints, new customers, retention of current clients, all of which have yielded greater deposits. Roadblocks to deploying RDC to clients include perceptions of risk, concerns over regulatory compliance, and lack of planning and resources. We will examine and demystify the barriers, and provide practical tactics that can be employed at institutions of all sizes to make the most of the advantages RDC promises. <i>Deborah Matthews, AAP, ProfitStars® Director of Payments Strategies, Jack Henry &amp; Associates, Inc.®</i>		
5:30 – 7:00	<b>Welcoming Reception</b> – Sponsored by FIS – Cocktails & Hors D'oeuvres with Exhibitors (cash bar)			

# Tuesday, April 13

7:00 – 5:00	<b>Registration Open</b>			
7:15 – 8:00	<b>Networking Continental Breakfast</b>			
8:00 - 9:30	<b>General Session</b> <b>Escape From Wonderland: Roles and Responsibilities in the Future of Payments</b> As we enter a new decade of payments and look to the future, the industry faces some of the same type of challenges that Alice faced in Wonderland. Mr. Oliver will discuss these challenges and some possible solutions that will prepare you and your organization for success. <i>Rich Oliver, Executive Vice President, Retail Payments Risk Forum, Federal Reserve Bank of Atlanta</i>			
9:30 – 10:00	<b>Networking Exhibit Review &amp; Refreshment Break</b>			
10:00 – 11:00	<b>Concurrent Session III</b> <table border="1"><tr><td><b>The New Reg E Rules: An Industry Responds</b> Attend this session to better understand the emerging value propositions that will result from recent changes to Regulation E. You will learn how the financial services industry is responding in terms of product innovation, value proposition development, and reorientation of revenue versus risks. New rules go into effect in July 2010 so this issue will be top of mind as banks and credit unions are in the midst of adjusting strategies to serve customers in light of these changes. <i>Robert A. Seals, Jr., Senior Vice President, Hancock Bank</i></td><td><b>Recent Developments in Electronic Payments Law</b> The payments industry is experiencing unprecedented changes – in technology, in regulation and in payments innovation. This session will focus on legal issues raised by these changes and the impact on electronic payments law. Topics will include regulatory and compliance developments, legal issues raised by changing technologies and recent amendments to the NACHA Operating Rules. Ms. Larimer will explore the state of efforts to promote "regulatory reform" and likely impacts on the ACH Network. <i>Jane E. Larimer, Executive Vice President of ACH Network Services and General Counsel, NACHA</i></td><td><b>Cross Channel Payments – Risk and Reward</b> Converging back office functions for payments channel processing certainly results in enhanced customer service and staffing efficiencies. But, hard dollar benefits also lie in the consolidation of common functions for AML, watch list monitoring, fraud detection, returns processing and research &amp; adjustments. Join this session to look at threats and trends related to payments risk management. We'll discuss a roadmap for cross-channel risk and loss reduction. <i>Erik Stein, AAP, CRP, CAMS, Vice President, Solutions Architecture, Fiserv</i></td></tr></table>	<b>The New Reg E Rules: An Industry Responds</b> Attend this session to better understand the emerging value propositions that will result from recent changes to Regulation E. You will learn how the financial services industry is responding in terms of product innovation, value proposition development, and reorientation of revenue versus risks. New rules go into effect in July 2010 so this issue will be top of mind as banks and credit unions are in the midst of adjusting strategies to serve customers in light of these changes. <i>Robert A. Seals, Jr., Senior Vice President, Hancock Bank</i>	<b>Recent Developments in Electronic Payments Law</b> The payments industry is experiencing unprecedented changes – in technology, in regulation and in payments innovation. This session will focus on legal issues raised by these changes and the impact on electronic payments law. Topics will include regulatory and compliance developments, legal issues raised by changing technologies and recent amendments to the NACHA Operating Rules. Ms. Larimer will explore the state of efforts to promote "regulatory reform" and likely impacts on the ACH Network. <i>Jane E. Larimer, Executive Vice President of ACH Network Services and General Counsel, NACHA</i>	<b>Cross Channel Payments – Risk and Reward</b> Converging back office functions for payments channel processing certainly results in enhanced customer service and staffing efficiencies. But, hard dollar benefits also lie in the consolidation of common functions for AML, watch list monitoring, fraud detection, returns processing and research & adjustments. Join this session to look at threats and trends related to payments risk management. We'll discuss a roadmap for cross-channel risk and loss reduction. <i>Erik Stein, AAP, CRP, CAMS, Vice President, Solutions Architecture, Fiserv</i>
<b>The New Reg E Rules: An Industry Responds</b> Attend this session to better understand the emerging value propositions that will result from recent changes to Regulation E. You will learn how the financial services industry is responding in terms of product innovation, value proposition development, and reorientation of revenue versus risks. New rules go into effect in July 2010 so this issue will be top of mind as banks and credit unions are in the midst of adjusting strategies to serve customers in light of these changes. <i>Robert A. Seals, Jr., Senior Vice President, Hancock Bank</i>	<b>Recent Developments in Electronic Payments Law</b> The payments industry is experiencing unprecedented changes – in technology, in regulation and in payments innovation. This session will focus on legal issues raised by these changes and the impact on electronic payments law. Topics will include regulatory and compliance developments, legal issues raised by changing technologies and recent amendments to the NACHA Operating Rules. Ms. Larimer will explore the state of efforts to promote "regulatory reform" and likely impacts on the ACH Network. <i>Jane E. Larimer, Executive Vice President of ACH Network Services and General Counsel, NACHA</i>	<b>Cross Channel Payments – Risk and Reward</b> Converging back office functions for payments channel processing certainly results in enhanced customer service and staffing efficiencies. But, hard dollar benefits also lie in the consolidation of common functions for AML, watch list monitoring, fraud detection, returns processing and research & adjustments. Join this session to look at threats and trends related to payments risk management. We'll discuss a roadmap for cross-channel risk and loss reduction. <i>Erik Stein, AAP, CRP, CAMS, Vice President, Solutions Architecture, Fiserv</i>		

**Concurrent Session IV**

**Simplification is Simple: Navigating the “New” NACHA Operating Rules**

The key to understanding Rules Simplification is knowing the Rules themselves have not changed. If NACHA’s Voting Membership approves the Rules Simplification initiative, the 2011 NACHA Operating Rules will have a whole new look. While the rules themselves will be the same, where they can be found will be a bit different. Learn the reasoning driving the Rules Simplification initiative, review existing tools that can help prepare for the possible change, and hear lessons learned from the industry over the last two years.

*Jane E. Larimer, Executive Vice President of ACH Network Services and General Counsel, NACHA*

**Seizing the New Reality: Preparing to Outperform in Times of Recovery**

2010 looks to be the turnaround year for our industry. As part of the recovery process, many institutions are looking at their performance in the wake of the recession. More than ever, there is a keen eye on their business processes. This session will reveal findings from a unique benchmarking study, cover industry trends and provide proven best practices that you can put to immediate use to drive performance at your institution. You will hear examples of how institutions can experience profitable growth through a variety of operational improvement initiatives in areas such as the credit process, branches and online delivery, risk management, and the leveraging of technology standards and business intelligence throughout the enterprise.

*Sam Kilmer, Vice President, Harland Financial Solutions*

**Healthcare Revenue Cycle Reform - Can Banks be the Bridge?**

Processing \$1.9 trillion payments a year, healthcare is the largest industry in the U.S. and is ripe for transformation and is one of the best high-growth markets for financial institutions. Attend this session to learn how financial institutions can serve as a data bridge between the insurers and the medical providers, electronically capturing, reconciling and processing healthcare billing information resulting in fewer touch points within the receivables management cycle and providing a standardized collection process across the organization.

*Chris Rohner, Remittance & Healthcare Payment Solution Consultant, FIS*

**AAP Recognition Luncheon – Co-sponsored by NACHA**

**Setting the Stage for the Future of Payments**

Are financial institutions taking the necessary steps to meet the payments needs of customers tomorrow? The products, infrastructure and business models of the payments industry may not be keeping up with changes in the market. What is needed to deliver the innovative payment services customers will demand in the future? In this session, you will learn about the challenges facing the payments industry in adapting to changing market demands. You will walk away thinking about the longer-term issues facing your payments business.

*Steve Ledford, Senior Expert, McKinsey & Company*

**Concurrent Session V**

**B2B Payments in the ACH World**

ACH B2B Payments, which have been challenging for customers for decades, are finally easy! (Really!) Encouraging and supporting electronic B2B payments, particularly for small and medium business customers, may seem like an elusive goal that has challenged the payments industry for decades. Recent initiatives in the delivery of payments tools for this market are truly bringing the next evolution in B2B services. These services help financial institutions deal with the challenges they have been faced with in the past such as costliness, complexity, inefficiency and poor client experiences. This session explores the solutions now available for financial institutions and their customers, and how the banking industry can now provide B2B payments services for their customers; answering the question “what’s in it for me and my customer?”

*Debbie Smart, Senior Consultant, ACI World*

**What’s Going On with Digital Checks and Electronic Payment Orders**

What if you could create and send a digital check that is still a “check” from your mobile phone, home or office computer? What if you, as a financial institution, could offer an exciting new check-based service to your customers? And what if you discovered this isn’t just a far off idea but one where imagination and existing technology are converging to make this a reality? Attend this fast-paced session to learn more about the latest transformation in processing check transactions — *the Electronic Payment Order (EPO)*.

*Ellen J. Heffner, Director, Product Management and Manager of Education, ECCHO*

**Best Practices in ACH Operations**

Due to a sluggish economy in 2009 and higher regulatory scrutiny, your organization spent more time and resources managing risk than in any other year. Panel members will present best practices to help you control operating, compliance and credit risk. Learn the steps that banks have implemented to assess, approve and monitor potential and existing customers for credit and compliance risk in ACH services. Hear what banks are doing to tighten controls for internal and external fraud, loss of customers and business relationships.

*Moderator: Judy D. Long, Executive Vice President, First Citizens National Bank*  
*Ralph G. Price, AAP, First Vice President, BancorpSouth*  
*Janiece Wright, AAP, Vice President, First Citizens National Bank*  
*Cathy Harness, AAP, Technical Manager – ACH Operations, First Tennessee Bank, N.A.*

**Networking Exhibit Review & Refreshment Break – Sponsored by Federal Reserve Bank**

**Concurrent Session VI**

**Managing Risk in the Evolving Payments Business**

Is your institution appropriately managing risk in an environment of ever-changing rules, regulations and increasing IAT entries? Risk is a key initiative for financial institutions. How do you know where to focus your attention and resources in today’s environment?

This session will address changes to Regulations GG, E, IAT entries and NACHA’s RMAG initiatives to manage risk in the ACH Network. Armed with this knowledge you will be better positioned to manage your payments risk. Attend this session and learn how to evaluate risk management strategies based on a better understanding of changing rules and regulations.

*Ann-Marie Bartels, AAP, Chief Executive Officer, EPCOR*

**RDC vs ACH Risk Assessment Similar or Different?**

This session will focus on two different but similar risk assessment requirements: the new FFIEC requirement that financial institutions perform an RDC Risk assessment is the NACHA required ACH Risk Assessment. In this session, you will learn the requirements, similarities, differences as well as findings.

*Mary Gilmeister, President, WACHA*

**Navigating PCI Compliance: Selecting the Right Path for the Financial Industry**

The PCI DSS requirements for the financial industry have potential pitfalls of misunderstanding. Many institutions feel that they are not required to comply with the requirements at all. In this session you will learn what financial institutions must do if they process, transmit or store credit card information. The presenters will discuss the difference between compliance and reporting on compliance, how to ensure your institution is properly scoping its compliance program and how First Tennessee is managing its PCI compliance.

*Leo Walsh, Information Security, Jefferson Wells*  
*Gerri Bailey, Vice President, Enterprise Project Services, First Tennessee Bank, N.A.*

**Vendor Product Showcase**

**Centrix Solutions** provides financial institutions with software applications and services to detect and prevent transaction fraud. Institutions of all sizes are leveraging Centrix automated transaction fraud detection services, which encompass ACH filters/blocks, ACH positive pay and check positive pay (with payee match). Our technology is also helping ODFI’s monitor and validate originator activity to detect fraudulent ACH files in real time, while also providing ACH statistical reporting and historical metrics. Come learn how Centrix Solutions can help your institution mitigate ACH risk, protect your clients, and gain a competitive advantage to attract new business.

**Transportation to Beale Street**

**Wednesday, April 14**

**Registration Open**

**Networking Continental Breakfast – Co-sponsored by First Citizens National Bank**

**General Session**

**There’s an App for That – A Framework for Assessing Risk**

Beat your regulator to understanding your risks! Assessing payments risk is a complex and critical undertaking. By establishing a solid framework for the assessment, a financial institution can ensure that no stone is left unturned as you identify the components of risk, the key functional areas to include in the assessment, and determine the degree of success in managing risk. This session will focus on steps in conducting a risk assessment, functional areas involved, component of a risk assessment, type of operating and credit risk and implications, data sources, identifying and closing gaps.

*Dan Miner, Principal, Treasury Strategies*

**Refreshment Break**

**General Session**

**Interview with a Master Criminal**

He has robbed over 1000 financial institutions, broken into general businesses and government facilities. While he is actually a good guy, he is hired to act like a criminal. In this session he discusses various attack techniques specifically designed against organizations that hold confidential information and how to defend against them. Topics include remote attacks such as the latest in email and phone scams as well as numerous on site attacks. Both physical security and network security are at risk to social engineering attacks. You will gain valuable information that can be applied to daily business operations.

*Jim Stickley, Chief Technology Officer, TraceSecurity*

**Luncheon & Speaker**

**Smart Growth Using Smart Technology**

Business growth can be a double-edged sword. Grow too fast in an undisciplined manner and risk a big fall. Remain stagnant and risk becoming irrelevant. Jump on the latest fad and risk ignoring and neglecting your core business. What is the best pace and path as we emerge from the worst economic times since the Great Depression? In this session, learn how *Smart Growth* can be achieved using *Smart Technology* in the pursuit of long-term, sustained competitive advantage. The latest technology trends will impact your organization, ready or not. Map out a game plan for success while holding true to your core values and risk management principles.

*Jimmy Sawyers, Partner, Sawyers & Jacobs LLC*

**Don’t miss drawings for cold cash and hot prizes – you must be present to win!!**

**Conference Adjourns**

**SOUTHERN FINANCIAL EXCHANGE**



*SOUTHERN  
FINANCIAL EXCHANGE*

1340 Poydras Street, Suite 2010  
New Orleans, LA 70112-1221

Return Service Requested

# 20th Annual

**1990-2010**

**Conference & Expo**

**Prestige • Stability • Trust • Expertise**

**APRIL 12 - 14, 2010**