2015 The 34th Annual New England Bank Technology + Retail Banking Conference & Exhibit

Holiday Inn Boxborough Woods
Boxborough, Massachusetts
Thursday, May 28, 2015
The past 18 months has seen an enormous rise in issues relating to cyber security matters and data breaches with significant impact on the financial services industry. At the same time, new payments platforms and security practices have emerged, and the industry continues its march forward. The theme for this year’s 34th New England Bank Technology + Retail Conference is **No Looking Back** – how can we all move forward in an era of constant threats and risks from hackers, fraudsters and bad actors alike?

Similar to last year’s program, there will be 7 distinct breakout sessions. The topics covered during these sessions will be: EMV and Chip & Pin technology, fraud in payments, new digital payments such as Apple Pay, the digital banking user experience, and risk mitigation practices within vendor due diligence and information security.

There will also be a large contingent of exhibitors displaying the latest products and services for your bank and a chance to win a number of prizes.

**Morning Keynote**

**Fight or Flight? Fraud in Payments**

Lee Wetherington, AAP, Director of Strategic Insight for ProfitStars, a division of Jack Henry & Associates, Valdosta, GA

Payments are both the means and ends of cyber-attacks by criminal organizations, hacktivists and nation states. These attacks include account takeovers and distributed denial of service (DDoS) campaigns against financial institutions. Join Lee Wetherington for a review of the changing complexion of fraud, the latest cyber threats, and how financial institutions can better prepare, protect, and support each other in the fight. Learn how to get end users involved, achieve cross-channel detection, balance security with usability, assess biometric authentication, and learn why mobile payments can be more secure than card-based payments.

**Afternoon Keynote**

**EMV 101 with Clear2Pay**

Speakers: Umesh Kulkarni and Marco Musto, Clear2Pay, Phoenix, AZ

Clear2Pay’s EMV presentation will provide you with an insight into all aspects of the EMV standard and how these apply to your bank’s implementation project. With the right knowledge, you can ensure an efficient, integrated implementation that works in best-practices while maintaining a high degree of quality. Clear2Pay will present the basics of EMV, explain why the U.S. payments infrastructure should embrace it and provide a big picture of the trends driving EMV globally. Umesh and Marco will also look at the card brands’ perspective on EMV and review the important timelines established by the card brands and debit networks.
Apple Pay and the Current State of Mobile Payments

Matthew L’Heureux, First Vice President, Product Management, COCC, Southington, CT

This session will focus on all aspects of Apple Pay along with reflection on other dominant players in the current mobile payments landscape. Apple’s recent entrance into payments seems to have ignited a series of transformative market activities. At the same time, major consolidation events have reshaped the sector altogether. It’s clear that Apple will not stand alone in this space. Matt will highlight the players best poised to affect the mobile payments landscape alongside Apple. Additional topics include a look at how Apple Pay works, the impact it has had thus far, security and fraud, and a review of the costs and benefits associated with this new payment alternative.

Don’t Destroy the Evidence!

Ron Bernier, Director & Chief Architect of nDiscovery, Portland, ME

Digital evidence is the first indicator of compromise and is vital to breach detection and incident investigation. Unfortunately, all too often, financial institutions aren’t collecting the right information—even worse, inadvertently destroying useful evidence.

Designed for incident responders, security, fraud and information technology personnel, Don’t Destroy the Evidence! will teach you what to collect, how to preserve it and how to cost-effectively work with external resources.

Managing Transformational Technology Projects

Robert Landstein, Executive Vice President and Chief Information Officer, Radius Bank, Boston, MA

Radius Bank underwent a digital banking user experience refresh in 2014, launching a number of innovative products and services that drove convenience for current and prospective clients. These initiatives included: a new responsively-designed public website (primarily designed in-house) and an upgraded Online and Mobile Banking platform for personal and business clients with enhancements that allow customers to perform the same functions on their mobile device that they can on their computer. At the same time, Radius Bank was also one of the first banks in the country to offer driver’s license scanning functionality within its mobile account application to greatly reduce the amount of manual entry on the applicant’s part. Not all of this could be achieved in-house, so Radius employed the expertise of industry-leading solutions providers that were nimble and open to innovation to deliver the best user experience. Learn more about these initiatives, best practices and lessons learned from Rob.
### 1. FFIEC Guidance on Cyber Security

**James Avery, CISA, Examiner (IT), FDIC, Springfield, MA**

The landscape in cyber security continues to evolve. As bankers consider changes and additional developments to their risk management programs, they may look to guidance from the Federal Financial Institutions Examination Council (FFIEC) to self-assess. Please join FDIC examiner James Avery for this discussion on the FFIEC guidance, and to hear a regulator's perspective on cyber security measures you may want to consider for your institution! Following Jim's presentation, there will be ample time for questions and discussion on this critical topic.

### 2. EMV 101: A Deeper Dive

**Umesh Kulkarni and Marco Musto, Clear2Pay, Phoenix, AZ**

The EMV Deeper Dive breakout session will introduce the standards and certifications required for EMV migration. The breakout session will expand upon the subject matter broached during Clear2Pay’s afternoon keynote address as Umesh and Marco will discuss the implementation process in greater detail – identifying who must certify, what standards must be followed and the certifications that your financial institution must acquire. Designed to be an interactive discussion, Clear2Pay encourages your participation as ample time will be allotted for an open-end Q&A session.

### 3. The Mobile Transformation in Financial Services

**Matthew Wilcox, Senior Vice President - Marketing Strategy and Innovation, Fiserv, Salt Lake City, UT**

The way your customers consume information and engage with your bank has transformed forever. This transformation has significant implications for your business model – from sales to service. Learn how the shift to a mobile-first generation has shaped financial services and dig deeper into what the future will look like as this rapid pace of change continues. You will learn how to deliver a rich, robust mobile banking experience and attract the millennial generation. Our presenter, Matt Wilcox, will also discuss what digital consumers expect from banks in the mobile channel and payments. The table stakes needed to stay competitive with mobile today demand that your bank goes beyond the basics! Matt will also discuss what you can build internally at your own bank and what you may need to buy.

### 4. Implications of the Core and IT Contracts on the Bank

**Jen Healy and Stacy Litke, Northeastern Banking Services Group, LLC, Wethersfield, CT**

Jen Healy and Stacy Litke of NBS will discuss the correlation between proper vendor management and contract negotiations. Jen and Stacy will elaborate on what makes core banking and IT-related contracts different and they will also examine the many different strategies and approaches to contract negotiation. Recent trends in core banking technologies that should be considered in negotiations will also be covered. This interactive session will wrap-up with a Q&A session.
Lee Wetherington

Lee Wetherington, AAP, is Director of Strategic Insight for ProfitStars®, a division of Jack Henry & Associates® (JKHY: NASDAQ). Lee directs the development of actionable insight and strategy for the financial services industry at large. To this end, he creates programs, presentations, and articles designed to orient and educate financial executives on the trends and implications of new technologies. He routinely delivers keynotes nationwide focusing upon opportunities and challenges in payments and the online / mobile / social channels, and he is widely renowned for his unique style of comedic delivery.

Lee has delivered over 400 keynotes for state and national trade groups, including the Independent Community Bankers of America (ICBA), American Bankers Association (ABA), Bank Administration Institute (BAI), Federal Deposit Insurance Corporation (FDIC), American Institute of CPAs (AICPA), and the National Automated Clearinghouse Association (NACHA). He has served as Technology Faculty Chair for several graduate schools of banking and finance, and has delivered guest lectures on leadership and technology at universities across the country. He was named “Strategic Alliance Executive of the Year” at the 2013 Golden Bridge Awards, which recognizes the world’s top executives across every major industry globally. Lee’s articles and commentary have been published in American Banker, BAI’s Banking Strategies, ABA’s Bank Marketing and ICBA’s Independent Banker.

Lee received bachelor 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).

Matthew L’Heureux

As the First Vice President of Product Management, Matt L’Heureux directs the release of COCC’s leading edge products. Matt has over 25 years of experience in the financial services industry and specializes in product management, technology selection and implementation. He is a skilled leader who guides COCC and client teams through the selection and launch of solutions in a broad range of business areas, including Online and Mobile Banking, Payments, Business Intelligence, Compliance and Risk Management, and Financial Accounting. Prior to joining COCC, Matt was the Planning Officer for a community bank with responsibilities centered on strategic and financial planning. Matt L’Heureux is a graduate of Central Connecticut State University and finished first in his class at the Connecticut Bankers’ Association School of Finance and Management. Founded in 1967, COCC is a cooperatively owned, leading provider of core processing for banks and credit unions throughout the northeastern United States.

Ron Bernier

Ron Bernier manages Sage’s nDiscovery practice. As the program’s original technical architect, Ron designs, maintains, and develops all components of the nDiscovery log analysis service. He has over fifteen years of experience in community and international banks within the information technology arena, with expertise in network and security design as well as information security. Ron is a Certified Information Systems Security Professional (CISSP) and a Microsoft Certified Security Systems Engineer, MCSE / Security.

Robert Landstein

Robert Landstein serves as Executive Vice President / Chief Information Officer for Radius Bank. Rob oversees the Bank’s internal and external technology initiatives, leading projects including the Bank’s recent online and mobile banking upgrade as well as several online account application and security enhancements. He has over 23 years’ experience in both financial and non-financial related organizations. Prior to joining Radius Bank in September 2008, Rob worked at JP Morgan Chase where he held several technology positions, most recently Vice President, Treasury Services Technology. Rob received his undergraduate degree at Columbia University and an MBA in Finance and Organizational Management from Columbia Business School. He also holds an MS in Telecommunications and Computing Management from Polytechnic University.
Umesh Kulkarni
Umesh Kulkarni has 18 years of experience in analyzing end-to-end payment systems and has managed implementation of state-of-the-art testing technologies in organizations that are global leaders in the EFT industry. He has also managed the worldwide deployment and customer support of Clear2Pay products that operate in leading financial centers in over 74 countries. Umesh has experience with supporting the EMV Chip and Pin for financial institutions in the UK and Canada.

Marco Musto
Marco Musto is a payments business specialist with over 15 years expertise in strategic product development and project management in electronic payment systems. Marco has worked in the areas of Card Payments (Credit, Debit), Credit Transfer, Direct Debit, E-Commerce, and Mobile Payments. In these verticals, his experience includes process interactions and impact of technology, including, ATM, POS, and EMV Chip Cards in the Acquiring and Issuing environments.

James Avery
James Avery is an IT Examiner out of the FDIC’s Springfield, MA Office. Jim has led examinations of national data processing centers as well as examinations at both regional and community banks of all sizes and complexities. Over the years, Jim has presented on a variety of IT topics and has been a lead IT presenter at the FDIC’s Boston Area Director College forums. He has instructed internal FDIC personnel on various IT examination aspects, with a focus on risk management and application development. Jim is a frequent coach in the FDIC’s IT On-the-Job training program. Mr. Avery is a Certified Information Systems Auditor since 2004.

Matthew Wilcox
Matthew Wilcox is the Senior Vice President of Marketing Strategy and Innovation for Fiserv. In this role he guides the holistic marketing of Fiserv payment and channel solutions, with a focus on those that support digital, social, and emerging payments and channels for consumers and small businesses. Wilcox oversees collaboration opportunities within the financial services industry helping to build digital and payment strategies and product innovations that help drive revenue, client retention, and new client acquisition.
Prior to joining Fiserv, Matthew spent 15 years with Zions Bancorporation serving as Senior Vice President and the Director of Digital Channels and Marketing. During his career, Matthew has directed work in emerging technologies, mobile and online banking, payments, social media, and marketing strategies. He is a frequent speaker at industry events and conferences and was recently recognized by Bank Innovation as one of the industry’s top innovators for the second consecutive year.
Matthew currently resides in Salt Lake City, Utah. Active in his community, he serves as a board member for a number of non-profit organizations. He received his Executive MBA from the University of Utah and a bachelor’s degree in Business Marketing from Westminster College in Salt Lake City.

Jennifer M. Healy
Jennifer Healy, Managing Director, Northeastern Banking Services Group, has over 20 years of professional experience in banking. Her areas of expertise include core and ancillary system analysis, selection and implementation projects along with risk management, business continuity planning, and retail banking and deposit and loan operations efficiency reviews. Prior to NBS, she has worked in the bank advisory services practices of KPMG and Carlin, Charron & Rosen (now Grant Thornton). She has held numerous positions in banking while at Fleet Bank including retail management, consumer loan and credit card operations, commercial lending, marketing, training and compliance. Jennifer attended the University of Massachusetts and Western New England University and has a Master’s degree in Business Administration.

Stacy Litke
Stacy Litke, Managing Director, Northeastern Banking Services Group, has 30 years of experience in the banking and financial services industry with a variety of experience in lending, retail banking, operations, technology implementation, customer service call centers and electronic channel delivery. As a Managing Director at NBS she works with clients on core selection, contract review, technology implementation, conversion and project management as well as E-Channel service delivery and strategy.
Prior to joining NBS, Stacy was the Product Manager of E-Channel Delivery for COCC, and had previously managed the core banking support teams of deposits, loans and electronic banking, coordinated yearly core system upgrades, product implementation and was responsible for a number of Electronic Banking implementations and conversions. Before joining COCC, Stacy spent her time with Community and Regional Banks in a number of capacities.
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<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:45 a.m.</td>
<td>Continental Breakfast with the Exhibitors-Parade Room</td>
<td>Registration-Foyer</td>
<td>Harland Clarke</td>
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<td>9 a.m.</td>
<td>Welcome and Introductions — Federal Room</td>
<td>Federal Room</td>
<td>Ben Craigie, Director, Compliance and Training, Massachusetts Bankers Association; James Gordon, First Vice President-IT, Needham Bank; Chairman, MBA Bank Systems &amp; Technology Committee</td>
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<td>9:05 a.m.</td>
<td>Morning Keynote: — Federal Room</td>
<td>Federal Room</td>
<td>Lee Wetherington, AAP, Director of Strategic Insight for ProfitStars, a division of Jack Henry &amp; Associates, Valdosta, GA</td>
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<td>10:30 a.m.</td>
<td>Break with the Exhibitors — Parade Room</td>
<td>Parade Room</td>
<td>McGladrey</td>
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<td>11:15 a.m.</td>
<td>Morning Breakout Sessions</td>
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<td>Noon</td>
<td>Buffet Luncheon with the Exhibitors — Parade Room</td>
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<td>1 p.m.</td>
<td>Afternoon Keynote: — Federal Room</td>
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<td>1:15 p.m.</td>
<td>Afternoon Breakout Sessions</td>
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<td>2:30 p.m.</td>
<td>Afternoon Breakout Sessions</td>
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<td>3:15 p.m.</td>
<td>Special MBA Raffle Drawing- You must be present to win!!! — Seminar Room</td>
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<td>3:30 p.m.</td>
<td>Evaluations and Adjourn</td>
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Mark Your Calendar
RISK MANAGERS FORUMS 2015
Middlesex Training Center, Westborough
Session Two: June 5
Session Three: October 23

SAVE THE DATE!
2015 Spring Fraud & Security Conference
Sheraton Framingham Hotel & Conference Center
May 19, 2015

EXHIBITORS TO DATE

- Agility Recovery
- Array Networks
- COCC
- Compass IT Compliance
- Computer Services, Inc.
- Cooperative Systems
- Cummins-Allison Corp.
- Dell SecureWorks
- Diebold
- Eagle Direct
- Fincorp
- Fiserv
- Harland Clarke
- Integrated Security Group
- Jack Henry Banking

- MFSIA
- MPX
- NES Group
- New England Money Handling Systems
- PC Survivors of Massachusetts, LLC
- Printer Support Corp
- Process Unity
- Recovery Planner
- Red Hawk Fire & Security
- Sage Data Security LLC
- Security Management Partners, Inc.
- Specialized Data Systems
- TAG Solutions LLC
- Vaultrax
REGISTRATION

New England Bank Technology + Retail Banking Conference & Exhibit
Thursday, May 28, 2015 • Holiday Inn Boxborough Woods, Boxborough, MA

Names of Attendees

Name ____________________________________________________________ Title __________________________

Email ___________________________________________________________________________________________

Name ____________________________________________________________ Title __________________________

Email ___________________________________________________________________________________________

Name ____________________________________________________________ Title __________________________

Email ___________________________________________________________________________________________

Company Information

Organization ___________________________________________________________________________________

Address _______________________________________________________________________________________

City _________________________________________ State _______ Zip ________________________________

Telephone ____________________________________ Fax _____________________________________________

Registration per person–1st member $ 250.00
Each ADDITIONAL member $ 195.00

Incentive pricing for three or more member bankers after the first and second registration.
Third, fourth, etc. $ 105.00  Amount Enclosed $ ______________

Registration per person-1st non-member $375.00
Each ADDITIONAL non-member $ 290.00  Amount Enclosed $ ______________

Method of Payment

☐ Register online at www.massbankers.org

☐ Check made payable to Massachusetts Bankers Association-NEBTR15
One Washington Mall, 8th Floor, Boston, MA 02108-2603

Visa ☐  MasterCard ☐  American Express ☐  Discover ☐

Card Number _____________________________________________ Exp. Date ________________________________

Signature ________________________________________________ Amount ________________________________

☐ Send credit card payments to our secure fax line: 617-249-0441. PCI Compliance mandates that the form must be faxed, do not email.

Cancellation and refund policy: A $75 per person cancellation fee will be charged. No refunds for cancellations made within five business days of the program, whether you register online, fax, email or mail your registration. Substitutions from your bank are encouraged if you are unable to attend. Please note that if you don’t cancel and don’t attend, you are still responsible for payment, however seminar materials will be sent to you. If you register (either online, by fax or mail) within three days of the program and then cancel, you will be invoiced for the full registration fee.

Registration Deadline: To assist us in planning, registrations should be received no later than May 21, 2015. Please direct inquiries or cancellation information to Pat Tabolsky, registrar (ptabolsky@massbankers.org).