EPCOR is pleased to present EPCOR Payments Conference – Spring 2014 in association with SHAZAM. The SHAZAM network is one of the last remaining member-owned and controlled EFT networks and processors in the industry. SHAZAM offers ACH services, ATM processing, national debit card products, card authorization services, merchant processing and information security solutions. SHAZAM partners with more than 1,500 community financial institutions in 30 states. Visit www.shazam.net for more information.

Register online at www.epcor.org

Registration Fees:
$475 Members or 5 Education Club Points
$950 Non-Members

Optional Pre-Conference Workshop Fees:
$95 Conference Attendees or 1 Education Club Point
$139 Member, Non-Conference Attendees
$250 Non-Member, Non-Conference Attendees

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Keynote Session

NACHA Update: A Banker’s Perspective
Moderator Ann-Marie Bartels, AAP, EPCOR
Panelists: Russell Oatman, SVP, First National Bank of Omaha; Pat Thelen, EVP, UMB; John Lucas, The Huntington National Bank
This year’s NACHA Update will provide a unique perspective as we feature three EPCOR member representatives who also serve on the NACHA Board. Our panel will share their thoughts regarding current and evolving NACHA initiatives. You will learn what these NACHA directors believe are the most significant efforts to assure the long-term viability of the ACH Network and what new initiatives will help shape and strengthen the Network. As EPCOR members, this panel will bring rare insight into the potential impacts for financial institutions serving customers in middle-America.

General Sessions

Surveying the Payments Security Landscape
Barbara Pacheco, Federal Reserve Bank of Kansas City
As the US payments system continues to evolve, so has the security landscape. Barbara Pacheco, Senior Vice President at the Federal Reserve Bank of Kansas City, will discuss a Federal Reserve Banks study to document approaches and activities that payments participants, regulators and others are engaged in that contribute to payments security. The study seeks to identify the key weaknesses to address and/or opportunities to pursue to further strengthen payments security.

Gaps and Opportunities in the Payments System
Moderator: Rich Oliver, Independent Consultant
Panelists: Gary Yamamura, Edept, LLC; Jenny Johnson, AAP, NCP, ECCHO; Michael Herd, AAP, NACHA
The Federal Reserve Banks are engaged in an effort to define and prioritize U.S. payments system improvements that advance the speed, efficiency and security of payments. In this session, nationally-recognized payments industry consultant, Rich Oliver, and a panel of payments experts representing ACH, Cards and Checks will examine the challenges and opportunities facing the U.S. payments system and share their views regarding strategic improvements that are necessary to keep financial institutions at the center of payments.

A Window Into the CFPB
Gary Stein, CFPB
The Consumer Financial Protection Bureau (CFPB) was established in 2010 under the Dodd-Frank Act, with the goal to create a single point of accountability in the federal government for consumer financial protection. The CFPB’s supervisory authority includes banks, thrifts, and credit unions with over $10 billion in assets, and their affiliates, as well as certain nonbank consumer financial service providers, such as mortgage lenders, brokers, and payday lenders to name a few. Find out what the Bureau is focusing its attention on in the payments environment during this informative session.

Global Payment Systems Analysis
Sabrina Small, Managing Consultant, Lipis & Lipis GmbH
As a sponsor of the 2014 Global Payment Systems Analysis, EPCOR is pleased to host Sabrina Small, Project Manager with Lipis & Lipis GmbH and a principal contributor to the study. Sabrina will examine key findings from this global study of payment systems including payment priorities, mobile and real-time developments, prominence of third-party processors, data standards and regulatory developments, as well as share results of an EPCOR survey identifying our own members’ views of global payments. Don’t miss this opportunity to gain a broader understanding of global payment systems to meet the needs of your corporate customers/members.

Operational Security: Covering Your Assets
Moderator: Rayleen Penie, AAP, EPCOR
Panelists: Paul Phillips, ESQ, CFA, Adams & Reese LLC; Jill Burkeen, CFSB; Other panelists TBA
Threats are all around us with new ones evolving almost daily, and Regulators expect every institution to maintain proper security. This panel of experts examines the trials and tribulations of daily operational security. At what point can you no longer rely on manual monitoring, and when that realization happens, what do you do? Buy an automated system that takes it all over? Hope you can patch-work something together over the next 5 years? The right mix of automation and manual review is a delicate balance. Join us for actionable takeaways from experts who have been there, done that, and lived to tell about it, complete with lessons learned (often the hard way). This session is appropriate for a general audience and provides information for a variety of functions, from IT to Operations.
EPCOR Payments Conferences welcome payments professionals of all backgrounds and skill sets to participate in over 25 information-packed educational sessions, optional pre-conference workshops, an expansive exhibit hall and networking reception. EPCOR Payments Conference – Spring 2014 is specifically designed to provide a well-rounded learning experience that crosses all payment systems. Whether your niche is compliance, operations, fraud or management, you can expect to receive the comprehensive knowledge and resources needed to gain an edge in the ever-demanding payments industry. Don’t miss this opportunity to learn from industry experts, explore new solutions and collaborate with your peers. Secure your success by registering today!

Expert presenters will provide meaningful, relevant and thought-provoking education for all payments professionals, including the following timely issues:

- Error Resolution Claims for Remotely Created Checks
- EMV in the U.S.
- An Update on Payment Systems Initiatives
- The Consumer Financial Protection Bureau (CFPB)
- Same-Day ACH
- Mobile Security
- Person-to-Person Payments
- Preparing for your FDIC Exam
- How to Properly Handle Duplicate Checks
- Today’s Landscape of Financial Fraud

As always, a very good and well-planned conference. An event that should not be missed.

—Toni Bernard, Fiserv

The conference is very beneficial and forward-looking for our industry.

—Brenda Strunk, Farmers State Bank

Join us this year on the Road to Knowledge to find out firsthand what makes EPCOR Payments Conferences so unique.

Visit www.epcor.org to register!
In an effort to reduce waste and decrease the use of paper products at the conference, there will be no paper copies of session presentations or handouts at the event. One week before the conference you will be provided with a Web link to the available presentations. At that time, please review and print the sessions you plan to attend. The presentations will be available online for 3 months after the event.

Visit www.epcor.org to register!

Hotel Information
Hyatt Regency Columbus
350 North High Street
Columbus, OH 43215
Phone: 614.463.1234

A special conference rate of $149 plus tax has been negotiated for conference attendees. To make a reservation, call 614.463.1234 and mention you are attending EPCOR Payments Conference – Spring 2014, or reserve your room online at: https://resweb.passkey.com/go/Epcor2014

Registration
The registration fee for EPCOR Payments Conference – Spring 2014 is $475 or 5 education club points for EPCOR members and $950 for non-members. The fee includes two breakfasts, one luncheon, one reception, all refreshment breaks and all conference materials.

Members can save on conference registration by utilizing the EPCOR Education Club. Add an optional, pre-conference workshop for only $25 with the Bronze Club or save $150 on conference registration for two staff members with the Silver Club. Details on the Education Club can be found under the Education navigation tab of www.epcor.org.

Dress Code
Business casual is appropriate so please make yourself comfortable. Remember that the room temperatures may be difficult to regulate; we recommend that you bring a sweater or jacket for ideal comfort.

Continuing Education Credits
Earn a minimum of 13.4 continuing education credits for EPCOR Payments Conference – Spring 2014. Sessions may be eligible for CTP/CCM and NCP credits as well.

PayItGreen®
Good for the Environment. Good for You.
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Optional Pre-Conference Workshops

*Additional fee to attend. See below for details.

Add Value to Your Registration with a Pre-Conference Workshop

Zero-in on the topic of your choice and receive hands-on, detailed instruction and an opportunity to work through challenges impacting your organization. Add a Pre-Conference Workshop to your registration and take away comprehensive knowledge, resourceful tools and powerful strategies.

“EPCOR Payments Conference is a great way to stay current on what’s happening in the industry—and get AAP credits!”
—Renee Sharpe, AAP, Condon Bank & Trust

Creating Your Disaster Recovery Departmental Plan
Michael Spafford, Independent Consultant/EPCOR
If a natural disaster strikes, are you confident in the adequacy of your current plans? The FFIEC Guidance on business continuity focuses on IT, but there is more to disaster recovery and business continuity than technology infrastructure.

A Disaster Recovery and Business Continuity Plan should be current, thorough, easily-accessible and tested. Enroll for this 2-hour workshop where you can ensure your organization is appropriately prepared to respond confidently and strategically to any disruption, threat or disaster that comes your way.

Michael S. Spafford, EPCOR’s Disaster Recovery/Business Continuity Consultant, draws on his real-life experience as an early responder to the May 2011 EF5 multi-vortex tornado that struck Joplin, Missouri and destroyed some of his employer’s local branches. Spafford will share his unique experiences and point of view to assist your institution in enhancing your plans and preparations for an unplanned disaster or interruption.

How to Conduct Your ACH Risk Assessment
Jennifer Kline, AAP, NCP, EPCOR; Amy Donaghue, AAP, EPCOR
Are you looking for some insight into conducting your ACH Risk Assessment? Not sure how you should start? Join EPCOR auditors as they discuss the ACH Risk Management Program, along with what documents to gather, what departments to interview and how to address weaknesses. In this workshop, participants will learn about new regulatory guidances and ACH Rules changes that affect your ACH Risk Assessment and leave with an action plan to start your own.

*Pre-Conference Workshop Fees:
$95 Conference Attendees or 1 Education Club Point
$139 Member, Non-Conference Attendees
$250 Non-Member, Non-Conference Attendees

All workshops will take place from 9:00 a.m. – 11:00 a.m.

Visit www.epcor.org to register!
### Sponsor and Exhibitor Opportunities Still Available

If you would like to be a sponsor and/or an exhibitor, please use the link below to download the vendor packet.

www.epcor.org/docs/2014_vendor_reg_EPCOR.pdf

Visit www.epcor.org to register!
**Tuesday, May 20**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>8:00 a.m.</td>
<td><strong>Registration</strong></td>
</tr>
<tr>
<td>9:00 a.m.</td>
<td><strong>Optional Pre-Conference Workshops</strong> ($95 Additional Fee)</td>
</tr>
<tr>
<td>12:30 p.m.</td>
<td><strong>Exhibit Hall Opens</strong></td>
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<tr>
<td>1:30 p.m.</td>
<td><strong>Opening Comments/General Session</strong></td>
</tr>
<tr>
<td>3:00 p.m.</td>
<td><strong>Transition Break</strong></td>
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<tr>
<td>3:05 p.m.</td>
<td><strong>Concurrent Sessions</strong></td>
</tr>
<tr>
<td>4:15 p.m.</td>
<td><strong>Refreshment Break</strong></td>
</tr>
<tr>
<td>4:30 p.m.</td>
<td><strong>General Session</strong></td>
</tr>
<tr>
<td>5:45 p.m.</td>
<td><strong>Gala Reception in Exhibit Hall</strong></td>
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**Optional Pre-Conference Workshops**

- Creating Your Disaster Recovery Departmental Plan
  - Michael Spafford, Independent Consultant/EPCOR
  - Conducting Your ACH Risk Assessment
  - Jennifer Kline, AAP, NCP & Amy Donaghue, AAP, EPCOR

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<tr>
<td>4:30 p.m.</td>
<td><strong>General Session</strong></td>
</tr>
<tr>
<td>5:45 p.m.</td>
<td><strong>Gala Reception in Exhibit Hall</strong></td>
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**Wednesday, May 21**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:30 a.m.</td>
<td><strong>Registration/Continental Breakfast/Exhibit Hall Opens</strong></td>
</tr>
<tr>
<td>8:30 a.m.</td>
<td><strong>General Session</strong></td>
</tr>
<tr>
<td>9:40 a.m.</td>
<td><strong>Vendor Showcases</strong></td>
</tr>
<tr>
<td>10:10 a.m.</td>
<td><strong>Transition Break</strong></td>
</tr>
<tr>
<td>10:30 a.m.</td>
<td><strong>Concurrent Sessions</strong></td>
</tr>
<tr>
<td>11:30 a.m.</td>
<td><strong>EPCOR Recognition Luncheon</strong></td>
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<tr>
<td>12:50 p.m.</td>
<td><strong>Concurrent Sessions</strong></td>
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<tr>
<td>1:50 p.m.</td>
<td><strong>Transition Break</strong></td>
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<tr>
<td>2:00 p.m.</td>
<td><strong>Concurrent Sessions</strong></td>
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<tr>
<td>3:00 p.m.</td>
<td><strong>Refreshment Break</strong></td>
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<tr>
<td>3:30 p.m.</td>
<td><strong>General Session</strong></td>
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**EPCOR Recognition Luncheon**

- Kay Frances, Motivational Humorist

**Thursday, May 22**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:30 a.m.</td>
<td><strong>Breakfast</strong></td>
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<tr>
<td>8:00 a.m.</td>
<td><strong>General Session</strong></td>
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<tr>
<td>9:00 a.m.</td>
<td><strong>Transition Break</strong></td>
</tr>
<tr>
<td>9:10 a.m.</td>
<td><strong>Concurrent Sessions</strong></td>
</tr>
<tr>
<td>10:10 a.m.</td>
<td><strong>Break/Hotel Checkout</strong></td>
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<tr>
<td>10:30 a.m.</td>
<td><strong>Closing General Session</strong></td>
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<tr>
<td>11:45 a.m.</td>
<td><strong>Prize Drawing/Conference Adjourns</strong></td>
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