



Remote Deposit Capture Summit

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April 27–28, 2009
Gaylord Opryland® Resort & Convention Center
Nashville, Tennessee

www.bai.org/rdc/fb1



Financial institutions are facing unprecedented pressures in today's environment, most notably the challenges to serve customers and generate deposits and fees to meet profitability targets. Remote deposit capture (RDC) is an innovation that has emerged as one of the most attractive opportunities for financial institutions to better serve their customers, grow their deposit base and generate fee income.

Record increases in unemployment, and a decrease in consumer confidence have placed additional pressure on businesses to improve their financial performance. Remote deposit capture has the ability to save time, decrease expenses, improve efficiencies and accelerate cash flow. It's no surprise that rapid adoption of RDC among businesses is expected to continue – from fewer than 500,000 locations in operation today to over 2 million projected by the end of 2010.

BAI and RemoteDepositCapture.com have built an exclusive, in-depth forum for financial institutions and businesses alike, offering insights into RDC trends and practices including launch strategies, risk management, compliance, implementation and support. Now more than ever, it's important to connect the people, technology and ideas to encourage discussions on how to maximize the impact and results of RDC in your organization. Don't miss this unique and intensive series of discussions on one of the most important profitability tools in banking and business today.

Deborah L. Bianucci
PRESIDENT & CEO
BAI

John Leekley
FOUNDER & CEO
RemoteDepositCapture.com

Who should attend?

The Summit will benefit the following key executives from banking organizations and corporations.

- Chief Executive Officers
- Chief Technology Officers
- Chief Operations Officers
- Chief Financial Officers
- Senior Payments Executives
- Treasury Management Sales
- Payments Product Managers
- Corporate Treasury Managers
- Operations Staff
- Fraud and Risk Managers
- Payments Processors
- Payments Technology Providers
- Retail Branch Managers

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Make your hotel reservation at www.bai.org/rdc/housing or call the hotel directly at 888-777-6779.

Gaylord Opryland® Resort & Convention Center
2800 Opryland Drive
Nashville, TN 37214

The hotel will charge a cancellation fee of one night's deposit if the reservation is not cancelled 72 hours prior to arrival date. For the detailed Hotel Cancellation Policy, please refer to your hotel acknowledgement e-mail or contact BAI Customer Service.

Special accommodations: BAI recognizes the need to comply with the Americans with Disabilities Act. Please contact BAI Customer Service at 800-224-9889 (or 312-683-2464) so that we may accommodate any special needs you may have.

Business casual attire is recommended.

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BAI Member: \$945	Non-Member: \$1,095
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EARLY REGISTRATION TEAM DISCOUNT SAVE \$300 (ENDS 3/16)

BAI Member: \$845	Non-Member: \$995
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*To take advantage of the 2-for-1 offer, you must register both people at the same time.

Register today online at
www.bai.org/rdc/fb1

Or call BAI Customer Service
at 800-224-9889.

The only event of its kind

The **Remote Deposit Capture Summit**, brought to you by BAI and RemoteDepositCapture.com, provides an exclusive, in-depth forum for both financial institutions, businesses and solutions providers involved in payments and remittance processing.

Hear from experts and network with peers about the rapidly-changing state of remote deposit capture—from opportunity assessment, technology selection and implementation to service, measuring the results and the future of the industry—we've got RDC covered.

For Businesses:

The **RDC Summit** will provide executive-level decision makers the information required to be successful with RDC and have measurable impacts upon cash flow and net income. Key considerations will include:

- How to select the appropriate RDC solution
- How to calculate the ROI of RDC
- How to identify and manage the risks of RDC

For Financial Institutions:

The **RDC Summit** will provide insights into industry and customer trends and issues, enabling your institution to be more successful with both your internal and customer deployments. Key considerations will include:

- RDC pricing trends and market segmentation
- Industry trends, issues and best practices
- RDC risk management and FFIEC compliance

For Solutions Providers:

The **RDC Summit** will provide information on important industry trends and issues, interaction with a large cross-section of the entire RDC industry, and insights into the highly competitive future of the industry. Key considerations will include:

- Industry update and forecasts
- The evolution of solution functionality and capabilities

Independent, expert analysis and presentations on critical RDC topics:

- Defining and measuring the RDC value proposition
- Market segmentation and pricing
- Risk, regulation and compliance
- Technology and functionality
- Solution integration and impacts throughout the enterprise
- Industry trends and the future of RDC

Attend the Remote Deposit Capture Summit to:

- Learn about the evolution and future of the RDC industry
- Get a big-picture view of the risks and opportunities of RDC
- Gain insights, learn best practices, and receive tactical information on all aspects of remote deposit capture

MONDAY, APRIL 27, 2009

8:00 a.m. – 8:45 a.m. General Session

Remote Deposit Capture: More Important Now than Ever

John Leekley

Founder & CEO, RemoteDepositCapture.com

The financial crisis gripping the nation and the world has created an unprecedented focus upon the importance for banks to retain and grow deposits. Similarly, businesses are pressured to cut costs and accelerate cash flow. Now just over four years old, remote deposit capture is increasingly attractive to an ever-expanding market, is demonstrating proven results and, especially in times like these, is more important now than ever.

This session will:

- Provide an overview of the history and current state of the industry
- Discuss opportunities, risks, challenges and lessons learned
- Take a look at the reasons why (and how) banks and corporations are implementing RDC solutions
- Introduce the structure and goals of the conference
- Lead into the three breakout sessions and the rest of the conference

9:00 a.m. – 10:00 a.m. Concurrent Sessions

Implementation Challenges, Best Practices & Lessons Learned

Whether you're a corporate end-user, bank service provider or third-party solutions provider, a successful implementation requires managing expectations, strong project management, workflow and process definitions and integration into corporate and bank systems. Successful management of these components can have lasting impacts upon program profitability. This panel session will identify best practices in RDC implementations, and detail experiences and lessons learned while implementing an RDC Solution.

Specific focus will be placed upon what is expected of the FI: training, reporting and integration, risk planning and mitigation, check safekeeping, availability, equipment sourcing and servicing, backup and disaster recovery planning and customer selection and management.

This session will address the following:

- Case studies and best practices
- How to scale to increase the number of deployments
- What should be included in an implementation kit
- How to minimize the risk at the customer location

Merchant & Retail RDC Issues & Solutions

Merchant and retail RDC presents unique challenges and opportunities, especially when implemented at the point of sale (POS). Cashiers might accept any number of forms of payments: credit cards, debit cards, cash as well as checks. The capture of the check as a payment type for clearing is therefore only one component of the business case for the retailer or merchant. The other components of RDC at the POS include check guarantee or validation, footprint of the hardware, customer wait time at the cashier and finally, cost. What are the business requirements for a complete solution?

This session will address the following:

- The components of a retail RDC application
- A review of the capture components in POP, BOC and in a Check 21 model
- Examples of packaged solutions for both ACH and Check 21 capture and clearing
- Benefits and drawbacks of each solution
- Developments and options for cash handling

Understanding the Complete Bank Value Proposition

Whether developing an RDC solution to aggressively capture new clients, defensively hold on to your current clients, or simply to focus upon improving internal efficiencies, more than 70% of all banks are expected to have at least one component of an RDC solution deployed by the end of 2009. But the value of RDC goes far beyond product revenues and expense reductions to include deposit growth, accelerated clearing and other capabilities.

**Special take-away: FISERV will provide a white paper detailing their research on the financial impact of RDC.*

This session will address the following:

- Typical business case elements
- Industry pricing trends
- Surprise/hidden costs and benefits
- Ways to increase profitability and minimize risk

10:15 a.m. – 10:45 a.m. Vendor Vignettes

10:45 a.m. – 11:15 a.m. Break in Exhibit Area

11:15 a.m. – 12:15 p.m. Concurrent Sessions

Scanner Fulfillment

One of the greatest challenges in deploying remote deposit capture lies in the deployment of the scanner. Several decisions must be made regarding purchasing/leasing/rental options, inventory, delivery, setup and more. Learn the options, best practices and more from industry-leading solutions providers.

This session will address the following:

- Challenges and pitfalls in scanner deployment
- Deployment and fulfillment options
- Lessons learned
- Best practices in scanner fulfillment

Who knew you could learn so much in 30 minutes? Attend the vendor vignettes to hear from industry-leading solutions providers about the latest innovations in RDC.

Branch Capture

Explore the reality of branch image capture and the reasons to do it, or not to do it. And, if you are going to image enable at the branch, should it be at the teller window or is it more effective to do it at the back counter? This session will cover the issues associated with branch image capture as well as the reasons why some banks are choosing not to image enable their branches or at least some of their branches.

This session will address the following:

- Benefits of branch image capture
- Establishing realistic objectives: teller capture and/or back counter
- Leveraging the technology to maximize benefits and meet cost savings objectives for both large and small financial institutions.
- Obtain valuable insight to better plan for future branch capture projects

Understanding the Complete Business Value Proposition

While understanding the ways in which RDC can provide value for a business seems fairly straightforward, quantifying that value proves much more challenging. For many businesses, RDC provides much more value than initially thought. For others, value proves to be more elusive.

This session will address the following:

- Typical business case elements
- New clearing options
- Surprise/hidden costs and benefits
- Creating value beyond expense reductions: productivity and financial engineering

12:15 p.m. – 1:30 p.m. Lunch

1:30 p.m. – 2:15 p.m. General Session

The RDC Risk Environment

Moderator: John Leekley

Founder & CEO, RemoteDepositCapture.com

David Walker

President & CEO, ECCHO

Richard Fraher

Assistant General Counsel, Federal Reserve Bank of Atlanta

Paul Carrubba

Partner, Adams & Reese, LLP

Ed McLaughlin

Executive Director, RemoteDepositCapture.com

Many financial institutions have minimized their RDC deployments due to the perceived risks of RDC, while others seem to have entered this brave new world aggressively. Estimates show over 70% of financial institutions will utilize at least some type of RDC by the end of the year. Understanding the risks of RDC, and the tools to manage those risks will prove critical as RDC goes mainstream.

This session will:

- Identify the key risks associated and possible with RDC
- Outline how appropriate legal, regulatory and technological actions can mitigate these risks
- Discuss challenges encountered throughout the industry

2:30 p.m. – 3:30 p.m. Concurrent Sessions

Customer Service & Support

In order for any financial institution to rollout RDC in any volume, customer service and support must be prepared and efficient. As most solutions are provided by solutions providers, who should provide the service and support? Are there differences between how larger organizations vs. smaller organizations support their RDC initiatives? What is the optimal customer service and support model for your organization?

This session will address the following:

- Most prevalent customer service and support issues
- Service and support options
- Lessons learned and best practices
- Ways to leverage technology to provide superior service

ISO & Third-Party RDC Solutions

Despite the hype, the number of RDC locations in operation has fallen well short of most industry estimates over the past 18 months. The slow rollout is not a result of poor demand, but apparently a lack of urgency among the financial industry as a whole. This has provided a window of opportunity for independent sales organizations and third-party solutions providers—and they're taking advantage of the opportunity.

This session will address the following:

- Definitions and process flows
- The opportunity for ISOs and third-party solutions providers
- The threat of bank disintermediation
- Industry opportunities and risks
- Options for end-users

Check Electronification Rules & Regulations

David Walker

President & CEO, ECCHO

Richard Fraher

Assistant General Counsel, Federal Reserve Bank of Atlanta

Hope D. Schall

Attorney, Vedder Price

To ensure an efficient remote deposit capture and payments system, all parties involved should have a good understanding of the rules and regulations governing how checks are used, processed and cleared. These rules and regulations determine responsibility and liability, and have a profound impact upon the technologies used for and the process of check electronification.

This session will address the following:

- The role of the Federal Reserve and ECCHO in check electronification
- The Check 21 legislation
- Regulations involving check electronification
- ECCHO rules
- The impact upon banks and end-users
- Industry challenges and opportunities

3:30 p.m. – 4:00 p.m. Break in Exhibit Area

Want more information? Be sure to visit www.bai.org/rdc/fb1 for the latest agenda and speaker updates.

4:00 p.m. – 5:00 p.m. Concurrent Sessions

Check Electronification: Fact, Fiction & What You Need to Know

Whether you're a bank, credit union, corporation, small business or consumer, check electronification can provide great opportunities for value creation, time savings and expense reductions. We've also heard about challenges and nightmares regarding fraud, return items, third-party risk, bank disintermediation and more. And the debate over the best way to clear a check (conversion to ACH or clearing via image exchange) continues to rage. In this session, our experts will separate fact from fiction, help you understand the important details and issues to consider, and provide you with the information you need to know in order to be successful with check electronification.

This session will:

- Discuss the required features of different RDC offerings for different segments of the market, from large corporate to small business and even consumers
- Share best practices and thought leadership on encouraging small business adoption of RDC
- Discuss the potential trend of bank disintermediation
- Explore the growing number of business models and options for check electronification
- Explain and dispel some of the common myths of check electronification
- Explore the advantages and disadvantages of different clearing options

Leveraging RDC as a Payments & Data Platform

Remote deposit capture is a convenient and efficient way to deposit checks and is becoming a critical component of an integrated payments platform. Banks and corporations are now leveraging RDC for capturing payments made by checks as well as card transactions with coupon or invoice remittances. Corporations are depending more and more on RDC for the updating of billing and accounting systems with information extracted during the RDC process. At the same time, corporations are evaluating ISO 20022 financial services—universal financial industry message schemes for electronic payments via ACH and SWIFT. In such a dynamic environment, how can an organization ensure it has a technology platform that can continue to be relevant for years to come? This session will provide insight into evolving payment technologies and standards, demands from the market, and a roadmap outlining the future of RDC technology and capabilities.

This session will address the following:

- RDC is about the payment, not just the check
- Best practices from engagements around the industry
- The convergence of remittance and payment processing and ISO 20022
- The importance of integration, risk management and reporting

RDC Risk Management & FFIEC Compliance

Remote deposit capture continues to be one of the hottest services in the payments industry. As with any new service and process, new risks can be expected—and RDC is no exception. New risks abound for both corporations and financial institutions alike. RDC can be a safer and more efficient way to process payments. The key to ensuring success is understanding these risks and implementing the appropriate controls to effectively manage these risks, and comply with internal and industry risk guidelines—including FFIEC guidelines.

This session will address the following:

- Identify the risks associated with RDC
- Outline the technical and procedural tools available to mitigate the risks
- Review the FFIEC guidelines on RDC and the impacts upon both financial institutions and businesses

5:00 p.m. – 6:30 p.m. Networking Reception

TUESDAY, APRIL 28, 2009

8:00 a.m. – 8:45 a.m. General Session

Consumer Capture—A Brave New World

Moderator: Ed McLaughlin

Executive Director, RemoteDepositCapture.com

Sherry Sitton

Executive Vice President, First Command Bank

Matthew Bowen

Senior Vice President, Fidelity National Information Services

We have all heard the term “consumer capture”, but what does it really mean and who is doing it? Financial institutions are questioning whether they should offer remote deposit capture to their retail at home clients. How does the industry define consumer capture and what is the business case? These questions and others will be addressed to determine the real value of consumer RDC.

This session will address the following:

- What are consumer capture solutions?
- Which types of financial institutions are deploying them and to whom?
- What are the benefits and perceived risks to consumer capture?
- What about mobile remote capture?
- What has been the experience of early-mover banks?
- What about fraud, duplicate presentment and image quality?
- How fast will consumer capture adoption take hold?

9:00 a.m. – 10:00 a.m. Concurrent Sessions

RDC Marketing Best Practices

Several financial institutions now have tens of thousands of customers using RDC. Others have seen great success with targeted efforts at specific customer segments. RDC marketing success will depend upon your organization's strategy and goals, solution capabilities, target customers, value proposition and communication tactics.

This session will address the following:

- Best practices in RDC marketing
- Case study examples of market segmentation and targeting
- Customizing RDC to specific targets

RDC Technology Roundtable

The majority of financial institutions are now using RDC. We have seen the evolution from thick client architectures through to Web 2.0 and thin client architectures. What can we expect next? Will it be more advancement in the architecture? Or, will the focus be more on rounding out the solution with better tools for administration, risk and ease of use? This session will explore these issues with leaders from the premier technology suppliers in the industry.

This session will address the following:

- Technology trends for RDC and its use within a financial institution or corporation
- Evolving requirements in the next generation of RDC applications
- How to plan for the next upgrade
- What tools are being planned to improve risk management and regulatory compliance

RDC Legal Agreements

Remote deposit capture has spurred a massive industry rush to create or find new legal agreements. Many financial institutions have opted to create those agreements on their own, leverage a template agreement provided by a solutions provider, or have even found their agreement by doing a Google search. Provided by one of the premier experts in the industry, this session will equip you with the knowledge to create a best-in-class RDC legal agreement.

This session will address the following:

- How to structure a legal agreement for your financial institution
- Critical elements which must be addressed
- Unique issues which must be addressed and customized in every agreement, for every financial institution

10:15 a.m. – 10:45 a.m. Vendor Vignettes

10:45 a.m. – 11:15 a.m. Break in Exhibit Area

11:15 a.m. – 12:15 p.m. Final General Session

The Future Of RDC

Moderator: John Leekley

Founder & CEO, RemoteDepositCapture.com

Danne Buchannan

Executive Vice President, Zions Bank, CEO, NetDeposit

Stephen Ledford

Associate Principal, McKenzie & Co. / Global Concepts

James DeBello

Chief Executive Officer, Mitek Systems

Bob Meara

Senior Analyst, Celent

Remote deposit capture is already having pervasive effects throughout the payments industry. Checks are now more attractive to accept as a form of payment. Banks across the nation can effectively compete for customers independent of geography. Corporations are achieving new levels of efficiency and accelerating cashflows—and this is all within just three years. What will the next three years hold in store for the payments industry, and what might the endgame look like?

This session will:

- Provide insights into the future of the RDC industry from industry leaders
- Propose differing views on RDC adoption rates, metrics
- Discuss technological and service trends
- Identify where the industry will be three years from now

12:15 p.m. Summit Adjourns

About BAI

BAI is the financial services industry's partner for breakthrough information and intelligence needed to innovate and stay relevant in an evolving marketplace. For more than 80 years, we have focused on advancing the industry by offering unbiased education and research. Our offerings are as diverse as the industry, and include premier events such as BAI Retail Delivery Conference & Expo, ground-breaking research and performance metrics, professional learning and development programs, and in-depth editorial coverage through *BAI Banking Strategies* (www.bankingstrategies.com). Learn more at www.bai.org.

BAI is Bank Administration Institute and BAI Center.

About RemoteDepositCapture.com

RemoteDepositCapture.com is the leading independent information portal dedicated to the issues and trends relevant to the Remote Deposit Capture and Payments industry. Over 35,000 visitors per month gain access to news, research reports, service provider directories, RDC value calculators, educational webinars and an unprecedented network of solution providers via the RDC Marketplace. Best of all, most of the information is free and requires no registration. Financial Institutions and businesses of all sizes have utilized RemoteDepositCapture.com as a resource to successfully plan and execute their RDC strategy. Learn more about the value of Remote Deposit Capture.

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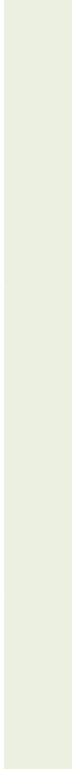
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