

# **cscu** | **2013** **SOLUTIONS** **CONFERENCE**

## **spotlight: payments**

### **PAYMENTS SOLUTIONS THAT WORK HARD – FOR YOU AND YOUR MEMBERS!**

Plan your way to a more profitable card program at CSCU's Solution Conference 2013. This informative conference will shed light on the evolving payments industry, and discuss ways credit unions can prepare for the future of payments.

Informative sessions on topics like;

- Building a more profitable card program through strategic planning
- How to prepare for the future of mobile payments and the upcoming EMV transition
- Adapting and succeeding in today's evolving marketplace

#### **REGISTRATION FEES:**

\$350 per person

\$600 for a group of 2 or more

CEOs register for FREE

Deadline: April 5, 2013

#### **REGISTER AT [WWW.CSCU.NET/SC2013](http://WWW.CSCU.NET/SC2013) OR CALL 1-888-930-2728 ext. 301**

We return to the beautiful Renaissance Vinoy Resort & Golf Club in St. Petersburg, Florida. Ideally located on Tampa Bay and just minutes from the excitement of St. Pete Beach, guests of the Vinoy Resort will never lack for fun things to do. With its elegant surroundings, flawless service and innovative restaurants, this resort combines the nostalgia of the past with the amenities of the present.

To receive the discounted CSCU rate of \$209 per night, make your Renaissance Vinoy Resort and Golf Club room reservations by calling (888) 303-4430 and mention the 2013 CSCU Solutions Conference or register online at [cscu.net/sc2013](http://cscu.net/sc2013) where you may also download the NCUA tax exemption letter for documentation at the resort. Hotel room reservation deadline is April 6, 2013.

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### AROUND TOWN

There are two airports in the Tampa Bay area.

The St. Petersburg/Clearwater Airport is approximately 12 miles from the hotel and the airport code is PIE. For more airport information [click here](#).

The Tampa International Airport is approximately 21 miles from the hotel and the airport code is TPA. For more airport information [click here](#).

Tampa International Airport - TPA  
Airport Phone: 1-813-870-8700

Driving directions:

Take I-275 South to St Petersburg, take exit 23A (I-375), stay left, follow 4th Ave North to Beach Dr, turn left, resort is one block on right.

The Vinoy does not provide shuttle service.

Alternate transportation:

By pre-arrangement through the Vinoy Hotel.

Estimated taxi fare: 60.00 USD (one way)

Ambassador Limousine & Sedan; fee: \$72 USD (one way, inclusive of gratuity)  
[www.ambassadorlimotampa.com](http://www.ambassadorlimotampa.com) or call 727-442-9050.



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### SC2013 AGENDA

#### WEDNESDAY, APRIL 24

2:00pm – 6:00pm	Early Registration
2:00pm – 6:00pm	Solutions Showcase
5:00pm – 6:00pm	Cocktails and Connections in the Solutions Showcase
7:00pm	
Dine Arounds (pre-register)	
– A great opportunity to meet others. CSCU will make the reservations.	
You'll dine with other conference attendees. All restaurants are within walking	
distance of the hotel. (Related expenses not covered by CSCU Conference Registration)	

#### THURSDAY, APRIL 25

8:00am – 10:00am	Continental Breakfast
8:00am – 5:00pm	Registration
8:00am – 1:00pm	Solutions Showcase Open
9:00am – 11:30am	FIS Headquarters Tour (pre-register, free)
9:00am – 11:30am	PCS Card Growth Workshop (pre-register, free)
11:45am – 12:45pm	CAMEO Winner Recognition Lunch
1:00pm – 3:00pm	Kick Off Session
– Opening remarks/welcome — Robert Hackney, CSCU	
– Annual Business Meeting	
– Ken Schmidt, Harley Davidson	
“Thrive Among Thorns: Untapped Growth Opportunities for Financial Services”	
3:15pm – 5:00pm	C-Suite
– What's Next for FIS — Anthony Jabbour, FIS	
– Analyze, Adapt and Thrive — Patricia Hewitt, Mercator Advisory Group	
3:15pm – 4:15pm	Breakout Sessions
4:30pm – 5:30pm	Breakout Sessions
7:00pm – 9:00pm	Welcome Reception

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### **FRIDAY, APRIL 26**

7:00am – 9:00am Breakfast  
7:00am – 9:00am Solutions Showcase Open  
8:00am – 12:00pm Registration  
8:00am – 9:30am Coffee Talk

– Bill Lehman, CSCU and Peer Credit Union Success Panel Discussion

9:45am – 12:15pm General Session

– EMV Panel – Moderated by Mike Bradley, Northcard  
    > Kimberly Lawrence, Visa, Head of Consumer Product Strategy  
    > Dacia Myer, CPI, VP  
    > Bastian Knoppers, FIS, Senior VP  
    > Stephen Fedor, CIBC, Senior Director  
  
– Eric LeGrand, Motivational Speaker  
    “Believe: A Morning With Eric LeGrand”

12:15pm – 1:15pm Lunch

1:30pm – 3:30pm C-Suite

– Making it Epic – Antonio Lucio, Visa  
– Are you Ready to Innovate? – Stuart Levine, Levine & Associates

1:30pm – 2:30pm Breakout Sessions

2:45pm – 3:45pm Breakout Sessions

4:00pm – 5:00pm Breakout Sessions

5:00pm Evening on your own

### **SATURDAY, APRIL 27**

8:00am – 9:00am Breakfast

9:00am – 11:45am Roundtable Discussions

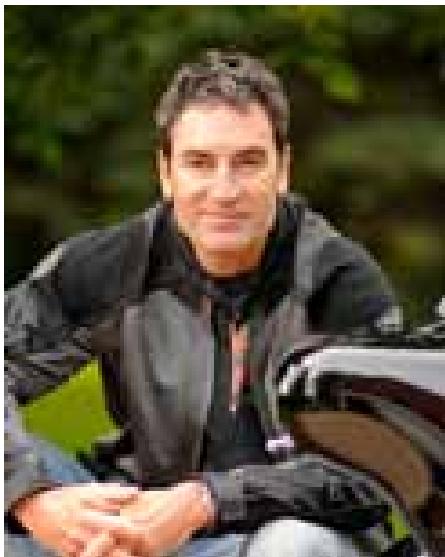
    Afternoon on your own

To Be Determined Vinoy Historical Tour (pre-register, Free)

7:00pm – 11:00pm Cocktail Reception / Dinner / CAMEO Awards

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### KEN SCHMIDT

*Brand Visionary and Communications Strategist for Harley-Davidson Motor Company*

Ken Schmidt has been associated with Harley-Davidson since 1985 and his success in helping rebuild the company's brand played a vital role in the motorcycle legend's turnaround from the brink of ruin to global dominance. In his role as Harley's director of communication, Schmidt shaped the company's positioning and served as its primary spokesperson to the media and financial communities. He co-wrote a book, *100 Years of Harley-Davidson*, which is the best selling motor sports book of all time. "Thrive Among Thorns: Untapped Growth Opportunities for Financial Institutions"



### ERIC LEGRAND

*Inspirational Collegiate Athlete*

A standout high school football player from New Jersey, LeGrand went on to play for Rutgers University and by his sophomore year he led the team with 13 tackles on kickoff coverage and recorded a tackle-for-loss in seven games. On October 16th, 2010, in his junior year, LeGrand suffered a severe spinal injury that left him paralyzed from the neck down. Hear his courageous story of faith, strength and rehabilitation. LeGrand is the author of *BELIEVE: My Faith And The Tackle That Changed My Life*. "BELIEVE: A Morning with Eric LeGrand"

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### **BOB HACKNEY**

*CSCU President*

Robert Hackney has been president of Card Services For Credit Unions, Inc. since 1998 and has more than 15 years of card industry experience including 5 years with Fidelity/Certegy where he held the positions of Vice President-Controller and Vice President-National Accounts. Mr. Hackney served on Visa's Deposit Products Executive Council, comprised of executives from the largest debit card issuers in the US from 2002-2006. He also served on the Visa U.S.A. board of directors from 2006 –2007 and the Visa International and Inovant boards of directors in 2007.



### **BILL LEHMAN**

*VP Portfolio Consulting Services*

With more than 10 years of credit union experience, Bill serves as the VP of Portfolio Consultant Services for Card Services for Credit Unions (CSCU). In this role, Bill and his Portfolio Consulting Services Team are responsible for assisting member credit unions in analyzing their card portfolios and proactively identifying opportunities to increase penetration, activation, usage and retention, ultimately increasing card program performance and profitability.

Bill is a graduate of LeMoyne College where he received his Bachelor of Science Degree in Operations Management.

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### **ANTHONY JABBOUR**

*Executive Vice President, FIS*

Anthony Jabbour is executive vice president of North American Financial Institutions at FIS. In this role, he is responsible for overseeing the strategic direction, profitability and long-range growth of the company's financial solutions business. Prior to joining FIS, Jabbour served at CIBC, a major Canadian financial institution where he managed the launch of the bank's standalone Internet bank, before relocating to Florida to build similar capabilities for the U.S. market. Jabbour holds a bachelor's degree in electrical engineering from the University of Toronto.



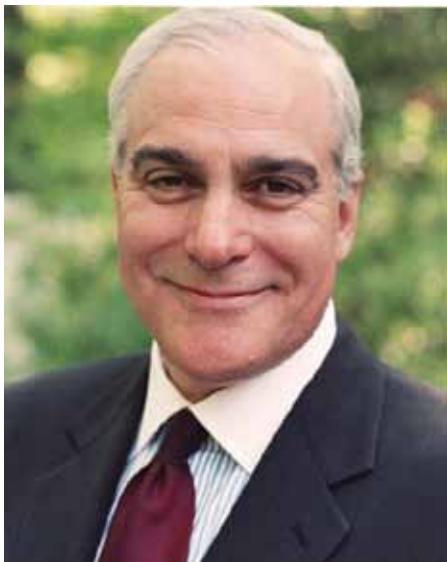
### **PATRICIA HEWITT**

*Mercator Advisory Group*

Patricia Hewitt has over 30 years experience in the payments industry. Her broad range of industry experience includes merchant acquiring, debit product development, retail and bankcard credit software support and development, as well as operations, sales and marketing, and strategic business and alliance management. Patti's knowledge and experience in successfully creating innovation from within has continued at Mercator Advisory Group where she leads the Debit Advisory Service and is a recognized industry thought leader for her work analyzing the pay now market in a period of industry turmoil and opportunity.

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### STUART LEVINE

*Chairman and CEO, Stuart Levine & Associates*

Stuart R. Levine is Chairman and CEO of Stuart Levine & Associates LLC, an international strategic planning and leadership development company with focus on adding shareholder value by strengthening corporate cultures. His background as CEO of a global corporation, extensive board experience and work with credit unions and other financial institutions, has afforded him a unique perspective on strategy, implementation, global transformation and succession planning. His international best-selling leadership books including *The Six Fundamentals of Success* and *Cut to the Chase*, published in 30 languages, have sold over 1 million copies.



### ANTONIO LUCIO

*Global Chief Brand Officer, Visa Inc.*

Antonio Lucio is Global Chief Brand Officer for Visa Inc. overseeing Visa's global branding and marketing activities. Lucio has more than 25 years of global marketing and brand management experience earned at some of the world's most successful consumer packaged goods companies including Kraft General Foods, RJR Foods International and Procter & Gamble. Lucio earned a B.A. in history from Louisiana State University in 1981. He was born in Spain, raised in Puerto Rico and educated in the United States. Lucio is fluent in English, Spanish and Portuguese.

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### **KIMBERLY A. LAWRENCE**

*Consumer Product Platforms & Strategic Initiatives, Visa Inc.*

Kimberly Lawrence is the Head of Consumer Product Platforms & Strategic Initiatives for Visa, Inc., responsible for the strategic direction and development of Visa's consumer product platforms. In this role, Lawrence oversees a team responsible for strategy, planning, product development, and strategic initiatives for consumer and small business credit and debit products. During her more than 15-year career with Visa, Lawrence also held a variety of management positions within Visa International, including global product development and consumer chip card programs.



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## **CSCU 2013 SOLUTIONS CONFERENCE HOSTS INDUSTRY EXPERTS READY TO TACKLE THE TIMELY ISSUES FACING CREDIT UNIONS OF ALL SIZES.**

From inspiring General Sessions, to our exclusive CEO sessions and engaging Breakout Sessions, CSCU is bringing together top leadership from across the industry to share the tools, strategies and solutions you need to succeed and grow.

Discover how to:

- > Increase ROA and operational efficiencies
- > Prepare for the future of mobile payments and the upcoming EVM transition
- > Adapt and succeed in today's evolving marketplace

### **GENERAL SESSIONS**

#### **Thrive Among Thorns: Untapped Growth Opportunities for Financial Services**

Ken Schmidt has been associated with Harley-Davidson since 1985 and his success in helping rebuild the company's brand played a vital role in the motorcycle legend's turnaround from the brink of ruin to global dominance. In his role as Harley's director of communication, Schmidt shaped the company's positioning and served as its primary spokesperson to the media and financial communities. He co-wrote a book, 100 Years of Harley-Davidson, which is the best selling motor sports book of all time.

#### **Believe: A Morning with Eric LeGrand**

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### **Migration to EMV Panel Discussion**

Chip is coming. Are you prepared to meet him? The adoption roadmap to EMV in the U.S. is complex. From functionality and regulatory uncertainties to issuance strategies and consumer experience, EMV brings big changes. During this panel discussion, experts from across the payments value chain will lend their unique perspective and explore key considerations for ensuring smooth transition to EMV. We'll also touch on key lessons learned from the recent Canadian EMV roll-out.

### **Coffee Talk: Peer Discussion**

*Moderator: Bill Lehman, VP of Portfolio Consulting Services, CSCU*

Grab your favorite cup of joe and join us as we hear first-hand from credit union executives about what successes they are brewing up at their credit union and how you can implement those strategies.

### **Card Growth Workshop**

*CSCU Portfolio Consulting Services*

- Idea-sharing
- Translating portfolio trends
- Actionable strategies
- Limited space available
- Pre-Registration Required!

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### BREAKOUT SESSIONS

#### **Digital Marketing Strategies that Drive Portfolio Growth**

*Visa Marketing Consulting – Jessica Graham*

To succeed in today's hyper-competitive marketplace, it's essential to optimize your digital marketing strategies. Members are increasingly using email, mobile and social media as ways to engage with brands. These low-cost channels provide a great opportunity to drive portfolio growth efficiently.

By developing a clear digital strategy, you can increase member engagement and reach important new member segments. In this session you'll learn insights and best practices to help you optimize these important channels.

#### **Maximizing TBS Functionality – Old & New**

*FIS – Barb Hunter*

Do you have an operational questions that you have been waiting to ask? Did you recently face a challenge and think "There must be a simple answer?" Bring your operational and reporting questions, challenges and discussion topics to this interactive session and give us feedback for the future.

#### **New Tools for the Digital Age: The Digital Wallet Will Change Everything**

*Visa, Inc. – Benzi Axelrod, Senior Business Leader*

This workshop will introduce you to the world of Emerging Payments such as Mobile Payments and the Digital Wallet, while adding protection to your credit and debit cards when shopping online. We will look at new technologies like V.me by Visa, PayPal, LevelUp and other emerging players. Attend this workshop to learn how your credit union can get involved.

#### **Financial Services Innovation: Ideas, Trends, and Inspiration**

*Filene Research Institute – Matt Davis*

What's new in financial services innovation? This session uncovers the ideas that are making an impact for banks, credit unions, and investment firms across the globe. Attendees will discover how existing ideas can be customized for application at their credit unions.

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### **Segmentation**

*CSCU – Gina Boone*

Where are my members using their cards? How many transactions are my members conducting? What is the right product for my member? How can I use this information to my benefit? These are questions that segmentation tools can help answer. Let's take a look at the possibilities and opportunities opened up through segmentation.

### **Interchange Strategies**

*CSCU Portfolio Consulting Services – Dean Knudtson and Michelle Evans*

Understanding the interchange system and the various components that control interchange, leverage the knowledge to increase income. Also, an update on the Visa/MasterCard Settlement to help prepare for the upcoming temporary reduction in Interchange income to allow the credit union to make good business decisions.

### **EMV – What Every Issuer Needs to Know**

*FIS – Fred Csaky*

This session provides a general overview of EMV functionality, international traveler needs, prepaid alternatives and adoption/migration strategies for financial institutions, we will discuss what you should be doing now and host a short question and answer segment after the presentation.

### **Credit Card Portfolio Growth**

*CSCU Portfolio Consulting Services – Mike Chenderlin and Melissa Oxendine*

For nearly all credit unions, the credit card portfolio continues to produce their largest Return On Assets. To continue growing your card portfolio there are several key strategies that can help your credit union achieve this goal. During this session listen to two of CSCU's Senior Portfolio Consultants discuss important Growth and Retention strategies to make your program even more profitable in 2013. If credit card profitability is one of your credit unions "key" 2013 strategic objectives, you don't want to miss this session!

### **Debit Card Portfolio Growth**

*CSCU Portfolio Consulting Services – Ed Jesionowski and Barney Moore*

Debit represents a significant revenue and low cost transaction tool for credit unions. Let's talk about the competitive advantage that credit unions have, where they are having success, and ways to maximize the value for your members and your credit union.

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### **Virtual Card Consultant (VCC) for TBS/B2K Credit Unions**

*CSCU Portfolio Consulting Services – Dean Knudtson and Melissa Oxendine*

What is VCC and how do I use it to support my card portfolio? Let us show you how to get the most out of this portfolio management tool that will help you identify your strengths and opportunities so you can concentrate your efforts on what will drive success.

### **Manage Payments Fraud through Advanced Fraud Detection Technologies**

*FIS – Eric Kraus*

Managing payment card fraud can be complex and is not a one-size-fits-all proposition. Deploying sophisticated, analytically predictive strategies is a crucial component of a strong card fraud management program. This session highlights FIS' 2013 enhancements to its neural network solution.

### **Pass Through: Helping You Achieve Your Growth Objectives for 2013**

*FIS – Connie Davis*

Credit Unions today are focused on the challenges of revenue growth and operational efficiency. The key to card growth is the challenge of changing consumer behavior and shifting volume from cash and check. Volume can be found through data analytics, cardholder segmentation and execution of successful promotions. You may be asking how do I focus on growth objectives while managing a demanding card program and still build a business case for EMV. Join us for an informative session on our view of the market and emerging payments and learn why debit cards are still very much a growth product when partnered with the right strategy.

### **Visa Sponsored Credit Union Initiative**

*CSCU Portfolio Consulting Services – Bill Lehman and Ann Farrell*

This session is exclusive to Visa Sponsored credit unions. You will hear from Bill Lehman, VP of Portfolio Consulting Services and Sr. Portfolio Consultant Ann Farrell on how CSCU has a dedicated resource to help grow your portfolios. Hear about a fully designed Marketing Calendar that includes substantial marketing discounts. Listen to tactical strategies aimed to acquire greater growth and profitability with an increased focus on the management of your portfolios!

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### Explore New Loyalty Trends and Offerings

*FIS – Bob Legters*

The loyalty environment continues to evolve consumer trends and preferences. In this session, learn about exciting new opportunities to enhance your loyalty strategy. We will discuss how CashBack Plus enhances existing and new card accounts that give your customers the ability to check their cash earnings and generate on-demand payouts, as well as new customer segmentation options that allow for multiple earnings and redemption thresholds at different levels. Learn about how incorporating strategies for social media and mobile engagement are part of marketing a successful loyalty program. Lastly, we'll review exciting new fuel discount options for point redemption to add overall value to your loyalty program.

## CEO SESSIONS

### Is Your Organization Ready to Innovate?

*Stuart Levine, President – Levine & Associates*

Innovation is one of the most challenging issues for credit unions. How do we create more open, collaborative cultures that lead to member-focused change, and cost effective ways to grow and be productive. Innovation is key to growth and competing effectively to stay in the future game. The leadership challenge of managing the current business and building for the future requires living by values as a foundation upon which every important decision is made, creating a listening culture of engagement, moving beyond a “risk-averse” culture, member insights, selecting the right ideas, collaboration, compensation tied to innovative results and support from leadership and management. Are you utilizing member research, value chain analysis, “Big Data” and understanding macro trends. Inertia is a powerful force. Is your organization ready for getting this right?

### What's Next for FIS?

*Anthony Jabbour, Executive Vice President, North American Financial Institutions – FIS*

Get an inside look at the strategies, technology and commitment that FIS is making to credit unions.

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### **Making it Epic**

*Antonio Lucio, Chief Brand Officer – Visa*

Find out how Visa is flexing the strength of their brand and taking on no-traditional competitors that are disrupting the payments space.

### **Analyze, Adapt and Thrive**

*Patricia Hewitt, Director – Mercator Advisory Group*

In the first year post-Durbin, market forces continue to change the face of payments. From new fee structures to evolving consumer needs, where will new revenue streams for products and services emerge?

## **ROUNDTABLE SESSIONS**

Moderated by senior leadership from CSCU, FIS and Visa, engaging Roundtable Discussions will give everyone an opportunity to share their ideas, vision and experiences. Attend and let your voice be heard.

### **Topics Include:**

- Small Business
- Compliance Solutions
- Loyalty
- Mobile Banking
- Mobile Payments
- Fraud
- Partial Authorization
- Portfolio Analytics
- Portfolio Growth Enhancements
- Jumpstart EMV