

SOLUTION REVOLUTION:

The Future of Faster, Safer Transactions



2015 *Early Warning Summit*™

April 7-9 | Scottsdale, AZ



EARLY WARNING®

Collaborative intelligence. Trusted exchange.

Tuesday, April 7

8:00 AM – 6:00 PM	Registration Desk Open	Palomino Foyer
1:00 PM – 3:00 PM	Inside Track: Solutions Overview, Part I	Palomino
3:00 PM – 3:30 PM	Break	Palomino Foyer
3:30 PM – 5:00 PM	Inside Track: Solutions Overview, Part II	See page 4

Wednesday, April 8

6:30 AM – 5:00 PM	Registration Desk Open	Palomino Foyer
7:00 AM – 8:00 AM	Breakfast Buffet	Palomino Plaza
8:00 AM – 9:30 AM	GENERAL SESSION	Palomino
8:00 AM – 8:15 AM	Opening Remarks Paul Finch, CEO, Early Warning	Palomino
8:15 AM – 9:15 AM	Beyond Binary: Expanding Your Institution's Customer Base Corey Stone, Director, CFPB	Palomino
9:15 AM – 9:30 AM	Break	Palomino Foyer
BREAKOUT PANELS		
TRACK ONE 9:30 AM – 10:20 AM <i>These sessions will run concurrently</i>	SESSION 1 Fraudster Migration Patterns in the Post-EMV Marketplace	Arabian
	SESSION 2 Enabling a Seamless, Secure Digital Banking Experience	Dorado
	SESSION 3 Ensuring Fast, Safe Deposits and Payments	Golden
10:20 AM – 10:40 AM	Break	Palomino Foyer
TRACK TWO 10:40 AM – 11:30 AM <i>These sessions will run concurrently</i>	SESSION 1 Counterfeit Fraud Remains a Very Real Threat	Arabian
	SESSION 2 How Machine Learning Is Renovating Financial Services	Dorado
	SESSION 3 Serving the Underserved: Better Matching Customers to Products	Golden
11:30 AM – 1:30 PM	Networking Luncheon	Palomino Plaza

Wednesday, April 8

1:30 PM – 4:50 PM	GENERAL SESSION	Palomino
1:30 PM – 2:30 PM	Leveraging Mobile Technology to Meet Customer Expectations and Support a Safe, Omni-Channel Experience Jim Smith, Head of Wells Fargo's Virtual Channels	Palomino
2:30 PM – 3:30 PM	The Transactional Landscape: 2015 Jim Van Dyke, CEO, Javelin Strategy & Research	Palomino
3:30 PM – 3:45 PM	Break	Palomino Foyer
3:45 PM – 4:50 PM	How Datasets and Consumer Demands Are Reshaping Banking Andrew Tarver, Founder, Bold Rocket	Palomino
5:00 PM – 6:30 PM	Networking Reception	East Pool Patio

Thursday, April 9

7:00 AM – 12:00 PM	Registration Desk Open	Palomino Foyer
8:00 AM – 9:00 AM	Breakfast Buffet	Palomino Plaza
9:00 AM – 12:00 PM	GENERAL SESSION	Palomino
9:00 AM – 10:30 AM	Thinking Differently: Preparing for the Solution Revolution Moderated by Drew Dougherty, Leadership DNA	Palomino
10:30 AM – 10:45 AM	Break	Palomino Foyer
10:45 AM – 11:45 AM	Blocking the Next Big Breach Brian Krebs, Cyber Reporter	Palomino
11:45 AM – 12:00 PM	Closing Remarks Lou Anne Alexander, Chief Market Development Officer, Early Warning	Palomino
12:00 PM	Boxed Lunch to Go	Palomino Foyer

Tuesday, April 7

Inside Track: Early Warning Solutions Overview

Opening Remarks

1:00 PM – 1:15 PM

Lou Anne Alexander, Chief Market Development Officer, Payment Solutions

Palomino Room

Authentication Overview

1:15 PM – 1:30 PM

Will Ferguson, Chief Market Development Officer, Authentication Solutions

Palomino Room

Digital Channels Solutions Overview

1:30 PM – 3:00 PM

Michael Toth, VP, Product Management, Digital Solutions
Betty Chan-Bauza, Director, Mobile Product Development

Palomino Room

Refreshment Break

3:00 PM – 3:30 PM

TRACK 1

Account Onboarding and Internal Fraud Solutions

Account Onboarding

**Real-time Identity Chek® Service and
Real-time Identity Chek Service New Account Scores**
3:30 PM - 4:30 PM

Erik Stein, VP, Authentication Solutions
Robin Love, Director, Identity Solutions Product Development

Palomino Room

Internal Fraud PreventionSM Service

4:30 PM - 5:00 PM

*Ravi Loganathan, Chief Market Development Officer,
Regulatory Solutions*

Palomino Room

TRACK 2

Deposit and Card Payment Solutions

Overview of Payment Solutions

3:30 PM – 3:45 PM

Lou Anne Alexander, Chief Market Development Officer, Payment Solutions

Arabian Room

TRACK 2 A

Deposit Chek® Service

3:45 PM - 4:30 PM

*David Barnhardt,
VP, Product Management,
Payment Solutions*

Arabian Room

Deposit Chek Direct® Service

4:30 PM - 5:00 PM

*Laura Weinflash,
VP, Product Management,
Payment Solutions*

Arabian Room

TRACK 2 B

Card Solutions: Common Points of Purchase Service

3:45 PM - 5:00 PM

*Jim Mortensen,
VP, Card and Lending
Solutions*

*Bob Hill,
VP, Card Product
Management*

Dorado Room

Wednesday, April 8

8:00 AM – 9:15 AM

GENERAL SESSION

8:00 AM – 8:15 AM

Opening Remarks

Paul Finch, CEO, Early Warning

8:15 AM – 9:15 AM

Beyond Binary: Expanding Your Institution's Customer Base

Corey Stone, Director, Office of Deposits, Liquidity Lending and Reporting Markets, Consumer Financial Protection Bureau (CFPB)



As the financial services industry continues to work with regulators, both entities recognize the need to evolve beyond a purely-binary approach to account screening. Both seek new, more sophisticated methods

to ensure the financial network is accessible to all.

Corey Stone, a key policy maker with the CFPB, will discuss the guidance his agency is providing the industry to help shape new, insightful screening procedures that accurately depict a more comprehensive spectrum of risks for both financial institutions and consumers so that institutions can identify the products and services that best meet customer needs.

9:15 AM – 9:30 AM

Refreshment Break

Networking Reception

Wednesday, April 8

5:00 PM – 6:30 PM

East Pool Area

Following our General Sessions, be sure to join us on the East Pool Patio for a relaxing networking reception with your industry peers and Early Warning's executives and account managers.



Breakout Panels

Wednesday, April 8

TRACK 1

9:30 AM – 10:20 AM

SESSION 1

Fraudster Migration Patterns in the Post-EMV Marketplace

- *Tim Webb, Senior Vice President, Fraud Prevention Director, Retail Bank, Citibank*
- *Jim Mortensen, Vice President, Product Development, Early Warning*

With EMV technology gaining traction, many industry observers believe card fraudsters will seek out and exploit new vulnerabilities. This interactive session, hosted by Tim Webb of Citibank and Jim Mortensen of Early Warning, will discuss research indicating those channels that will likely absorb post-EMV fraud-migration and where new losses are likely to appear. They will also discuss best-practices your institution can deploy to prepare for the coming shifts in fraud.

SESSION 2

Enabling a Seamless, Secure Digital Banking Experience

- *Jacob Mou, Vice President, Operations, Wells Fargo*
- *Michael Toth, Vice President, Product Management, Mobile Solutions, Early Warning*

Consumer demand for expanded services in mobile banking continues to grow. As financial institutions work to keep pace with this demand, they must also navigate evolving regulatory, technological and security challenges. Learn how two major institutions are taking steps to transform their mobile channels into platforms that not only meet changing consumer needs, but also leverage the customer's device itself to serve as a multi-channel authentication tool that simultaneously improves call-center efficiencies.

SESSION 3

Ensuring Fast, Safe Deposits and Payments with Advanced Solutions

- *John Feldman, Managing Vice President, Deposit Operations, Capital One*
- *Melanie Gipe, Vice President, Product Management, Wells Fargo*
- *Laura Weinflash, Vice President, Product Management, Early Warning*

Regulators and the financial services industry are moving in unison towards a world of faster payments and same-day settlement. But financial institutions are seeking support as they facilitate not only faster deposits, and check and ACH payments, but safer transactions as well. The presenters will discuss innovative solutions their financial institutions are exploring with Early Warning to ensure the next generation of transactions are both quick and secure.

Breakout Panels

Wednesday, April 8

TRACK 2

10:40 AM – 11:30 AM

SESSION 1

Counterfeit Fraud Remains a Very Real Threat

- *Taimur Mohiuddian, Managing Director, Fraud Risk, JPMorganChase*
- *David Barnhardt, Vice President, Product Management, Early Warning*

Despite technological advances, checks remain popular with consumers – and counterfeit checks remain popular with fraudsters. But in the last decade, the level of sophistication that today's counterfeiters employ has greatly increased, leaving many of the industry's legacy counterfeit solutions far behind and institutions vulnerable. Hear how one major financial institution has taken steps to improve its ability to detect counterfeit checks – before losses are incurred.

SESSION 2

How Machine Learning Can Enhance Financial Services

- *Ted Crooks, Principal, Crooks Analytics, Inc.*
- *Dave Castillo, Ph.D., Innovation and Technology Leader, Early Warning Labs*

From defense systems to healthcare to retail, machine learning has reshaped every business sector in the last decade. The financial services industry has been at the forefront of this revolution, using analytics and data (the two major components in machine learning) to better identify patterns, detect anomalies and improve customer service. In this lively session, Ted Crooks and Dave Castillo will review how machine learning has transformed our industry and how the transformation will continue to improve financial services – especially the ways it will enhance risk detection.

SESSION 3

Serving the Underserved: Better Matching Your Customers to Your Products

- *Corey Stone, Director, Office of Deposits, Liquidity Lending and Reporting Markets, CFPB*

Increasingly, banks and credit unions are working to help reduce barriers in the financial services system to ensure all consumers have access to the financial mainstream. But the challenge comes in trying to determine which products and services best fit the needs and resources of those previously-underbanked customers. Learn how the CFPB is working with the industry to address this challenge by using multi-channel data and analytics at the point of onboarding to broaden the customers our industry serves.

Wednesday, April 8

11:30 AM – 1:30 PM

Networking Luncheon

1:30 PM – 4:50 PM

GENERAL SESSION

1:30 PM – 2:30 PM

Leveraging Mobile Technology to Meet Customer Expectations and Support a Safe, Omni-Channel Experience

Jim Smith, Head of Wells Fargo's Virtual Channels



Mobile technology and user adoption has accelerated and transformed nearly every aspect of banking – including customer expectations. As a result, each channel in the financial institution (FI) faces the challenge of delivering

innovative solutions to meet the expanding mobile needs of customers while ensuring the customer experience is safe, secure and convenient. Join Jim Smith, head of Wells Fargo's Virtual Channels (online, mobile, contact center and social) and a key architect in designing the bank's innovative virtual experience, as he discusses steps his institution has taken to ensure its evolving virtual banking experience is safe, user-friendly and serves multiple channels.

2:30 PM – 3:30 PM

The Transactional Landscape: 2015

Jim Van Dyke, CEO, Javelin Strategy & Research



Leaders in the financial services industry and policy makers alike look to Javelin Strategy & Research for its annual independent and quantitative industry research. Their findings identify a wide spectrum of risks and

opportunities for financial institutions, payment processors, and executives tasked with managing

fraud and risk as well as their digital and mobile channels. Javelin CEO, Jim Van Dyke, will discuss the hottest trends in the financial services sector and will offer a comprehensive overview of today's transactional landscape, one that reflects findings from consumers, merchants and bankers as well as regulators.

3:30 PM – 3:45 PM

Refreshment Break

3:45 PM – 4:50 PM

How Datasets and Consumer Demands Are Reshaping Banking

Andrew Tarver, Founder, Bold Rocket



Is your institution fully leveraging all of the data it collects? Is it heeding the feedback it receives from its customers? Andrew Tarver, one of the world's leading financial services consultants, believes the answer to those

two questions will be indicative as to which institutions will thrive in the 21st century and which will flounder. Datasets and customer demand are reshaping the industry. Consumer-personalization will become a dominant principle in the industry, affecting products, services, security and, ultimately, customer retention.

5:00 PM – 6:30 PM

Poolside Networking Reception



Thursday, April 9

9:00 AM – 12:00 PM
GENERAL SESSION

9:00 AM – 10:30 AM
**Thinking Differently:
Preparing for the Solution Revolution**

Moderated by Drew Dougherty, Leadership DNA



The financial services industry is being reshaped by new technologies, changing regulations, accelerating consumer demand as well as cybercriminals and hactivists intent on exploiting our networks. It's a brave

new world – requiring an updated game plan. In this lively, interactive session, Drew Dougherty, a recognized management consultant and leadership coach, will help get industry leaders thinking differently. Slowing down to go fast; broadening peripheral awareness; engaging yet-untapped resources; embracing “Yes, and ...” to overcome obstacles; and recognizing some allegedly “brilliant” ideas can inadvertently sideline us. This session will help expand our industry awareness to ensure we embrace and leverage change to remain on the winning side.

10:45 AM – 11:45 AM
Blocking the Next Big Breach

Brian Krebs, Cyber Reporter, Krebs on Security



Whether the next billion-dollar data breach originates in North Korea or North Dakota, chances are Brian Krebs will know about it before anyone else does. Krebs is the country's top tech reporter, having broken many of the

biggest cybercrime stories of the last decade, including the multi-billion dollar Target breach, which transformed how retailers, consumers and financial institutions manage their card transactions. Because Krebs interacts regularly with law enforcement officials as well as global cybercriminals, his knowledge of the latest trends, threats and vulnerabilities is unmatched. He will discuss best-practices your organization can deploy to better protect its reputation and its customers.

11:45 AM – 12:00 PM
Closing Remarks

Lou Anne Alexander, Early Warning

12:00 PM
Boxed Lunch to Go

Keynote Speaker Bios

Drew Dougherty

For nearly 20 years, executives from McKinsey & Company, Johnson & Johnson, Vivra, IntraBiotics Pharmaceuticals, Pfizer, Goldman Sachs, Leap Wireless and Qualcomm have looked to Drew Dougherty for his guidance and coaching. As the head of LeadershipDNA, Dougherty is regularly called upon to share his insight and training with executives from across an array of industries. His understanding of behavioral change and his own background as a senior executive at a number of globally-focused organizations have primed him to serve as a leadership consultant and coach. Prior to founding LeadershipDNA in 1998, Mr. Dougherty served in several leadership roles, including oversight of the marketing and strategy functions for two major medical device companies (Guidant and Medtronic). He also served as a chief congressional aid in Washington, DC.

Brian Krebs

Brian Krebs is an independent investigative reporter who writes about cybercrime at *KrebsOnSecurity.com*. Formerly a reporter for *The Washington Post* (1995 to 2009), Krebs is probably best known for breaking stories regarding numerous high-profile data breaches in recent years including those that hit Target, Home Depot, Neiman Marcus and Michaels. A frequent subject-matter expert and public speaker, Krebs has been profiled on *60 Minutes*, as well in *The New York Times* and *Business Week*. His stories and investigations have also been profiled in *The Guardian*, *Popular Mechanics* and *Wired*. Krebs most recent book is *Spam Nation: The Inside Story of Organized Cybercrime - From Global Epidemic to Your Front Door*.

Jim Smith

Jim Smith is Executive Vice President of Wells Fargo, serving as head of the bank's Virtual Channels, with responsibility for the digital, phone and other remote channels' strategies and capabilities. He is also a member of the Wells Fargo Management Committee. Smith has been with Wells Fargo for 21 years. During that time he helped bring internet banking and financial services to customers following Wells Fargo's pioneering efforts in online banking. Smith began his career with Wells Fargo in the Consumer Services Management Training program and has occupied numerous executive positions, including leadership roles in digital, technology, data & analytics and intellectual property departments. He also formed Wells Fargo's Enterprise Data & Analytics team, served as Chief Data Officer and created Wells Fargo's Enterprise Patent Office.

Keynote Speaker Bios

Corey Stone

Corey Stone is the CFPB's Director, Office of Deposits, Liquidity Lending and Reporting Markets. He joined the agency in 2011, bringing with him an extensive background in electronic payment infrastructures, credit scoring and credit access as well as money services businesses. Prior to joining the CFPB, Stone served as Chairman of the Board of Start Community Bank in New Haven, Connecticut. He was also a Clinical Visiting Lecturer at Yale Law School and a Fellow at the Center for Financial Services Innovation in Chicago. He is the former Chief Executive Officer of Pay Rent, Build Credit, Inc., a company that helped consumers demonstrate creditworthiness through recurring utility bills. He is a graduate of Harvard and the Yale School of Management.

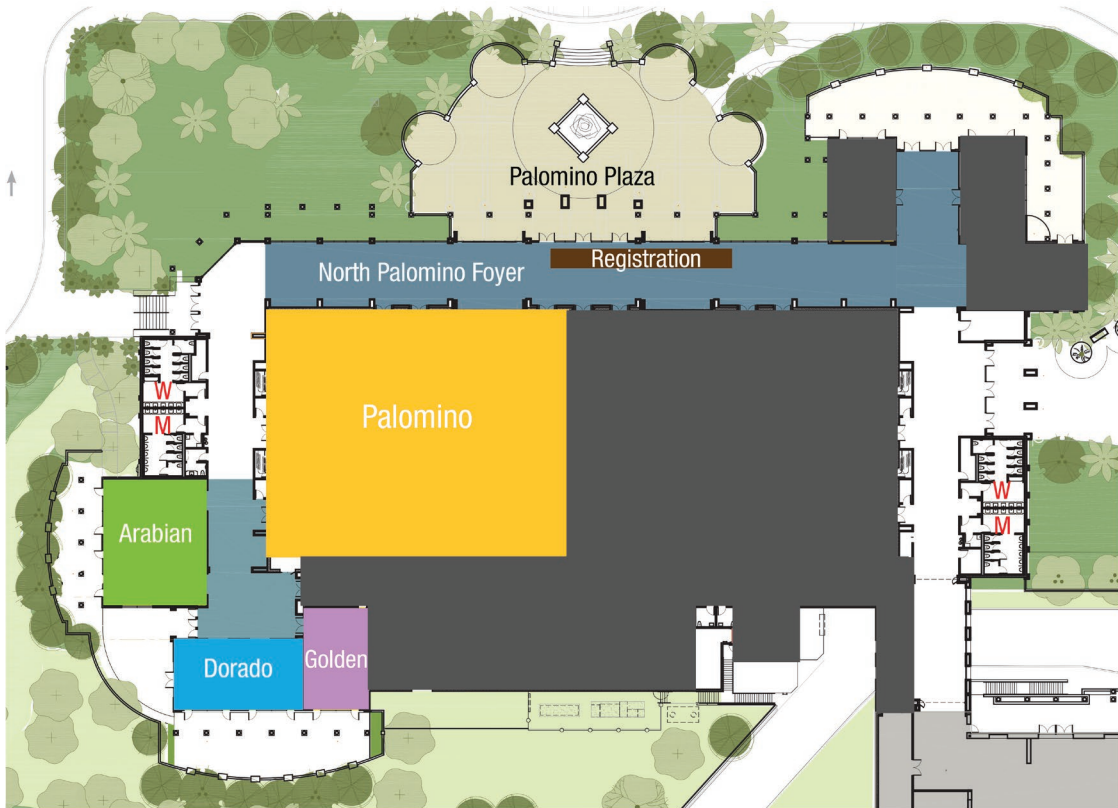
Andrew Tarver

Andrew Tarver has worked in the financial services industry for more than 15 years. Recently, he founded U.K.-based Bold Rocket, an organization created to help financial institutions and their customers expand their access to the latest financial industry technologies and products. Prior to this, Tarver was a partner at Accenture, where he worked across a range of investment banks. He has also designed and built algorithmic derivative trading platforms and has worked with the World Economic Forum researching the impact of disruptive technologies.

Jim Van Dyke

CEO of Javelin Strategy & Research, Jim Van Dyke regularly works with a variety of financial institutions, government agencies, payments companies, merchants and other service providers helping them increase revenue, reduce costs and better serve their customers. Among his key areas of concentration are digital financial services, cost reduction and fighting fraud. His insights typically reach a global audience of more than 40 million people each year as he is frequently quoted in *The Wall Street Journal*, *Business Week*, *The Economist*, *Forbes*, *USA Today*, *The Financial Times* and *American Banker*. Van Dyke also serves on the Consumer Advisory Board of the CFPB, bringing a focus on digital innovation to regulatory policy. He has presented before the U.S. House of Representatives, the FDIC as well as numerous industry events.

Activity Map



Tuesday, April 7

- **Inside Track:**
Solutions Overview, Part I
 1:00 PM – 3:00 PM
- Inside Track:**
Solutions Overview, Part II
 3:30 PM – 5:00 PM
- **Track 1**
 3:30 PM – 5:00 PM
- **Track 2**
 3:30 PM – 3:45 PM
- **Track 2A**
 3:45 PM – 5:00 PM
- **Track 2B**
 3:45 PM – 5:00 PM

Wednesday, April 8

- **Breakfast Buffet**
 7:00 AM – 8:00 AM
- **General Session**
 8:00 AM – 9:15 AM
- Breakout Panels**
- Track 1**
 9:30 AM – 10:20 AM
 - **Session 1**
 - **Session 2**
 - **Session 3**
- Track 2**
 10:40 AM – 11:30 AM
 - **Session 1**
 - **Session 2**
 - **Session 3**
- **Networking Lunch**
 11:30 AM – 1:30 PM
- **General Session**
 1:30 PM – 4:50 PM

Thursday, April 9

- **Breakfast Buffet**
 8:00 AM – 9:00 AM
- **General Session**
 9:00 AM – 12:00 PM
- **Boxed Lunch to Go**
 12:00 PM



FEATURED KEYNOTE



Is Your Organization Ensuring Greater Consumer Access?

COREY STONE,
TOP CFPB POLICY MAKER

Be sure to join us at the 2015 *Early Warning Summit* as keynote speaker Corey Stone, a top policy maker with the CFPB, presents *Beyond Binary: Expanding Your Institution's Customer Base*.

Stone, Director of the CFPB's Office of Deposits, Liquidity Lending and Reporting Markets, will discuss the role his agency is playing in helping to shape new, insightful screening tools that better identify a full spectrum of risk while ensuring more consumer access.

To reserve a spot, [register today](#).

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Register today!**

**Now in its 20th year, the
Early Warning Summit is
complimentary forum that
facilitates networking,
collaboration and big ideas!**



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Early Warning provides innovative risk management solutions to a diverse network of 900 financial institutions, government entities and payment companies, enabling businesses and consumers to transact with safety, speed, and convenience. Owned and governed by five of the largest banks in the United States, this unique business model facilitates a data exchange system based on collaborative intelligence and trusted exchange. For more information please visit www.earlywarning.com



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FEATURED KEYNOTE



**Hear From the
Country's Leading
Authority on Cybercrime!**

**BRIAN KREBS,
CYBERSECURITY EXPERT**

Brian Krebs, the country's top cyber reporter, will evaluate today's most nefarious digital threats and discuss steps your organization can take to protect its data and its customers.

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FEATURED KEYNOTE



Is Your Organization Embracing Technology?

ANDREW TARVER,
LEADING FINANCIAL INDUSTRY CONSULTANT

Andrew Tarver, one of the world's most sought-after industry consultants, believes far too many financial organizations are simply "stumbling along" rather than fully embracing evolving technology and data.

Join us at the 2015 *Early Warning Summit* when Tarver offers a lively appraisal of where the financial services industry is headed, which organizations will thrive – and which ones will founder.

Don't miss it. [Register today.](#)

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Now in its 20th year, this complimentary event marks your chance to hear from world-class speakers and discuss big ideas!



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2014 Early Warning Summit Highlights



The award-winning *Early Warning Summit* is your chance to ...

- Participate in a collaborative dialogue
- Learn about the latest technology and trends
- Shape a more secure, compliant and agile transactional network

REGISTER TODAY

Early Warning Summit

0 DAYS

00 HOURS 00 MINUTES 00 SECONDS

April 7, 2015

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The *Early Warning Summit* will be held at the Fairmont Scottsdale Princess Resort in Scottsdale, AZ. Rooms will fill up fast, so reserve yours today.

ACCOMMODATIONS

DOWNLOAD EVENT INFORMATION



The award-winning *Early Warning Summit* features the nation's leading thought leaders and innovators. Download event information.

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2015 SESSIONS AND KEYNOTE SPEAKERS



Each year the *Early Warning Summit* informs and inspires. We're securing the most exciting, in-demand influencers as keynote speakers.

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RESERVE YOUR PLACE: REGISTER TODAY!



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ABOUT EARLY WARNING

Organizations rely on Early Warning's 20-year heritage of dependability, startup member and collaborative business model to help prevent fraud, manage risk, remain compliant and better serve their customers.

FAIRMONT SCOTTSDALE PRINCESS RESORT

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Early Warning
Summit

0 DAYS

00 HOURS | 00 MINUTES | 00 SECONDS

April 7, 2015

Now In Its 20th Year: The *Early Warning Summit*

Started in 1995 as a forum for Early Warning's community of financial institutions to discuss products and trends, the *Early Warning Summit* has evolved into an award-winning, can't-miss industry event where important issues such as fraud, cybercrime, technology, privacy, national security, regulatory trends and analytical advancements take center stage.

Each year, the industry's top fraud prevention and risk-management executives come together to:

- Hear from policy makers and influencers
- Discuss trends
- Network, and
- Shape future solutions.

Unlike other industry conferences, *Early Warning Summit* invitees attend at no cost.



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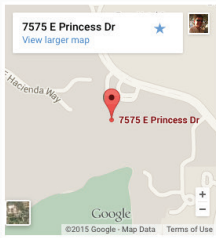
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About the Fairmont Scottsdale Princess Resort



The Resort occupies 65 acres overlooking the Sonoran Desert, framed by the majestic McDowell Mountains.

The Resort offers:

Five award-winning restaurants and lounges, with something delectable for every taste

A setting conveniently close to recreational areas and shopping, dining and entertainment locales.



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JUST THE FACTS

WORTH REPEATING

GRAPHIC ARTS

ROLL THE TAPE

Welcome to the Afterwards ...

Your post-2015 *Early Warning Summit* resource!



We invite you to revisit high points from this year's *Early Warning Summit*. The event was a huge success, drawing nearly 300 executives and decision-makers representing 76 different organizations including some of country's top financial institutions as well as guests from Google, Verizon, T-Mobile, Equifax, AT&T, the Consumer Financial Protection Bureau and many others.

To keep the collaborative energy going, we've created this site enabling you to not only revisit the important information that was presented during the two-and-a-half day event, but also to relive some of the fun.

Be sure to check out ...

- **Just the Facts:** a collection of 2015 *Summit* presentations
- **Worth Repeating:** a compilation of thought-provoking comments
- **Graphic Arts:** a 2015 *Summit* photo album
- **Roll the Tape:** Speaker videos from 2015 *Summit*

Enjoy. We look forward to seeing you at the 2016 *Early Warning Summit*!

This site will only be available until September 1, 2015.

