

Where the Most **inn0v8ive** Minds Meet

# inn20v8

Client Summit 2008

March 10–12, 2008 : San Diego, California



**It's All Right Here...**

**It's All Right Now...**

**It's All Online...**

## **Join us March 10 – 12** for three days full of information, innovation and West coast fun.

We have quite a collection of riveting speakers, innovative sessions, cutting-edge data, key networking opportunities, and fabulous events in store for you at our **11th Annual Client Summit**. With our theme of constant innovation, we chose one of the most innovative spots in the country—San Diego. Go west this spring and explore what's driving headlines and "bottom-lines" in online banking, payments and collections these days.

We understand the critical challenges you are facing and the intense competition in the marketplace. Our 2008 Client Summit can help you stay abreast of powerful forces at work in the market that affect your organization's ability to perform and outperform, including technological innovations, payment evolutions, new security threats, and the fact that the consumer sits firmly in the driver's seat, controlling their banking, collections, and payment relationships.

This year's sessions and workshops are audience-specific with valuable overlap across industries: **Credit Unions and Banks, Marketing and Operations, Trends and Innovations**, and **Billers and Corporate**—to address your specific business challenges and objectives, including:

- » **Get inside your customer's heads.** Understand the latest trends and market research on customer behavior and find out what your customers are thinking.
- » **Learn about adoption trends** for online banking to secure your market share.
- » **Are you mobile or immobile?** Learn the nuts and bolts of mobile technology and how it fits in with payments and banking.
- » **Keep your customers and members safe** by knowing how to identify fraudsters' current attack methods as well as knowing what's lurking on the horizon.
- » **Online debt collection** can help your organization weather the worsening credit economy.
- » **Serving the business market** requires a different approach and a willingness to be innovative in order to satisfy customers whose needs and objectives vary greatly. What are you serving up?
- » **Innovate your way to growth** by using innovative targeted segmentation methods to attract and retain new customers and ultimately to drive multi-channel growth. In this competitive marketplace, financial institutions are willing to fight for every customer and customers will move their relationships without a second backwards glance. Utilize innovation and technology to help win the fight.
- » **Stay on the edge!** Our knowledgeable and dynamic speakers will bring you the latest industry information and trends. Hear from industry analysts and leave with an abundance of knowledge, insight, and a clear plan of action.



## Experience Innovation First-Hand

Explore a plethora of activities from golfing at the gorgeous-but-rigorous Salt Creek Golf Club to networking at a reception in a historic 1920s bank turned night club in the Gaslamp District to experiencing our kick-off event at SeaWorld with the most innovative whale we know—Shamu! You can even choose from a rejuvenating afternoon at a luxury spa or innovative tours of the following sites:

- » The one-of-a-kind **USS Midway**, the longest serving aircraft carrier in US history
- » The world-renowned **San Diego Zoo**
- » **Historic San Diego** itself, from top to bottom and 100 points of interest in between

Whether you're examining how your organization stacks up to national trends or learning how to better manage your customer relationships, you'll spend your time in San Diego learning innovative strategies to revolutionize your business, make valuable connections, and have a blast while doing it. Take a closer look at our agenda to get a better idea of what we've got in store for you.

Don't miss this year's Client Summit at the elegant Westin Horton Plaza in San Diego. We hope to see you there!



*We look forward to seeing you in San Diego!*



# AT-A-GLANCE

## SUNDAY, MARCH 9

- 4:00 pm ..... Welcome Happy Hour,  
The Westin Horton Plaza
- 7:00 pm ..... Client Advisory Council Dinner  
(Invitation Only)

## MONDAY, MARCH 10

- 8:00 – 11:30 am ..... Client Advisory Council Breakfast/  
Meeting (Invitation Only)
- 9:00 am – 3:00 pm ... Exhibits
- 9:00 am – 5:00 pm ... Registration
- 12:30 – 3:45 pm ..... Workshops and Sessions
- 7:00 – 11:00 pm ..... SeaWorld Kick-Off Event  
(Business casual attire; buses load  
at 6:30 pm)

## TUESDAY, MARCH 11

- 7:00 – 8:00 am ..... Breakfast
- 7:30 am – 3:00 pm ... Registration
- 8:00 am – 12:15 pm ... Opening Session, Keynotes,  
and Sessions
- 10:45 – 11:30 am ..... Exhibits
- 12:30 – 5:30 pm ..... Activities and Excursions  
(Buses load at 12:15 pm)
- 6:30 – 9:00 pm ..... Networking Reception at On  
Broadway in Gaslamp District  
(Business casual attire)

## WEDNESDAY, MARCH 12

- 7:00 – 8:00 am ..... Breakfast
- 7:00 – 8:00 am ..... Exhibits
- 8:00 am – 12:00 pm ... Keynotes, and Sessions
- 9:30 – 10:00 am ..... Exhibits
- 12:00 – 1:30 pm ..... Lunch, Closing, Awards



# WORKSHOPS/TRACKS

## WORKSHOPS—Monday, March 10

Monday, March 10, 12:30–1:30 pm

### **Mobile 101**

**Roger Applewhite**

*Technology Strategist, Avenue B Consulting, Inc.*

Attend this session and understand the basics of mobile technology and how it fits with payments and banking. Highlights include:

- The basic elements of mobile technology: infrastructure and applications
- Current size, extent, and structure of the mobile market
- Mobile payments—how it works now and where it is going
- Mobile banking—the unique challenges and opportunities of this new channel

Monday, March 10, 1:45–2:45 pm

### **Making the Web Channel Profitable**

**Speaker TBD**

As the new year kicks into high gear, it may be time to review your strategy for profitizing your online channel. The success of the channel as an effective growth channel hinges on having a clear sense of what's working and what isn't. Without this insight, even the carefully well-thought out plans can fail. For many financial institutions, understanding what to measure and how to take action on the data remains a challenge or even a mystery.

This session will explore the latest trends, effective strategies and best practices to help drive profitability from your online channel.

## TRACKS <>> SESSIONS

### **Banks & Credit Unions Tracks**

Monday, March 10, 3:00 – 3:45 pm

#### **Business Banking**

**Joseph Schramka**, *Business Services Director*

The numbers tell the story. There are 22 million SOHO businesses, 26 million small businesses, and 32 million small businesses with 5–20 employees in the United States. This is a highly desirable and rapidly expanding market. Learn how you can meet their remote banking needs.

Tuesday, March 11, 11:30 am – 12:15 pm

#### **Online Account Opening: A Powerful Engine for Growth**

**David Albertazzi**, *Senior Director of Product Management*

Financial institutions of all sizes are finding that the online channel is a natural place to jump-start customer acquisition. Ensuring a fast and customer-friendly account opening process can help reduce attrition rates, and

have a direct impact on increased revenue. This session offers an overview of the Account Opening product and explores a few of the challenges facing financial institutions in search of a best practices account opening platform.

Wednesday, March 12, 10:00 – 10:45 am

#### **Premium Bill Pay Services**

**David Munger**, *Vice President of Product Management*

With bill pay now a commodity, how will you differentiate your online channel? Premium online services, such as Expedited Payments, Bill Presentment, and Personal Financial Management Tools all offer the opportunity to meet consumer demand for advanced services while also generating new revenue. Learn how these services can integrate into your overall online channel strategy to differentiate your product and drive consumer loyalty.

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# TRACKS «» SESSIONS (CONTINUED)

## Banks & Credit Unions Tracks

(CONTINUED)

Wednesday, March 12, 11:00 – 11:45 am

### **Enhancing QRC: Giving You More Control**

**Sandy Solomon**, *Vice President of Customer Care*

Get inside your customer's head to effectively address their most pressing questions as faced by banks and credit unions today. This session will leverage consumer research to reveal how your institution can increase deposits, raise the quality of customer service, decrease delinquent debt, and lower your cost to serve. Be sure your financial institution is armed with a robust Customer Care solution to retain customers and members.

## Marketing & Operations Tracks

Monday, March 10, 3:00 – 3:45 pm

### **ICM Marketing to Drive Adoption**

**Anne Ferguson**, *Consumer Marketing Director*

Learn how Online Resources uses powerful targeting technologies to message consumers about the benefits of online bill pay. Explore the various media used to reach out to consumers at all possible touchpoints. In this session, you will hear case studies of profitable programs developed for some of your peers.

Tuesday, March 11, 11:30 am – 12:15 pm

### **Providing Expert 24/7 Customer Support**

**Sandy Solomon**, *Vice President of Customer Care*

Online Resources has been providing Consumer Care for more than 15 years, and we are the expert at providing superior support in the financial services area. Tap into our expertise and learn how we can help you by utilizing our staff, tools and state-of-the-art technology to provide world-class contact experience to over 600 financial institutions and 800,000 end-users today, and how we can help you in the future.

Wednesday, March 12, 10:00 – 10:45 am

### **Optimizing the User Experience**

**Tim Froemling**, *Senior Product Manager*

Put your financial institution ahead of the pack by learning how to maximize consumer bill pay adoption by following

industry best practices in marketing communications, interface design, and product functionality. This session will give you an overview of Online Resources data and industry findings on how to effectively maximize bill pay adoption from account opening to banking and bill pay enrollment to bill pay customer retention.

Wednesday, March 12, 11:00 – 11:45 am

### **Keeping Your Customers Safe**

**George Pawlak**, *Vice President of Corporate Risk Management and Security*

The security threats facing the online banking, bill payment and ecommerce Internet channels are complex and ever-changing. Online fraudsters are organized, smart, motivated and are currently attempting to fleece consumers by exploiting their trust...and their computers.

In this session, attendees will be guided through the Online Resources security model and fraud mitigation activities in addition to the following:

- Learn the current attack methods used by the fraud "perps" aimed to defraud your consumers and your institution
- Walk through real-life fraud investigation cases from the perspective of the fraudster and Online Resources' own Fraud Prevention Group
- Glimpse into the threat lurking on the horizon for 2008 and beyond

## Trends & Innovation Tracks

Monday, March 10, 3:00 – 3:45 pm

### **Going Mobile: Are We There Yet?**

**David Benning**, *Vice President of Strategic Development*

Sales of cell phones outnumbered sales of personal computers by a four to one margin last year. Newer cell phones are much more powerful and sophisticated than previous models. Clearly, the consumer of the future wants to be constantly connected. How will the proliferation of powerful mobile devices impact the way your customers and members bank and pay bills? Learn about the competing technologies, their strengths and weaknesses, and the challenges you will face in bringing a mobile banking solution to your customers and members.

(CONTINUED) **TRACKS «» SESSIONS**

Tuesday, March 11, 11:30 am – 12:15 pm

**Today's Vision and Tomorrow's Reality  
for Web 2.0**

**Bob Vandehey**, *Senior Director of Research  
and Development*

Everyone is talking about Web 2.0. What exactly is meant by Web 2.0, and how does it apply to financial institutions? This session will delve into the very broad definition of Web 2.0, explore innovative sites that are trying to capitalize on this emerging paradigm as well as discuss where this will lead us tomorrow.

Wednesday, March 12, 10:00 – 10:45 am

**Banks are Billers, Too**

**Bill Kinnelly**, *Senior Vice President of Marketing*

The lending relationships that a FI has with its customers makes the FI interested in the "biller-direct" e-payments model. This session will address the FI audience on topics like electronic payments, bill presentment, virtual collections and payment concentration.

Wednesday, March 12, 11:00 – 11:45 am

**Consumer Research: Crucial Insight from  
the Latest Surveys**

**Phil Spradlin**, *Senior Research Analyst*

How are your consumers being affected by the credit crisis? How can your institution break through the intense competition to increase deposits? What are consumers looking for from your institution? Get inside your customer's head to address pressing questions faced by banks and credit unions today. Come learn from the very latest Online Resources Corporation consumer survey results!

**Billers & Corporate Track**

Monday, March 10, 3:00 – 3:45 pm

**Billing as a Network**

**Bill Kinnelly**, *Senior Vice President of Marketing*

Turning the entire billing cycle electronic delivers lower cost and risk as well as increases customer satisfaction. This session will cover why that takes a network of banks and billers, and how your organization can make its contribution and capture the benefits.

Tuesday, March 11, 11:30 am – 12:15 pm

**Successful Payment Innovation:  
A Biller's Perspective**

**Teri Bemis**, *Senior Manager Product Management*

Billers' payment challenge remains meeting the often-conflicting objectives of low cost, manageable risk, appropriate speed, and consumer choice. This session will discuss the latest trends in payment innovation, including alternative payment methods, stored value cards, payment network rules, walk-in payments, PIN-less debit, mobile, and the role of cash and checks in an e-payment environment.

Wednesday, March 12, 10:00 – 10:45 am

**The Cutting Edge of Debt Collection**

**Alan Solarino**, *Senior Product Manager*

Not sure what to do to weather the worsening credit economy? Then be sure to attend this session where you will hear about the latest research regarding consumer and biller concerns related to the worsening credit economy. We will share operating results and best practices from creditors' and debtors' effective use of Online Resources' web collections tool. You won't want to miss this one!

Wednesday, March 12, 11:00 – 11:45 am

**Billing Beyond the Payments**

**Teri Bemis**, *Senior Manager of Product Management*

This session will address the cost reduction and customer retention benefits of account self-service features, such as account presentation and bill presentment/distribution.

# TRACKS «» SESSIONS (CONTINUED)

## GENERAL SESSIONS & PANEL DISCUSSIONS

### Keynote Speakers Sessions—Tuesday



Tuesday, March 11, 8:00 am  
**Welcome**  
Raymond T. Crosier  
*President and COO, Online Resources*



Tuesday, March 11, 8:10 am  
**State of the Company**  
Matthew P. Lawlor  
*Chairman and CEO, Online Resources*



Tuesday, March 11, 8:30 – 9:15 am  
**Tracking the Trends: At Look at the Stats Behind the Changing Payments Landscape**  
Richard Oliver  
*Executive Vice President, Federal Reserve Bank of Atlanta*

The Federal Reserve recently completed its third Retail Payments Research Project, which tracks the trends and current makeup of the retail payments market in the U.S. During this keynote session, you will learn about the cold, hard facts that illustrate the change in use and amount of checks, credit and debit cards, and ACH transactions.



Tuesday, March 11, 9:15 – 10:00 am  
**Technology Debut: The Latest and Greatest in Emerging Payment Applications**  
Richard Crone  
*Principal, Crone Consulting, LLC*

PIN-less, contact-less, agent-less, mobile, stored value. With so many new payment technologies being introduced today, we've enlisted a pro to help us sort through them. In this general session, Mr. Crone will provide a look at the pros and cons, risks and costs of some real-life deployments of these emerging applications.

Tuesday, March 11, 10:00 – 10:45 am  
**Panel Discussion**  
Matthew P. Lawlor, *Online Resources*;  
Richard Oliver, *Federal Reserve Bank*; and  
Richard Crone, *Crone Consulting, LLC*

### Keynote Speakers Sessions—Wednesday

Wednesday, March 12, 8:00 am  
**Review of Prior Day**  
Raymond T. Crosier  
*President and COO, Online Resources*



Wednesday, March 12, 8:15 – 9:00 am  
**The Financial Technology Wish List: What the Largest Banks are Looking for Next**  
James C. Hale  
*Founding General Partner, FT Ventures*

If ever there was a financial technology crystal ball, Mr. Hale may have the best access to it. As a founder of FT Ventures, the leading venture capital investor in financial technology, he enjoys backing from 40 of the world's largest financial institutions. During this session, you will hear a preview of future technologies and applications that are at the top of these institutions' wish lists.

Wednesday, March 12, 9:00– 9:30 am  
**Panel Discussion—Online Resources Innovation by Division**  
**Moderator:** Matthew P. Lawlor, *Online Resources*  
**Panelist:** Ron Bergamesca, *Community Banking & Credit Union Division*  
**Panelist:** Bob Craig, *eCommerce Division*  
**Panelist:** Sheila Narayan, *Banking Payments Division*

# CONFERENCE EVENTS

## THE WESTIN HORTON PLAZA San Diego

### Welcome Happy Hour

The Westin Horton Plaza  
Sunday, March 9

Welcome to San Diego, Online Resources-style! Join us for a cocktail and delicious California food in an incredibly relaxing atmosphere at The Westin San Diego's upscale Lobby Lounge. The sophisticated urban hotel boasts a 100-foot high lobby atrium, creating a magnificent sense of arrival. Relax from the rigors of travel and enjoy a truly stimulating sensory experience with friends new and old.



### SeaWorld Kick-Off Event

SeaWorld Adventure Park  
Monday, March 10

We chose SeaWorld as the perfect destination to kick off our 2008 Client Summit because, like Online Resources, innovation plays a key role in their primary mission. Nestled among nature's beauty in San Diego's historic Mission Bay, SeaWorld is one of the world's premier marine adventure parks. You will experience the Arctic as you walk through a glass tunnel surrounded by sharks, observe the adorable manatee, visit penguins in their natural habitat and more!

As unforgettable and amazing as SeaWorld itself is, the food is one of the most memorable elements. The delicious cuisine prepared by SeaWorld's renowned and award-winning chefs is both innovative and legendary. Get ready to enjoy a fabulous evening of socializing, wining, and dining amidst the tropical setting of SeaWorld!

Capping off the evening is a spectacular, exclusive demonstration of the killer whales just for us featuring the most innovative and inspiring whale we know and love: Shamu. Shamu rocks! No, literally—the amazing new nighttime Shamu show is mixed with a rockin' soundtrack and fused with concert-like lights. The night is sure to be a special one you won't want to miss!



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# CONFERENCE EVENTS (CONTINUED)

## **11th Annual Golf Tournament**

Tuesday, March 11, 12:30 – 5:30 pm



Join us on the course—just you, the ball and a beautiful golf course under blue sky and sunshine. Located beneath the shadows of Mt. Miguel and adjacent to a State Wildlife preserve, Salt Creek Golf Club offers a unique golf experience to all levels of players. Salt Creek brings links style golf to the natural terrain and beauty of San Diego County. Salt Creek's commitment to quality and service ensures that everyone enjoys an exceptional day of golf.

Measuring 6,889 yards from the back tees and 5,505 from the forward tees, Salt Creek caters to all skill levels with its generous fairways and large greens. Salt Creek hosts the 32nd Annual Southern California Golf Association Tournament of Club Champions, the US Pro Golf Tour and the San Diego State Aztec Fall Classic.

## **Exhibit Hall**

Monday, March 10, 9:00 am – 3:00 pm

Tuesday, March 11, 10:45 am – 11:30 am

Wednesday, March 12, 7:00 – 8:00 am/9:30 – 10:00 am

Be sure to visit our exhibitors to explore new business solutions for your financial institution. By visiting every exhibitor and having them stamp your *Passport Exhibitor* booklet, you will be eligible to win impressive prizes at our drawing, which will be held at the **Closing and Awards Lunch** Wednesday, March 12.



## **Networking Reception**

On Broadway Club, Gaslamp District

Tuesday, March 11, 6:30 – 9:00 pm

Ready to eat, drink and be merry? This is the place to do that. Network with your peers at one of the hottest nightclubs in San Diego—On Broadway. This former 1920's bank with its beautiful Art Deco architecture and 30,000 sq. ft. of space is now a state-of-the-art facility with extraordinary audiovisual and lighting technology. On Broadway is a playful blend of history, sophistication, and the edgy and hip. A truly colorful and innovative place, it is the perfect place to unwind with colleagues and Online Resources folks. Don't miss the decadent desserts served—where else?—inside the banks' old vault!



## **CEO Brunch (Invitation Only)**

The Westin Horton Plaza

Tuesday, March 11, 11:15 am – 12:15 pm

Online Resources CEO and Chairman Matt Lawlor and President and COO Ray Crosier will host an invitation-only brunch for senior executives. As a CEO, you may well realize the value in networking with fellow C-level executives to share ideas and best practices in order to more effectively lead your organization. Join us for an informal discussion of issues at the forefront of the financial services industry facing financial services executives today.

**(CONTINUED) CONFERENCE EVENTS****ACTIVITIES & EXCURSIONS**—Tuesday, March 11, 12:30 – 5:30 pm***USS Midway Aircraft Carrier Tour***

Tour the one-of-a-kind USS Midway Aircraft Carrier with its 47-year career of service to our country from 1945 to 1991, where it served as a flagship in Desert Storm. No other carrier has served as long as the USS Midway. Time and again Midway remained on station when other carriers broke down and headed for port. Relive history with a self-guided audio tour by knowledgeable, entertaining Midway veterans who share their own stories of living and working aboard such a massive aircraft carrier.

***San Diego Zoo Tour – 2 ½-hour VIP Tour***

Had enough of four walls and a ceiling? Then stop and smell the flowers—and more than 700,000 exotic plants as well—in a place that knows no boundaries: the world-renowned San Diego Zoo. From gorillas to giant pandas, you will see it all and more! The 100-acre Zoo is home to more than 4,000 rare and endangered animals representing more than 800

species and subspecies. Take this special VIP Tour and see the Zoo the way everyone wishes they could...from behind the scenes! This Special Tour is filled with experiences and information you can't get anywhere else. You will take a private cart/bus tour to really get away from it all and explore three off-exhibit areas with special views of the animals.

***San Diego Tour by Trolley***

Want to explore beautiful, historic San Diego in more detail? Then hop aboard the original orange and green Old Town Trolley San Diego Trolley and take an exclusive, fully narrated, historic tour of San Diego and Coronado! Enjoy colorful anecdotes, humorous stories and well-researched historical information. The tour covers about 30 miles and over 100 points of interest in a fast-paced, two-hour narrative. Highlights include:

- Old Town
- Embarcadero
- Seaport Village
- Gaslamp Quarter
- Coronado
- San Diego Zoo and El Prado in Balboa Park.

***An Afternoon at the Spa***

Find retreat from a busy day of the conference by going for a spa treatment.

**CLOSING AWARDS LUNCH*****Score Fantastic Prizes Before Heading Home***

To cap off the 2008 Client Summit, we will recognize some high-performance clients who have successfully leveraged innovation as a powerful factor in surging their organization forward. You can also win some fabulous prizes yourself to take with you, reminding you of this year's Client Summit and the importance of constant innovation. Just complete your *Passport Exhibitor* booklet by visiting all of our exhibitors. **Winners must be present!**

# SPEAKER BIOS

## **David Albertazzi**

*Senior Director of Product Management, Online Resources*

With more than 10 years of experience in the banking industry, David Albertazzi leads the product management function within the Community Banking and Credit Union Services division of Online Resources. He is responsible for developing new online banking products as well as managing the online banking product line, which includes such ancillary products as Account Opening, Online Lending, eStatements and OFX.

Prior to joining Online Resources, Albertazzi was Vice President for The Mechanics Bank, a California-based regional bank, where he had Product Management responsibilities as well. Albertazzi holds a Graduate Business Degree from the IFG Institute in Lyon, France.

## **Roger Applewhite**

*Technology Strategist, Avenue B Consulting, Inc.*

Roger Applewhite specializes in adapting and applying technology to all aspects of payments and banking. During his 20-year career, he has served more than 50 organizations in various capacities from consulting analyst to managing director. Under contract, he led the formation of a new electronic bill payment and presentment company, served as director of a joint venture developing online debit for the Internet, and brought to market the financial industry's first outsourced service management product. Applewhite is most often retained to create strategy for organizations where technology, whether old or new, is a defining factor. Currently, his clients have him focusing on mobile commerce and card processing.

## **Teri Bemis**

*Senior Manager of Product Management, Online Resources*

Teri Bemis is the Senior Director of Product Management for Online Resources' eCommerce Division. Bemis has more than 17 years of experience in technology and product management, including serving as a Director of Product Management in CheckFree's eCommerce Division. Bemis also led product management for BellSouth's Internet Division. Bemis holds a bachelor's degree from Indiana University.

## **David Benning**

*Vice President of Strategic Development, Online Resources*

David Benning is responsible for Strategic Development in the Community Banking and Credit Unions Division and has spent the last two years immersed in the mobile banking and payments market. Benning has both a software and hardware engineering background with 25 years of experience in networks, software design and communications systems. He has industry certifications from Microsoft, Novell, Cisco and 3Com.

Benning co-founded the former Integrated Data Systems (IDS), acquired by Online Resources and now serving as the company's Custom Solutions Group. Prior to IDS, he owned and operated Benning Computer Systems, an IT development practice. He was also the chief architect of the University One-Card System™, a complete banking and security system for college and corporate campuses.

Benning is a regular speaker on the use of mobile technologies for banking applications at industry conferences and users group meetings. He attended California State University-Northridge.

## **Richard K. Crone**

*Founder, Crone Consulting, LLC*

Richard Crone leads Crone Consulting LLC, which provides payment processing insight to banks, billers, merchants, processors, start-ups and investors. He has held senior management positions at Dove Consulting; Edgar, Dunn & Company; and KPMG Consulting (now BearingPoint). Crone drew upon his nearly 30 years of payment and remittance processing experience to envision and launch CyberCash's PayNow™ Electronic Check Service in 1996. He led Home Savings of America as Senior Vice President and Director of Electronic Banking in their successful release of online banking with Microsoft Money and Intuit's Quicken. Crone spent eight years with KPMG Consulting as a Senior Manager and nine years with Unisys. He also served on the Board of Directors of edocs from the company's inception until it was sold to Siebel.

Crone has published over 100 articles, most recently in Billing World Magazine, Bank Technology News, American Banker, Journal of Retail Banking Services and the TMA Journal. He holds a Master of Business Administration degree, beta gamma sigma, and a Bachelor of Science degree, cum laude, from the University of Southern California.

**(CONTINUED) SPEAKER BIOS****Anne Ferguson***Consumer Marketing Director, Online Resources*

Anne Ferguson directs Online Resources' Consumer Marketing efforts. In this capacity, she is charged with helping our financial institution clients and industry partners increase their online banking and bill pay adoption through innovative, mixed media marketing programs. She is also responsible for our CRM system, which allows Online Resources to deliver thousands of messages to targeted consumers each day. Prior to joining the company in 2003, she spent several years with Wachovia Bank's Corporate Lending division, MCI's consumer marketing division, and with an Internet start-up company. Anne earned her bachelor's degree in history from Duke University and her master's degrees in Business Administration and International Affairs from American University.

**Tim Froemling***Senior Product Manager, Online Resources*

Tim Froemling manages Online Resources' hosted bill pay products, including Internet Bill Pay, Expedited Payments, and MoneyHQ. Prior to joining Online Resources, Froemling was a Product Manager for Ruesch International, an international payments provider where his chief responsibilities included managing the development and adoption of their international payment system. Froemling holds a Bachelor of Science degree in Business Administration from Ohio University.

**Lisa Gawlak***Senior Product Manager, Online Resources*

Lisa Gawlak is currently responsible for the Banking Payments Division's Remittance Services, Real-Time Digital Scanline, and Bill Presentment solutions. She began her career with Princeton eCom in 1997, remaining with Online Resources since it Princeton eCom in 2006. Prior to joining the product management team, Gawlak served in numerous roles within the company, including sales, relationship management, and implementation. She holds a Bachelor of Arts degree from Central Connecticut State University.

**James C. Hale***Founding General Partner, FTventures*

Jim Hale co-founded FTventures in 1998 and served as Managing Partner until 2004. He has three decades of management experience in the commercial and investment banking industry. Before establishing FTventures, Hale was a Senior Managing Partner at Montgomery Securities where he founded and managed the financial services corporate finance practice and also managed more than 200 financial industry transactions. In 1982, Hale co-founded the Montgomery Financial Fund, an opportunistic institutional private equity investment fund. Prior to that, he founded the corporate development group at Bank of America. Hale is a co-founder and board member of the San Francisco Venture Capital Forum and currently serves on the Board of Directors of the National Venture Capital Association where he is also a member of the Advisory Committee on Corporate Venturing. He is on the Public Radio International Board of Directors and is a member of the Investment Committees of the University of California, Berkeley Foundation, St. Ignatius College Preparatory, and formerly a member of DUMAC (Duke University) Investment Board.

Hale received a Bachelor of Science degree from the University of California, Berkeley, and a Master of Business Administration degree from Harvard University. He is also a CPA.

**Bill Kinnelly***Senior Vice President of Marketing, Online Resources*

Bill Kinnelly serves as Senior Vice President of Marketing and is responsible for Marketing and Product Management for Online Resources' eCommerce Services Division. Kinnelly has led the Company's Card Issuer and Credit Services unit, formerly Incurrent Solutions before its acquisition by Online Resources in 2004. He has more than 20 years experience in technology services, including serving as chief operating officer of the U.S. telecom business unit of Retail Decisions, Inc., a global credit card payment processor to telecom and e-commerce firms.

Kinnelly holds a bachelor's degree in Finance and Computer Science from Georgetown University, graduating Summa Cum Laude. He also holds an MBA from The Wharton School, having graduated as a Palmer Scholar.

# SPEAKER BIOS (CONTINUED)

## **Matthew P. Lawlor**

*Chairman and Chief Executive Officer, Online Resources*

Matthew P. Lawlor has served as Chairman and CEO since March 1989. He co-founded Online Resources and serves as chief executive officer. He has more than 30 years of financial services experience, starting with Chemical Bank (now JPMorgan Chase) where he headed a consumer banking division, and its international investment company. Lawlor's career also spans venture capital, project engineering and service as a presidential exchange executive with the White House in 1980. He is active in industry affairs, and is founder of the e-Financial Enablers Council, a roundtable of Internet banking and payments executives. Lawlor holds a bachelor's degree in mechanical engineering from the University of Pennsylvania and an MBA from Harvard University.

## **David Munger**

*Vice President of Product Management, Online Resources*

David Munger currently leads Product Management activities for the Banking Payments Division, with a focus on delivering innovative bill pay solutions to the financial institution marketplace. Prior to his tenure at Online Resources, Munger managed Payment Operations and Strategy at MCI WorldCom where he drove the development and marketing of MCI's alternate billing and payment services, including the delivery of online billing and payment solutions for consumer, corporate, and government markets. Munger holds a Bachelor of Arts in Economics from the University of Virginia.

## **Richard R. Oliver**

*Executive Vice President, Federal Reserve Bank of Atlanta*

Rich Oliver has been with the Federal Reserve Bank since 1973. Since 1998, Rich Oliver has served as Retail Payments Product Manager for the Federal Reserve System. In this capacity, he has responsibility for managing the Fed's check and ACH businesses nationwide. Earlier in his career, Oliver served as planning analyst, Administrator of the Automated Clearing House, Chairman of the Federal Reserve's Electronic Payments Implementation Task Force, Manager and Officer in Charge of Software Development, Vice President in charge of Automation Services, the Federal Reserve System's Product Manager for Electronic Payments Services, officer in charge of business development

and check software, and Staff Director for the Federal Reserve System's Policy Committee for Financial Services, where he was responsible for coordinating integrated financial management, project management, and strategic planning for all the Federal Reserve's payments services nationwide. He also serves on the Federal Reserve Bank of Atlanta's Management Committee.

Oliver holds a Bachelor of Science degree in Mathematics from the University of Nevada, a Master of Science degree in Information and Computer Science from Georgia Tech, and an M.B.A. from Georgia State University.

## **George Pawlak**

*Vice President of Corporate Risk Management and Security, Online Resources*

George Pawlak is responsible for all facets of enterprise risk management, regulatory compliance as well as physical, network and employee security. He also plays a key role in business continuity planning and operation for Online Resources. Previously, Pawlak served as Online Resources' Director of Internal Audit for two years.

Prior to joining Online Resources, Pawlak was a principal at a Washington, DC area-based consulting firm that provided information security management, technology audit, security, disaster recovery and incident response services to financial institutions and the federal government.

Prior to that, Pawlak spent a decade as Vice President of Information Technology for a large mid-Atlantic regional bank holding company, directing the architecting and management of the corporate technology infrastructure, network security and information systems. He holds the CISA, CISSP and the NSA-IAM certifications.

## **Joseph Schramka**

*Business Services Director, Online Resources*

Joe Schramka manages Online Resources' online business banking services. He has played a key role in bringing new products to market, including online commercial cash management, ACH origination and processing, and remote deposit capture. Prior to leading the company's business services, Schramka served as Senior Manager for product planning and analysis. He has a Bachelor of Arts from the University of Minnesota and a Master's degree from American University in Washington, D.C.

**(CONTINUED) SPEAKER BIOS****Alan Solarino***Senior Product Manager, Online Resources*

Alan Solarino is a Senior Product Manager for Online Resources' eCommerce Division and is responsible for managing the award-winning Virtual Collection Agent as well as the Account Presentment products. He has more than 13 years experience managing high profile technology products in the financial services and Internet industries, including six years with EDS, where he led research, design, and product strategy.

**Sandy Solomon***Vice President of Customer Care, Online Resources*

Joining Online Resources in 1996, Sandy Solomon is responsible for all of the Contact Center Teams, including Customer Service, Technical Support, and Client Operations. Prior to returning to the Customer Care group in January 2007, Solomon was Managing Director of Corporate Projects, where she was responsible for managing several corporate-level projects, including process improvements and the integration of Online Resources' acquisitions. Prior to her Corporate Projects role, she was Managing Director of Customer Care for seven years, making her current position a very familiar role. Solomon has more than 20 years of banking, training, quality assurance and customer service experience. She began her banking career with Wachovia Bank, primarily in retail branch operations, and then joined Citibank, FSB in San Francisco, CA, where she served as Service Quality Manager and was responsible for service quality initiatives in all Citibank branch offices in California and Nevada. Solomon holds a Bachelor of Science degree from North Carolina State University.

**Phil Spradlin***Senior Research Analyst, Online Resources*

Phil Spradlin performs ground-breaking market research, conducts industry analysis, and maintains competitive intelligence to help inform Online Resources clients so they have the data they need to make better, more effective decisions. Over the years, Spradlin's research has been published on CNN, in the American Banker, and in CUNA News. Spradlin holds a Bachelor of Science degree in Commerce from the University of Virginia.

**Robert Vandehey***Senior Director of Research and Development, Online Resources*

Robert Vandehey has worked at Online Resources since 1994 and specializes in the innovation and development of our highly customizable and configurable banking products. He has more than 20 years of experience developing applications targeted towards financial institutions in many different development languages and on several different platforms. Prior to his role as Senior Director of Research and Development, Vandehey was a Technical Consultant for A. Foster Higgins, Inc., a New York-based company specializing in employee benefits consulting. At Foster Higgins, he assisted Fortune 1000 companies with their human resource software purchases and implementations. During the 1980's, Vandehey ran his own consulting company where he developed custom applications for several leading financial institutions.

**Raymond T. Crosier***President and Chief Operating Officer, Online Resources*

Ray Crosier has day-to-day operating responsibility for Online Resources, reporting to the chief executive officer. He manages the Company's three major operating divisions and its banking technology unit. Ray also serves on the Board of Directors (executive committee) for the Electronic Funds Transfer Association, an inter-industry trade association dedicated to the advancement of electronic payments. Ray has over 25 years of management experience in payment systems, transaction processing and financial services technology. He rose through the ranks to become vice president, sales and customer service for First Data's TeleCheck division. He joined Online Resources in 1996 as senior vice president of sales and also served as executive vice president of client services. Ray has served as President & COO since 2001. He is a graduate of the University of Virginia.

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