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## AFT Fall Conference Delivers Record Attendance



AFT President, Kevin Tweddle of Bank Intelligence Solutions from Fiserv, greeted an all-time record turnout at the Association's 41st Fall Conference, September 16-18 at the Grove Park Inn, Asheville, NC

*Maybe the Association for Financial Technology no longer is the best-kept secret in the financial technology business. It appears that an increasing number of decision makers understand the importance of meetings where everyone focuses on today's financial technology issues, trials, and demands, as well as the ever-gathering regulatory storm. Where attendees thrive in an atmosphere of diverse perspectives and opinions and deep-rooted respect for company colors does not hinder unwavering support for the industry.*

Some 170 attendees representing 91 member companies — the largest attendance ever at an AFT event — came together at the 2012 Association for Financial Technology Fall Conference at picturesque Grove Park Inn in the shadow of the Blue Ridge Mountains in Asheville, North Carolina.

Talking about the status of AFT, outgoing AFT President Kevin Tweddle, President, Bank Intelligence Solutions from Fiserv, said "We couldn't be in a better state, but we are still going to strive to get better." New AFT President Kelli Schultz, President and CEO, Digital Compliance, advanced that thought telling members "Our clients need us now more than ever before and we have the brains within this room, and within our networks, to help them survive and thrive in a rapidly changing world."

An all-star speaker lineup featured Terry Jones, Founder and former CEO of Travelocity, and Chairman of Kayak.com; Charles Drucker, President/CEO of Vantiv, Inc.; former college and pro quarterback Tom Flick; Dominic Thurbon, Chief Creative Officer and Co-Founder of ChangeLabs; John Augustine, Chief Investment Strategist at Fifth Third Bank; and Wayne Johnson, Managing Director at Raymond James & Associates.

The group boasted a dynamic blend of AFT veterans, who have seen the industry evolve, and newcomers, who infuse a vibrant dynamic into the mix. All were eager to share, interrelate, and learn. Session topics included innovation, financial markets, the shifting landscape, and future of payments, marketing technology, leadership, and understanding Generation "Y."

As with all AFT meetings, a highlight was the energetic interactive sessions. "One of the unique things about AFT, is the interactive session, it is a rare opportunity, to really talk about how we can improve the industry, and talk about issues in the industry," commented Tweddle.



## Message from AFT Immediate Past President

Wow, it is hard to believe a year has passed so quickly! As I take time to look back on our accomplishments of the past year and the current state of our Association, I can say with great pride that we are as strong as we have ever been in our prestigious AFT history. We have surpassed the 90 member mark in terms of our current membership and our Fall Conference attendance set an all-time record surpassing our previous high set in Napa Valley two years ago. I cannot say enough about the excellence of your AFT Board. I have never worked with a more talented, devoted, unselfish, and results driven group at any point in time in my career. They, along with our outstanding AFT Executive Office staff, have been a partnership that has built the success that we have enjoyed this year.

We are coming off another outstanding conference in beautiful Asheville, NC. It is truly a special place to me and hope that it created special memories for all of Conference attendees as well. The broad array of relevant topics and tremendous speakers helped educate and inform us further to serve as better leaders, take better care of our customers and simply be better companies.

Beyond the strength of the program we had on display, I found myself smiling as I looked at the interaction and networking going on at the conference. To me, that is what it is all about. Building those relationships that help us run a better business and make us better people.

We cannot rest on the strengths of our accomplishments even as we look back on our record performance. The bar will be continued to be raised even higher, and we will continue to provide our membership with the best experience possible. Onward and Upward!

**Kevin Tweddle**

**Immediate Past President**

**Association for Financial Technology**



AFT Immediate Past President Kevin Tweddle of Bank Intelligence Solutions From Fiserv

## Message from AFT President



Dear Fellow Members:

It is with great honor that I accept the opportunity to serve all of you as your association President for the upcoming year. I am humbled by your confidence and support as I step into these enormous shoes to build on the legendary accomplishments of Kevin Tweddle, David Foss and Bob

Ezell, all of whom I've witnessed devote an extreme level of energy to lifting AFT to its all-time highs in so many ways. It is my genuine intention to continue to raise the bar for the betterment of our industry, and with the help of the awe-inspiring board you have elected I feel this is truly possible.

Your association is 91-member companies strong

thanks to the efforts of all of you. As you've been reminded so many times, we all get out of AFT what we put in, so I encourage you to reflect on who you know that may further enrich our association. Your own influence in your relationships is the driver behind membership growth, so if you haven't already, please take a moment to reach out to at least one, and hopefully several, people that you know and respect within our industry and personally encourage them to join us in Boca Raton, FL for our spring meeting.

Our recent meeting held at the Grove Park Inn in the stunning mountains of Asheville, NC, drove record attendance (again!) of 177 total attendees. The networking was so great that it was truly difficult to spend time with everyone we wanted to engage in meaningful dialogue. That's a wonderful "problem" to have! The energy level was off-the-charts, signifying a time where our members are pulling together in unison to drive industry innovation to a new level. I

can feel the wave of entrepreneurialism washing over us, in companies large and small, and can't wait to look back 10 years from now on what we have built. Dream big, my friends!

I'm delighted to have David Culbertson, President & General Manager for CSI's Document Services Division, serving as Vice President and Program Committee Chairman for our 2013 events. I know that David will do an amazing job of delivering highly relevant and meaningful content through the selection of speakers and topics for our events. Joining David in building stellar programs this year is Shawn Ward, CEO of Geezo. I'm giddy with the anticipation of what they'll cook up to serve our ever-hungry minds.

As yet another proof-point of the value being delivered to our membership, we had a record number of seven candidates express their willingness to invest in the future of our industry in this year's board member elections. Keep in mind that all are incredibly busy executives carrying enormous responsibilities for member companies who, frankly and arguably, don't have "excess" time to give. So, it is inspiring to see such an interest level and a passion to serve our association. It was a very, very close race, and I encourage those candidates who were not elected to consider running again in the future. I want to thank each and every one of these candidates for the passion and unselfish willingness to contribute they exhibited to us all. We welcome three new board members to build on the powerhouse of talent serving all of you: Wade Arnold, CEO of Banno, Russ Bernthal, Group President, Software Solutions, Profit Stars, and Keith Harrison, Vice President of Partner Operations, Q2 eBanking. I'm thrilled to have the honor to work with each of you and can't wait to see the results this board will deliver in 2013. At the same time, we have board members who have completed their term. Both Brian Otte and Tom Shen have delivered for our association

in big ways. I've learned so much from them and am grateful for their dedication to AFT's success. I also want to thank Past President David Foss, who served as Scholarship Committee Chairman this year. David has left meaningful and sustainable contributions in his wake that will serve as stepping stones for AFT's ongoing climb to never-before-attained greatness. Huge thanks are owed to Kevin Tweddle for his unwavering leadership this year, and in his many years of service. Kevin is like a rock, steady and true, ever-focused on delighting our members and delivering value in a consistently inclining fashion. Last, but most certainly not least, we are eternally grateful to Jim Bannister, our Executive Director, Erin Thomas, our Managing Director, and the entire team at the AFT Executive Office. Their tireless efforts are the glue that holds this organization together, and we are both blessed and grateful to have them to make us look good!

In closing, remember that we look to you, our members, for valuable feedback to help us cover the most important opportunities and challenges in our program content. I encourage your candid, thoughtful feedback as you reflect on what more AFT can give to both your organization, and to you personally, to support our collective growth as an industry, and as individuals striving to change the world around us. We welcome your call, email, text or tweet at any time. You can find contact information for each of us at [www.aftweb.org](http://www.aftweb.org) and you can follow us on Twitter (@AFTWeb) as well to keep up with what's happening all year long. Thanks for all that you do to make AFT such a smashing success!

**Sincerely,**

**Kelli Schultz**

**President, Association for Financial Technology**

**LinkedIn: <http://www.linkedin.com/in/kellischultz3>**

**Twitter: @kellischultz3 M: 270.234.6667**

#### Individual Stroke Play

Low Gross - Rob Daley (82)

Low Net- Kathy Hedrich (66)

#### Team Scramble

1st Place Team (60)

Mark Anderson

Lynette Anderson

Gary Daniel

#### AFT GOLF OUTING WINNERS



Pictured above (left to right) are Team Scramble winners Gary Daniel and Mark Anderson; Individual Stroke Play Low Gross winner Rob Daley; and Tom Hedrich accepting the trophy for Individual Stroke Play Low Net winner Kathy Hedrich

## KEYNOTE

### ***The Business of Innovation***



Terry Jones, Chairman of Kayak.com, energized the audience with his Keynote Address at the AFT 2012 Fall Conference

*Terry Jones, Founder and former CEO of Travelocity, and current Chairman of Kayak.com; spoke about “turning on innovation in your culture, in your teams, and your organizations” as he delivered a thought-provoking keynote address at the 2012 Association for Financial Technology Fall Conference.*

Referring to himself as a dot communist who created Travelocity during the dot.com boom and bust era, Jones summed up that period by reminding his audience of the Dopeler Effect (not to be confused with the Doppler effect). The Dopeler Effect is the tendency of stupid ideas to seem smarter when they come at you rapidly. Nevertheless, despite many dotcom failures ecommerce is bigger that was projected, sooner than expected.

He also emphasized that though the economy might

## CEO KEYNOTE

### ***The Future of Payments***

*Charles Drucker, President & CEO of Vantiv, Inc., zeroed in on the status of payments and what is shaping it for the future, as he delivered the CEO Keynote at the 2012 Association for Financial Technology Fall Conference.*

Drucker began by reviewing the key technology enabled innovations in payments in the last five decades —the development of the mainframe, proliferation of cards, deployment of ATMs and telebanking, and the Internet boom, which created new forms of payments. However,

“The next wave of technology-driven innovation will

be sluggish innovation is still a key to success.

There are a number of keys to understanding innovation. One is that technique follows technology. That is, new technology or inventions many take longer to gain acceptance or catch on differently than first intended. Like Alexander Graham Bell trying to make a hearing aid for his wife and instead unintentionally ended up creating the telephone, hello!

- We live in a wired world where information has found its freedom and buyers have more power than they did before.
- It is world driven by speed, simplicity and convenience.
- You have to create a culture of innovation and break through that ozone layer to get at the new ideas.
- Create a culture of experimentation. Measure the results. Fail fast.
- Kill the project, not the person. Encourage creativity by not making a failed technology a death sentence for the innovator.

“Look beyond what is immediately apparent, play to your strengths,” suggested Jones. Look at your customer in a different way. Put your ideas to work. Don’t worry too much about the expense of innovation. You can’t do more for less.” He then asked everyone to go home and change something, adding “Change is inevitable, growth is optional.”



Charles Drucker, Chairman & CEO, Vantiv, Inc.

happen much faster,” warned Charles Drucker. He sees four technology-related trends that will transform payments:

- **Mobile** — which is becoming the ubiquitous, always-connected interaction device. It will allow financial institutions to offer personalized services.
- **Social Media** — the continued explosion of online technologies and tools for sharing ideas although the long-term impact on financial institutions is unclear.
- **Cloud** — there is a new paradigm for IT services emerging with three unique “as a service” models. IaaS (Infrastructure as a Service), PaaS (Platform as

a Service) and SaaS (Software as a Service). The cloud provides a lower cost and dynamically scalable opportunity, says Drucker, returns capital to the business units ...but also means entry barriers are structurally lowered.

- **Big Data** — the next generation of data analysis, creating new business — financial institutions could finally unlock the value of all the information at their disposal. Financial Institutions have an opportunity to capture significant value from Big Data, “its impact and importance will grow over time.” A potential use is predicting account and spending styles for all customers.

## John Augustine: Financial Markets and the Economy

Back by popular demand, John Augustine, CFA, Chief Investment Strategist for Fifth Third Bank presented his views of Financial Markets & the Economy at the 2012 Association for Financial Technology Fall Conference.

Accentuating what many in the audience feared, Augustine started by saying from an economic, business and financial perspective, “we have seen a heavy, heavy policy influence develop over the past year. We see policy as the biggest risk to economies, business, and financial markets.”

Augustine’s presentation covered many areas in-depth and with clarity:

- **Global economy, markets dealing with macroeconomic, and policy issues.** This will center on U.S. tension as a result of “fiscal cliff”, financial repression, election outcome, regulatory frustration, healthcare and financial-reregulation implementation; the European recession where policymakers need to focus on growth and bond/bank calm; and the China transition centering around whether domestic demand growth can offset weakness in exports.
- **The U.S. Economy expected to “muddle-thru.”** Here the private sector continues to rebuild – housing, vehicle sales, and export growth vs. employment, investment, and confidence weakness. However, the government sector remains under fiscal stress.
- **Stocks, for the time being, are moving ahead of fundamentals.** S&P 500 has a total return of 12%



John Augustine, CFA, earned high ratings for his “Command Performance” at the AFT 2012 Fall Conference in Asheville, NC

YTD, with GDP only growing in 1% range and profit-growth slowing to single-digits.

- **Commodities remain a risk to businesses and consumers.** Drought, storms and geopolitics all affecting commodities in the second half.
- **Investors are having a successful year.** Average balanced fund is 8%+ higher YTD.

Augustine also delved into the Perceived and/or actual battle lines drawn between the U.S. Private Sector and Federal Government. These revolve around several key issues:

### Central Bank

**Government stance** – need for financial repression to minimize interest costs

*Private stance* – need of populace for some interest income on savings

### **Taxes**

*Government stance* – tax wealth (new); income creation; transactions

*Private stance* – broaden tax base; simplify code; implement “non-expiring” policy

### **Spending**

*Government stance* – waiting for the other political party to act first

*Private sector* – desire for someone (...anyone) to act in a balanced fashion

### **Business Regulation**

*Government stance* – manage outcomes and send resources its way

*Private Stance* – allow capitalism to return and flourish

### **Banking Control**

*Government stance* – perceived need to punish,

control and regulate

*Private stance* – need for normalized credit markets

Looking ahead to 2013, Augustine suggested businesses narrow the scope of purposes such as focusing resources on what is currently growing and challenging or discarding areas that are not; brainstorming to identify a new revenue growth area and one area that needs productivity gains for the year; increasing the yield from excess balance-sheet cash; locking in commodity costs when they hit strategic planning levels; reviewing key main insurance policies; acquiring employees by actively seeking partnerships (local community colleges or equivalents) for a steady employment pool; pre-funding growth by purchasing a property and/or facilities to grow into; have a written transition plan (private company) or succession planning (public company), with the appropriate professional partner input; and hiring a healthcare cost consultant.

## **Leading in a Changing World**



Former collegiate and NFL quarterback Tom Flick scored a touchdown with his inspiring and motivational presentation at the AFT 2012 Fall Conference at the Grove Park Inn, Asheville, NC

*“In the world we live in today, with continuous change, leadership is key,” explained former college and NFL quarterback Tom Flick, who spoke about leadership and change at the 2012 Association for Financial Technology Fall Conference.*

With the rate of change increasing exponentially and most large-scale strategy implementation efforts failing there is need to understand a proven system to lead change.

The number one challenge in this changing world is complacency suggested Flick, who said, “People think

that what they are doing is just fine...complacency is rampant.” However, most employees look for guidance from management. Flick believes that “people at your place of business are asking four basic questions,” either verbally or through their actions:

- Where are we going?
- What does the future look like?
- How are we going to get there?
- Can you lead us?

“And the answer emphatically needs to be ‘yes I can let’s go and I’ll show you the way!’ leadership is the name of the game,” said Flick.

He pointed out that there is a huge distinction between leadership and management. That is why companies are extremely over-managed and under-led. “In the world we live in today with continuous change, leadership is the name of the game.” What is leadership? “Leadership is vision, and strategy, and communicating vision and strategy, motivating action and getting buy-in, removing barriers, taking complex systems, and making them run with evolution,

opportunities, and growth.”

The job of management is to push frontiers and change big dreams, “recruit everyone from the organization who plays to win” said Flick. However, leaders also need to set a good example in how they

live by exercising ethics and guiding staff with a set of principals. Flick recommends that leaders lead the way; they should also lead courageously, impact lives, and seize opportunities. “Your job as a leader is to help people win.”

## ***The Changing Landscape of Payments***

*Wayne Johnson, Managing Director, Raymond James & Associates, spoke about the changing landscape of payments, a subject on the mind of mostly everyone in the room, at the 2012 Association for Financial Technology Fall Conference.*

Johnson, ran down the traditional credit-card process, as it currently operates, starting with the retailer then through the merchant acquirer, through the credit card processor and to the card issuer. He reviewed the evolution of credit, debit and prepaid cards to the point where cash represents a small percentage of what it once was in the payment process.

Now enter the mobile phone market and mobile POS payments. “As smartphones become smarter and as more functions become available on them, we are going to be able to engage in more and more services, and more and more activities.”

Johnson then described his view of how mobile and alternative payments could evolve and take shape.

For example, digital wallets (mobile phone, tablet, Internet, or laptop based), where users can store and access a variety of payment methods. Within the digital wallet, users will be able to organize various payment accounts, customize settings (for example, set specific payment accounts for specific retailers), control privacy protocols, and opt in for discounts and promotions at participating retailers. The digital wallet serves as a neutral and brand-agnostic point of access for mobile payments.

Central to this payment portal will be a near field communication (NFC) chip [Apple’s decision not to put NFC inside the iPhone 5 disappointed many but current NFC services are fragmented at best].

NFC proponents and integration with solutions such as Passbook Visa revealed they are on scheduled for implementations with several financial institutions and expect mobile handset manufactures to incorporate a NFC chip while retailers upgrade their point of sale devices to include NFC signal readers are



Wayne Johnson, Managing Director, Raymond James & Associates, offered his views on the The Changing Landscape of Payments to AFT 2012 Fall Conference attendees

supposed to be more widely available in 2H12, which collectively could stimulate adoption by consumers and retailers.

Johnson also shed light on other payment options that are taking hold and impacting transactions including PayPal and Square. He explained that once money is digitized it could be sent globally. Prior to this, it had to be inside the networks, but now it is branching outside the networks. This is where a payment battleground should take shape as alternative payment methods try to position themselves as enablers, particularly with the unbanked and underbanked, as financial institutions try to remain viable in the process.

What should impact payments greatly is the forthcoming EMV standard, which has taken years to formulate. “It appears like it is really going to happen,” said Johnson. EMV (Europay, MasterCard and Visa), is an international standard for interoperation of integrated circuit cards (IC cards or "chip cards") and IC card capable point-of-sale (POS) terminals and automated teller machines (ATMs) for authenticating credit and debit card transactions. It is expected to serve as the foundation for future payment technologies.

## Engaging & Inspiring Gen Y as Staff



Creative Aussie, Dominic Thurbon, kept a closing conference session audience engaged with his rapid fire delivery on "Engaging & Inspiring Gen Y as Staff"

*Though there are no precise dates for the birth of Generation Y, aka the Millennial Generation, aka Echo Boomers, there are many descriptions of how these "Gen Yers" act. Dominic Thurbon, Chief Creative Officer and Co-Founder of international behavior change organization ChangeLabs, tried to crack the intergenerational code for audience members at the*

*at the 2012 Association for Financial Technology Fall Conference.*

Thurbon began by shedding some misconception — that young people today don't respect their elders, have no work ethic, and are lazy — right off the bat. "Sometimes I think this Gen Y thing is not really, entirely true, maybe they aren't fundamentally different to what we all are, or to what we all were...we all want the same thing we all want to be valued, see the results of our work, to be fairly compensated, and feel like we are needed."

That being said there are many differences about the way Gen Y goes about their business and how they perceive value and work. He believes there are key environmental factors centering around demographics, technology, affluence, and social values. "Don't think Gen Yers will be dramatically impacted by the Great Financial Crisis," he said.

One way to close the intergenerational gap is to create a compelling story that connects people to the value they bring to work every day. Gen Y expects to be treated nice said Thurbon. There is a challenge for amiability in the organization. That is because being nice to Gen Y might mean getting beyond the right or wrong debate (I am too busy to look after you) but instead asking is it useful (to forging a better work relationship).

### PANEL DISCUSSION

## Marketing Technology to Financial Institutions



Marketing Technology panelists at the AFT 2012 Fall Conference in Asheville, NC included (left to right) Lorie O'Neill, Julie Smith, Doug McGregor, Andy Grinstead, and Joe Williamson

*Julie Smith, Founding Principal, and Lorie O'Neill, Principal, both of Critical3, moderated a presentation and panel discussion centering on challenges and successes of financial technology marketing at the 2012 Association for Financial Technology Fall*

*Conference. Making up the panel: Andy Grinstead, Senior Vice President, Bank Intelligence Solutions from Fiserv; Joe Williamson, Vice President of Product Innovation and Interactive Marketing, cbanc Network; and Doug McGregor, CEO WebEquity Solutions.*

The group's focus centered on what they see working today; and social media, particularly what drives ROI, but they also covered a number of important themes in the current market. Smith referred to an Abound Resources study showing that bank CEOs major concerns are the regulatory burden, the weak economy coupled with loan demand, the interest-rate environment, growing fee income, and credit quality/problem loans. Bank executives must also focus on their distribution channel and the evolving role of branches. Smith then asked, "Are you marketing to those urgent needs, and what is the best way to reach these bank executives?"

So what are the best ways to communicate to banks and credit unions? Some of them are tried and true methods such as "word of mouth," conferences and peer groups, email/direct mail, endorsements ("It gives me piece of mind and we don't have the resources to do the due diligence ourselves.") and online events.

In 2012, content marketing is a big "buzz" word. What does it mean? "Developing original content that you

can use to engage your buyer," explained Smith. Ingredients of successful content include:

- Engaging and informing vs. interrupting & selling
- It should be about quality not quantity
- Speaks directly to an urgent need
- Gets to the point (quickly!)
- Useful and practical

"Lots of benefits come from generating quality content," pointed out Smith. The programs that are working are Webinars, email marketing, direct mail, conference and referrals.

Panel members tackled the effectiveness of some marketing strategies. Williamson dispelled some myths of social media "it is not free ('good content takes time')...it is not magic ('it is people connecting to people')." They also looked at best lead sources. "Clearly ours was our Webinar series...and referrals," said McGregor. "We also run a Webinar series and also do a lot of speaking...we also have analysis so we know the strengths and weaknesses of every bank and credit union," offered Grinstead.

## ***AFT Gives New Meaning to Interactive Sessions***



Moderators for the always popular Interactive Session at the AFT 2012 Fall Conference were CSI's David Culbertson (above left) and ProfitStar's Russ Bernthal (above right)

*Webster's New World dictionary defines interactive as "acting on one another; reciprocally active." It does not include AFT as a synonym, but it should. The Association for Financial Technology's signature interactive sessions — in which all participants leave their corporate colors at the door to explore pressing issues common to all companies — lived up to expectations at the 2012 Association for Financial Technology Fall Conference.*

Russ Bernthal, Group President, Software Solutions,

ProfitStars; and David Culbertson, President and General Manager, Document Services Division, Computer Services, Inc.; moderated the discussion that dissected many vital issues in today's financial technology space. Topics open for discussion including foreign vendors, financial institutions requesting third-party reviews, social networking, mobile apps, patent trolls, bank models, data subcommittee progress, adapting and operating in

the cloud, evaluating strategic partners, and same-day settlement.

Outgoing AFT President Kevin Tweddle, President, Bank Intelligence Solutions Division, and incoming AFT President Kelli Schultz, President and CEO, Digital Compliance also moderated a special invitation-only CEO luncheon and interactive session where regulations, international banking, banker involvement, and what keeps industry executives up at night were among the items on the menu.

Here is a sampling of interactive comments:

#### **Third-Party Vendor Reviews**

- “We are seeing that more and more.”

#### **Social Networking and Mobile Apps**

- “Customers are still trying to figure it out.”

#### **Patent Trolls**

- “We are looking at filing patents to short-circuit trolls.”
- “Patents are not a defense against patent trolls.”

#### **Adapting to the Cloud**

- “We are seeing a trend to more and more cloud computing.”
- “Seeing a large influx of customers that want to go in the cloud in a pay-as-you go model.”

#### **Evaluating Strategic Partners**

- “...we do exhaustive due diligence.”
- “It is not easy dealing with foreign partners.”

#### **Same day Settlement**

- “Things have to be real-time”

## **AFT 2012 Scholarship Winners**

*The Association for Financial Technology has been awarding college and university scholarships to deserving employees and their sons, daughters, stepchildren, spouses, grandchildren and wards since 1985. The awards are named in honor and memory of James E. Stoner, one of the organization’s founders, and Allan W. Balch, a two-time President and ardent supporter of AFT. One of this year’s awards was named in honor of AFT founding member and past President, Stebbins B. Ingram. The winners of the two*

*\$3,000 scholarships for 2012 are:*

- Lindy Couwenhoven who is studying Biomedical Engineering from the University of Wisconsin-Madison. Member company United Financial Services submitted her application.
- Katherine Bussiere who is majoring in English from Mount Holyoke College in South Hadley, Massachusetts. Member company COCC submitted her application.



## **Pay it Forward Campaign**

- Helping AFT grow, should generate a high degree of satisfaction for you. In turn, this can help enormously in supporting you through effective networking while you continue the path towards reaching your professional goals.
- You can provide the support, guidance, and mentoring that is absolutely essential to a new member that you know and invite, to be successful with AFT. With this kind of support, many or most of them are likely to become active and productive members like yourself.
- Maintaining a consistent pay-it-forward mindset will help you to stay committed to the AFT mission of building up all our businesses and personal relationships. Anything that helps you in this regard is pure gold — especially in this day and age of business building.
- By consistently modeling the pay-it-forward philosophy in

- relating to your business relationships, you will demonstrate to your prospective members, in the most powerful way possible the value, of AFT and why you are involved. Absolutely nothing else you can involve them in will pay bigger dividends than this, as they pay it forward to the people they sponsor in the future once they are members.
- As YOU strongly internalize the pay-it-forward attitude with its intrinsic emphasis on giving over getting others are likely to sense that you’re someone who sincerely wants to help them. The more you project this attitude — the more YOU will help create a climate of value of sharing via networking. And obviously, this will help you to build strong relationships with everyone you work with.

**To submit a prospect online or download a form go to:**  
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