



**AFT** | ASSOCIATION FOR  
FINANCIAL  
TECHNOLOGY

# FALL SUMMIT



**SEPTEMBER**  
**20-22** **2019**

**The Meritage Resort & Spa**



# SUNDAY, SEPTEMBER 20

- 8:30 - 10:30**    **Board of Directors Meeting**
- 12:00 - 5:00**    **AFT Golf Outing** - Chardonnay Golf Club & Vineyards  
Sponsored by: **Raymond James**  
(see below on this page for more information)  
Registered spouses and guests invited.
- 12:00 - 5:00**    **Wine Country Tour & Tasting**  
(see page 3 for more information)  
Registered spouses and guests invited.
- 5:00 - 7:30**    **Registration Open**
- 6:30 - 8:00**    **Welcome Reception & First Timers Toast**  
Sponsored by: **Jack Henry & Associates**  
This popular mixer combines cocktails and hors d'oeuvres with conversation and camaraderie. A great place to greet old friends and make new ones. Registered spouses and guests invited.

# MONDAY, SEPTEMBER 21

- 7:00 - 3:00**    **Registration Open**
- 7:15 - 8:15**    **First Time Attendees Orientation Breakfast** - By Invitation Only

- 7:15 - 8:15**    **Buffet Breakfast**
- 8:30 - 8:45**    **Welcome and Opening Remarks** - Russ Bernthal, AFT President
- 8:45 - 10:00**    **Keynote Address** - Mike Abrashoff, Former Commander, USS Benfold and Author, *It's Your Ship*



*It's Your Ship* – Achieving Breakthrough Performance  
When Mike Abrashoff took command of the USS Benfold, morale was low, turnover was high and the ship's performance ranked near the bottom of the Pacific Fleet. Just twelve months later the Benfold was ranked #1 – using the very same crew. The lesson was clear – leadership matters and culture is everything. This inspiring talk is for every individual and organization looking for practical and usable ways to take organizational performance to new heights. In Mike's case, he realized that before the ship's performance could change, he had to change his leadership style. Mike worked to create a culture of trust and empower his crew to take charge and use ingenuity and initiative to improve every aspect of the way things were done. Top down leadership is dead, so when the crew would present a problem, Mike became famous for responding "What would YOU do? It's YOUR ship!" Mike's presentation leaves audiences with the tools and inspiration to accomplish big goals. Registered spouses and guests invited.

- 10:00 - 10:15**    **Refreshment Break** - Sponsored by: **BancVue**
- 10:00 - 10:45**    **Spouse/Guest Meet & Greet**  
Continental Breakfast and information for activities and events during the 2015 Fall Summit. Registered spouses and guests invited.

- 10:15 - 11:30**    **Strategies for Achieving Real-Time Payments in the U.S.**  
Sean J. Rodriguez, Senior Vice President, Industry Relations, Federal Reserve System
-  Around the world, rapidly evolving technology, end-user expectations and system complexity are forcing payments stakeholders to reassess their strategies. Recognizing these trends, the Federal Reserve refreshed its strategic direction for payments to focus on enhancing the speed of payments and has conducted extensive research and input gathering on the need for faster payments. Join Sean Rodriguez and Federal Reserve leaders to hear payments system experts deliberate on desired improvements and discuss the U.S. payments system of the future.

- 11:30 - 12:45**    **Table Top Discussion Luncheon**
- 12:45 - 2:00**    **Afternoon Business Break**
- 2:00 - 3:00**    **Panel Discussion: Best Practices on Interaction with Consultants**  
Moderator: Sona Jepsen VP, Head of Consultant Relations FIS Global  
Panelists: Michael Carson, Senior Director, Cornerstone Advisors, Inc.; Denise McNeil, Vice President, Harper McNeil; Joy Pelaez, EVP Consulting Services, Genesys Consulting Group; Jim Wilkson, President, Bank Smart; Jake Aleman, Technology Practice Director, CCG Catalyst Consulting Group

- 3:00 - 3:30**    **Board Candidate Introductions & Campaign Remarks**
- 3:30 - 5:00**    **Interactive Session**  
Moderator: Brian O'Neill, Vice President, Partner Management Team, FIS  
The highly acclaimed open-forum session features topics of vital current interest taken directly from the audience. This session continues to be the best "co-opetition" networking event in the financial services industry.

- 6:00 - 9:00**    **Special Event: Private Reception & Vineyard Tour followed by Dinner in the area's only Estate Wine Cave**  
Sponsored by: **FIS**  
(See page 3 for more details)  
Registered spouses and guests invited.



## AFT GOLF OUTING

**12:00 PM – Sunday, September 20**  
Chardonnay Golf Club & Vineyards  
Sponsored by: **Raymond James**

Join other AFT colleagues for an afternoon of friendly competition at the nearby Chardonnay Golf Club & Vineyard. This fun-filled event is open to golfers of all skill levels with the emphasis on having a good time while competing for team and individual skill prizes.

The 18-hole layout features a unique blend of golf holes that meander through over 150 acres of Chardonnay vineyards and feature numerous lakes and creek crossing, five sets of tees to choose from and a wide variety of native trees, shrubs and wildlife.

High quality, brand name clubs and rental shoes are available.

Registration is strictly limited to the first 36 persons who register. The special \$145.00 registration fee includes greens fee, cart, practice range, box lunch, on course refreshments and prizes, and complimentary roundtrip transportation from the hotel.

Don't miss this event! Space is limited. Reserve your spot NOW! See registration form or register online.



# TUESDAY, SEPTEMBER 22

7:00 - 3:30 **Registration Open**

7:15 - 8:15 **Buffet Breakfast**

8:30 - 9:30 **CEO Keynote** - Matt Flake, CEO & President, Q2



Matt Flake is a visionary leader known by his industry peers, employees and customers alike for his authentic, engaging, and quick-witted communications style. Watch and listen as Matt shares the Q2 story and his perspective on the industry we serve.

9:30 - 10:00 **Refreshment Break**

10:00 - 11:15 **Today's VIBE (Viewpoint on Investing, Business and Economics)**  
John Augustine, CFA, Chief Investment Officer, Huntington National Bank



Always a "big hit" at AFT Summits, hear The Huntington Chief Investment Officer give an update and outlook on: Investment Strategies, Business Trends and Economic & Demographic Landscape. John has spent the last 20+ years as an investment manager, investment strategist and economic strategist for various financial institutions.

11:15- 11:30 **Refreshment Break**

Sponsored by: **Geezeo**

11:30 - 12:00 **Annual Business Meeting and Election**

12:00 - 1:30 **Lunch** - Introduction of New Members

Sponsored by: **EFT Source, Inc**

1:30 - 2:30 **Getting the Big Bang for Your Effort**

Steve Hufford, Managing Director, Raymond James



Have you occasionally found yourself wondering, "What does it take to sell my financial technology business for a big price? What is required? How do I lay the groundwork? Where are the challenges? What characteristics comprise a great deal (or, conversely, what is it that keeps some deals earth-bound rather than taking off to the moon)?" Steve Hufford, who leads the Financial Technology and Payments practice at Raymond James and has sold several billion dollars' worth of Fintech transactions, will answer these questions and more in this session.

2:30 - 3:30 **Sh\*it Happens** - Sam Maule, Emerging Payments Practice Lead, Carlisle & Gallagher Consulting Group



Technology is revolutionizing conventional financial services, and this shift is occurring at an exponential rate. Goldman Sachs projection of estimated \$4.7 trillion in revenue and \$470 billion in profits from the traditional banking marketplace is at risk of being displaced by FinTech (Financial Technology) companies. JPMorgan CEO Jamie Dimon cautioned shareholders in 2014 that "Silicon Valley is coming." And not just Silicon Valley: FinTech hubs have emerged and are flourishing in New York, London, Paris, Berlin, Singapore, Hong Kong, Nairobi, Jerusalem, and other tech hotspots across the globe. This session will focus in on what actions and approaches the traditional Financial Services companies and providers should adopt to ensure they are responding to this shift.

3:30 - 5:00 **Afternoon Business Break**

5:00 - 6:00 **Tuesday Evening Farewell Reception**

Sponsored by: **CSI**

A special bonus! AFT is partnering with the Electronic Funds Transfer Association (EFTA) for this pre-dinner cocktail party where EFTA members will join AFT Fall Summit attendees and guests for expanded networking and socializing. AFT Fall Summit attendees are also invited to participate in the EFTA - Electronic Payments and Innovation Council (EPIC) meeting on Wednesday, September 23 at EFTA member rates.

More information about EPIC and the Wednesday, September 23 meeting can be found on the Electronic Funds Transfer Association website [www.efta.org](http://www.efta.org)

6:00 **Fall Summit Ends.**

Dinner on Your Own. See you March 13-15, 2016 in Orlando, Florida!

# WINE COUNTRY TOUR & TASTING

12:00 PM - Sunday, September 20  
Napa Valley Style

Join other AFT members and spouses on an exclusive guided tour of wineries and destinations that only insiders have heard of, let alone visited. Meet an esteemed Napa Valley winemaker, tour an exclusive St. Helena property, see a cave and taste world class wines. Visit a famed winery in the Yountville AVA for a tour, wine and cheese pairings, and some barrel tastings. Registration Fee: \$185.00 per person. Registered spouses and guests invited.



# MONDAY EVENING SPECIAL EVENT

6:00 PM - Monday, September 21  
Sponsored by: **FIS**

We begin this memorable evening by sampling fine wines and tasty hors d'oeuvres while strolling through the Meritage Resort's private hillside vineyard and viewing the signature grape-crusher sculpture and breathtaking vistas of the countryside at the top.

Following the vineyard reception and tour, we will enjoy a lovely dinner set to soft harp music in the Estate Wine Cave, built into the hillside directly beneath the nine-acre vineyard. This cave is the only one of its kind in Wine Country - featuring a unique barrel shaped ceiling, ornate chandeliers, and lush Florentine accessories. This will be an evening to remember with AFT friends and colleagues. Registered spouses and guests invited.





## HOTEL INFORMATION

The Meritage Resort  
Napa Valley's Award-Winning Hotel and Spa

Set against the rolling vineyards of California's Wine Country, The Meritage Resort and Spa illuminates with gracious hospitality, unrivaled amenities, culinary delights, and a wine and spa experience that you'll never forget. Here you can enjoy the best of Napa Valley without leaving the hotel grounds – wine tasting, award-winning cuisine, rejuvenating spa treatments, bowling, and luxurious accommodations over 32 acres of stunning real estate. The Meritage Resort offers the perfect blend for the perfect stay.

After the resort opened in 2006 and the Estate Cave opened in 2007, it expanded with a \$40 million enhancement in spring 2012, followed by a revitalization of the main resort in early 2014, to deliver guests the ultimate Four-Diamond Napa Valley resort experience.

## RESERVATIONS

The Meritage Resort and Spa is accepting reservations for the AFT 2015 Fall Summit at the special AFT rate of \$249.00 + tax, per night. A \$20.00 per day resort fee will also be added to the room. A dedicated website is available for AFT attendees to book their hotel room online.

Reservations can be made at this web address:  
<http://bit.ly/1drgo7B>

Phone in reservations: 866-370-NAPA (3672)

## RESERVATION CUT- OFF DATE

The room reservation cutoff date is August 18, 2015. Reservations received after this date will be accepted on a space and rate availability basis only.  
Make your room reservation today!

## TRAVEL

### HOTEL ADDRESS

The Meritage Resort and Spa  
875 Bordeaux Way (formerly Trefethen Way)  
Napa, California 94558  
Tel: (707) 251-1900  
Fax: (707) 254-8274

Centrally located in idyllic Wine Country, The Meritage Resort and Spa in Napa offers easy access to Napa Valley, Sonoma County, and several major airports including Oakland, San Francisco, and Sacramento. The resort is situated at the southern tip of Napa Valley at the crossroads of Highway 29 and Highway 221, just a few minutes from the celebrated Carneros wine growing region that connects Napa and Sonoma Counties.

**THANKS TO THE FOLLOWING AFT MEMBER COMPANIES WHOSE  
GENEROUS SPONSORSHIPS HAVE HELPED US PRESENT AN  
OUTSTANDING 2015 FALL SUMMIT.**

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\$4,500

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