



ASSOCIATION for  
FINANCIAL TECHNOLOGY  
FALL CONFERENCE



September 22-24, 2013  
Ritz-Carlton Resort & Spa Laguna Niguel  
Dana Point, California




## SUNDAY, SEPTEMBER 22


- 8:00-10:30 **Board of Directors Meeting**
- 11:30-4:30 **"Pacific Coast" Golf Outing** – Monarch Golf Club  
Tee Gift, Box Lunches and Refreshments Sponsored by Continuity Control and Dynamic Solutions International\*
- 1:00-3:00 **Beach Volleyball Tournament** – Ritz-Carlton Beach  
Back by popular demand! – Beverages Sponsored by Orbograph\* (see page three for more details)
- 5:30-7:30 **Registration Open**
- 6:15-6:30 **"A Toast to Our First Time Attendees"** – By Invitation Only
- 6:30-8:00 **Welcome Reception**  
This popular mixer combines cocktails and plentiful hors d'oeuvres with non-stop conversation and camaraderie. A great place to greet old friends and make new ones.

## MONDAY, SEPTEMBER 23

- 7:00-3:00 **Registration Open**
- 7:00-8:00 **First Time Attendees Orientation Breakfast** – By Invitation Only
- 7:00-8:00 **Buffet Breakfast** – Sponsored by Digital Compliance\*
- 8:00-8:15 **Welcome and Opening Remarks** – Kelli Schultz, AFT President
- 11:00-2:00 **Spouse/Guest Tour & Luncheon** – "Cooking with the Masters"  
This optional "don't miss" program includes a tour of the Ritz Carlton's organic gardens and cooking with a Ritz Carlton Executive Chef. (minimum of 10 guests required)
- 8:15-9:30 **Keynote Address** – "Never Fly Solo", Lt. Col Rob "Waldo" Waldman, author of the New York Times and Wall Street Journal bestseller Never Fly Solo – Spouses/Guests Invited
-   
Waldo overcame massive claustrophobia and a fear of heights to become a highly experienced fighter pilot with over sixty-five combat missions in Iraq and Serbia. He believes the key to building a culture of trust lies with your wingman-those in your life, who help you to overcome obstacles, adapt to change and achieve success. In business and life, you should never fly solo.
- 9:30-10:00 **Refreshment Break** – Sponsored by CUNA Strategic Services\*
- 10:00-11:00 **"A Country Bankers View of Washington"**, Matt Williams, President & Chairman of the Board at Gothensburg State Bank and Chairman of the American Bankers Association.
-   
"The banking industry is undergoing significant changes which bring great challenges. How are we as bankers going to address these issues? What is our role and responsibility as leaders?"
- 11:00-12:30 **Luncheon and Work Break** – Sponsored by Jack Henry & Associates\*

- 12:30-1:30 **"Financial Markets & the Economy – Update, Outlook & Challenges"** John Augustine, CFA, Chief Investment Strategist for Bank.
-   
Back, again, by popular demand! Mr. Augustine will provide us with a high degree of expert thought and conviction focusing on: Where are the challenges?; Where are the opportunities?; Where should business be focused?; Where should investors be focused?

- 1:30-2:00 **Board Candidate Introductions and Campaign Remarks**
- 2:00-2:30 **Refreshment Break** – Sponsored by Computer Services, Inc.

- 2:30-4:00 **"Radar On-Antenna up"** – The Ritz Carlton's Fulfillment of Unexpressed Wishes and Needs – Spouses/Guests Invited
-   
Jennifer Blackmon, Corporate Director of Culture Transformation, The Ritz-Carlton Leadership Center.
- This program is designed for organizations who are ready to take their customer service experience to the next level. It focuses on important elements and subtle nuances of delivering excellent customer service in a consistent manner

- 4:00- 6:00 **Afternoon Business Break**
- 6:00-9:00 **"Pirates of the Pacific" Special Event** – Sponsored by FIS\*
- Ahoy Mates! Feast on a bountiful menu worthy of a pirate's appetite. Enjoy your favorite grog. Have a great time with fellow AFT buccaneers while listening to Caribbean music and the crashing of the Pacific Ocean waves just below our festive outdoor setting. (See page four for more information)

## TUESDAY, SEPTEMBER 24

- 7:00-3:30 **Registration Open**
- 7:00-8:00 **Buffet Breakfast** – Sponsored by Computer Services, Inc.\*
- 8:00-9:00 **CEO Keynote Address** – Jack Prim, CEO, Jack Henry & Associates.
-   
If you've been in the financial services industry for any amount of time, you're probably familiar with our CEO Keynote speaker, Jack Prim, and probably even more familiar with the company for which he is Chairman and CEO, Jack Henry & Associates, Inc. No stranger to AFT, both Jack Prim and Jack Henry & Associates have been strong supporters of AFT since its inception. Having worked in various positions throughout his career in sales, support, operational management and executive management, Jack possesses a depth of knowledge and industry background that is rare for CEOs. His strict focus on customer satisfaction and consistent growth have made JHA an industry leader. Join us for his comments and unique perspective.
- 9:00- 9:30 **Refreshment Break** – Sponsored by Q2ebanking\*
- 9:30-11:00 **Interactive Session**  
Moderators: Andy Grinstead, Senior Vice President, Fiserv and Scott Mills, President, William Mills Agency.
- This lively open-forum session features topics of vital current interest taken directly from the audience, and is always among the highest rated and most valuable conference sessions. An AFT "institution".
- 11:00-11:15 **Refreshment Break**

11:15-12:00 **Annual Business Meeting and Election**  
Help govern your Association and elect new Directors.

12:00-1:30 **CEO Luncheon and Interactive Discussion** – By Invitation Only  
Moderators: Kelli Schultz, President and CEO, Digital Compliance, Inc. and David Culbertson, President and GM Document Services Division, Computer Services, Inc.

12:00-1:30 **General Luncheon and Work Break**

1:30-2:30 **“How new business models are changing the Fintech landscape”** Jim Bruene, Publisher & Founder, Financial Innovations, Inc.



Bruene founded Financial Innovations, Inc. in 1994 and began publishing Online Banking Report in 1995. His responsibilities include directing the content of the company’s newsletters and special reports on retail financial services such as online loan originations, small business banking, e-billing & payments, electronic messaging & statements, and self-service. He also works directly with financial institutions providing strategic advice for improving online services, usability, and ROI.

2:30-3:00 **Refreshment Break** – Sponsored by Digital Check\*

3:00-4:00 **“Decisive”**, Chip Heath, Best-selling author and professor at Stanford University. – Spouses/Guests Invited  
Research in psychology has revealed that our decisions are disrupted by array of biases and irrationalities. Chip Heath will offer specific, practical tools that can help us to think more clearly about our options and how to improve our decision making at work and home.



4:00-6:00 **Afternoon Business Break**

6:00-7:00 **Farewell Reception** – Sponsored by Banno\*  
Relax in the beautiful oceanside atmosphere of the Ritz Carlton Laguna Niguel as we celebrate the end of a great conference while enjoying a tantalizing array of delicious hor d’oeuvres and beverage of your choice while enjoying the sights and sounds of the blue pacific waters.

7:00 **Dinner on your own**

**\*Thanks to all of our Sponsors whose generous financial support allows us to continue improving the quality of our conferences**

**Everyone have a safe trip home! See you at our 2014 Spring Conference, March 16-18, Hyatt Regency Hill Country Resort & Spa, San Antonio, Texas**



## AFT GOLF OUTING

**Sunday, September 22, 2013, Monarch Beach Golf Links**

Plan to arrive a little early for the Fall Conference and join us for this always fun and friendly event. Few golf experiences can match the blend of stunning natural beauty and variety of challenges presented at Monarch Beach Golf Links. Here, along the dramatic bluffs overlooking blue Pacific waters, master architect, Robert Trent Jones, Jr., has fashioned an intriguing layout as one of the select few oceanfront golf courses in California. Commanding sweeping views to the sea, this par-70 championship course offers an unending variety of play.

You can select to play in either of two divisions; a four-person “Scramble” or individual stroke play, combined into one fun and relaxing afternoon. Prizes will be awarded to all members of the winning Scramble team and to the Low Gross and Low Net winners of the individual stroke play competition.

The \$172 entry fee includes greens fee, cart rental, box lunch and complimentary shuttle transportation from the Ritz Carlton. Exclusive Flex Set Premium Club Rentals including two sleeves of select golf balls are available for an additional \$75 standard or \$90 for a tour set.

Don’t miss an opportunity to play one of America’s most breathtaking courses and have fun at the same time. Sign up early because we are strictly limited to 48 golfers and this popular event will sell out quickly. You will have the option later of choosing the division in which you want to participate.

## AFT BEACH VOLLEYBALL TOURNAMENT

Back by popular demand, the 2nd AFT beach volleyball tournament. Join us on the Ritz Carlton’s beach for a friendly-yet-competitive volleyball tournament. What better way to enjoy this beautiful Pacific beach than to play 2 hours of competitive volleyball with your AFT colleagues? There will be one court set up with official referees, scoring, teaming and awards. A minimum of 24 players is needed to hold this specially arranged, fun-filled event for those conference attendees and spouses who are not golfing. Refreshments will be served. Sign– up on the conference registration form at \$25/person, which covers event set-up, hotel Recreation Department Staff and refreshments. Spread the word about this fun and healthy way to spend a Sunday afternoon with other AFT conference attendees. A great team-building opportunity. **Set... Dig... Spike!**



## PIRATES OF THE PACIFIC PARTY – MONDAY EVENING

– Sponsored by FIS\*

“Ahoy, Mate!” Dress island style and join us for a pirate-themed adventure on land. Enjoy a memorable evening of great fun, plenty of grog (drinks) and grub (wonderful food) along with festive, live musical entertainment . . . all



set in a tropical outdoor venue, surrounded by the sounds of breaking surf and beautiful views of the Pacific Ocean. Shiver me timbers! You do not want to miss this evening.

## PAMPER YOURSELF AT THE RITZ-CARLTON SPA, LAGUNA NIGUEL

Escape to a gentler pace at The Ritz-Carlton Spa, Laguna Niguel, where the constant presence of the ocean inspires renewal.

Named among the top 100 spa resorts in the US by Condé Nast's 2012 reader poll, this spa features 12 spa treatment



rooms, all bathed in soft hues of aqua and beige. Tranquil water features add to the soothing sensory experience. High-style locker rooms, public spaces, and saunas ensure a calming aura throughout this luxury spa resort in Dana Point – set to the ever-present rhythm of the surf. Enjoy a day of pampering and get a 10% discount for being part of the Association for Financial Technology 2013 Fall Conference. Be sure to mention AFT to get the extra savings.

## COOKING WITH THE MASTERS

Join other AFT member guests for a gourmet cooking experience with a Ritz Carlton Master Chef on Monday, September 23, 2013. You will begin the day with a tour of Ritz Carlton's organic

garden where you will select and pick any herbs or vegetables needed for this culinary experience. Next you will participate in cooking

a unique, gourmet meal alongside the Ritz Carlton's Executive chef in one of the hotel's kitchens. Once food preparation is complete, it is time to enjoy the delicious fresh dishes. Cost for this 'must do' culinary experience is \$275 per person. We need a minimum of 10 guests in order to offer Cooking With the Masters. If we do not meet the minimum required, your registration fee will be fully refunded. Sign up early! The maximum number of guests is 30.



## HOTEL INFORMATION

Majestically perched high upon a bluff overlooking the blue Pacific Ocean in Dana Point, California, this stunning hotel effortlessly combines classical elegance with chic modern style and the relaxing ambiance of the beach. The Ritz-Carlton Laguna Niguel has given AFT a special room rate of \$289 Double or King room. Do not put this off. Our specially priced rooms are limited and will sell-out fast. Trust me; you do not

want to stay anywhere else. The Ritz-Carlton Laguna Niguel has recently been awarded Hotel of the Year of the Americas by the Ritz Carlton Hotel Company and parent company Marriott International. Reserve online at <https://resweb.passkey.com/go/AssocFinancialTechnology2013> or by calling 1-877-266-6065 and mentioning "Association for Financial Technology".

## TRANSPORTATION

John Wayne/Orange County Airport; SNA (25 minutes/23 miles)  
<http://www.ocair.com/>

Long Beach Airport; LGB (45 minutes/44 miles)  
<http://www.lgb.org/>

Los Angeles International Airport; LAX (60 minutes/63 miles)  
<http://www.lawa.org/>

San Diego Lindbergh Field Airport; SAN (75 minutes/67 miles)  
<http://www.portofsandiego.org/>

Take the 5 North and exit at Highway 1/ Beach Cities exit.  
Proceed northbound on Pacific Coast Hwy for approximately 3

miles through Dana Point.  
Turn left at Ritz-Carlton Drive/ Niguel Road.  
The hotel is located on your left.

The Ritz-Carlton, Laguna Niguel is proud to use Best Transportation as our provider of guest limousine, sedan and van transportation needs. For guest transportation reservations and pricing, please contact the Concierge Desk at (949) 240-2000 ext 5360.

Thanks to the following AFT Member companies whose generous sponsorships have helped us present and outstanding 2013 Fall Conference:

Platinum Level – \$4,000



Gold Level – \$3,000



Silver Level – \$2,000



Bronze Level – \$1,000



AFT Executive Office  
34 N. High St. New Albany, Ohio  
43054-8507  
Voice: 614.895.1208  
FAX: 614.895.3466  
[www.aftweb.com](http://www.aftweb.com)  
[aft@aftweb.com](mailto:aft@aftweb.com)