## EFTA eFinancial Enablers Council Meeting
### March 22 & 23, 2011

San Francisco, California (Downtown)
Embarcadero Conference Center – The Stanford Room
Four Embarcadero Center, Lobby Level, San Francisco, CA  94111

### March 22, 2011

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:00 PM – 9:00 PM</td>
<td>Dinner Perbacco Ristorante &amp; Bar, 230 California St., San Francisco, CA</td>
</tr>
</tbody>
</table>

### March 23, 2011

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>7:30 AM</td>
<td>Continental Breakfast</td>
</tr>
<tr>
<td>8:00 AM</td>
<td>Welcoming and Approval of Minutes Charlie Kroll</td>
</tr>
</tbody>
</table>
| 8:15 AM  | Presentation Richard Crone, CEO & Founder Crone Consulting, LLC 

Trends in the mobile payments
| 9:15 AM  | Presentation Gwenn Bezard, Co-founder & Research Director, Aite Group 

Implications of interchange reform
| 10:15 AM | Break                                                        |
| 10:30 AM | Presentation Chris Winship, Partner, FT Ventures

Venture-Backed Trends, Products and Future Acquisition Opportunities
| 11:30 AM | Presentation Sai Huda, CEO Compliance Coach, Inc. Division of FIS Global |

Compliance & Regulatory Update
| 12:30 PM | Break & Working Lunch                                        |
| 12:45 PM | eFEC Future Topics and Discussion Maria Arminio Avenue B Consulting |
| 1:00 PM  | Membership Matt Lawlor                                        |
| 1:15 PM  | New Business Charlie Kroll                                    |

**Adjourn**

*As a courtesy to others, please arrange your travel so you can participate in the entire program.*
EFTA eFinancial Enablers Council Meeting

March 22 & 23, 2011

San Francisco, California (Downtown)
Embarcadero Conference Center – The Stanford Room
Four Embarcadero Center, Lobby Level, San Francisco, CA 94111

Online Registration (Preferred):
1. Visit https://www.efta.org/registration.php?id=60
2. Click “Current members please login here before registering”
3. Enter your email address and password (please contact EFTA if you need your password)
4. Confirm your contact info, fill out the payment details, and submit

If you will be attending the dinner, please RSVP via email to MelanieRenner@efta.org

Paper Registration (Not Necessary If Registered Online):
Please return this form to EFTA at (703) 934-6058.

Name:________________________________________ Title:____________________________
Company:_____________________________________________________________________
Street:_____________________________________________________________________
City:_____________________________________ State: ________________ ZIP:____________
Phone:______________________ Fax:_____________________ E-mail:___________________

Registration Fee and Form of Payment:
☐ Check enclosed made payable to EFTA for $395
☐ Charge my credit card $395 (Visa, MasterCard, American Express, or Discover)
Credit Card Number:____________________________ Expiration Date:____________________
Name of Cardholder:________________________________________________________________
Signature of Cardholder (REQUIRED):_________________________________________________

Please put a check mark next to the events you will be participating in.
☐ March 22 eFEC Dinner
☐ March 23 eFEC Meeting

**Cancellation Policy – In order to receive a refund, cancellations must be received in writing no later than March 15th.**
Speaker Bios

Richard Crone, Crone Consulting
Richard K. Crone leads Crone Consulting LLC, helping financial institutions, billers, merchants, payment networks, processors, start-ups and investors transform payments from a cost of business to revenue-producing new lines of business.

In his 30-year career in financial services, he has focused on harnessing the technological innovations that have shaped the industry, from the introductions of ATMs, home banking, Internet commerce, and Electronic Bill Presentment and Payment, to today’s Mobile banking and payment developments.

Mr. Crone has helped define the mobile commerce strategy for leading financial institutions, wireless carriers, payment processors, large recurring billers, card issuers, device manufacturers and technology start-ups. Crone Consulting, LLC has performed due diligence on many of the largest M&A deals and tier-one venture-backed investments in online alternative payments and the mobile commerce arena.

Deep knowledge of this emerging market is due to Crone Consulting, LLC’s ongoing, extensive primary research of more than 93+ different mobile financial service options deployed both domestically and abroad. Additionally, Crone Consulting closely monitors another 40+ companies concentrating in the so called online “alternative payments” space.

The son of two bankers, Richard Crone spent the early years of his career at Unisys marketing transaction processing systems, followed by eight years with KPMG Consulting (now Bearing Point) as a Senior Manager where he founded the firm’s Center for Electronic Banking. In 1995 he led Home Savings of America as Senior Vice President & Director of Electronic Banking in their successful release of online banking with Microsoft Money and Intuit's Quicken. Mr. Crone drew upon his nearly 20 years of payment and remittance processing experience to envision and launch the first Electronic Check Service in 1996, CyberCash’s PayNow. His consulting client list is a virtual who’s who in electronic commerce and financial services. He was part of the founding team, and served on the Board of Directors of edocs, the preeminent supplier of customer self-service and Internet bill presentment and payment solutions, from the company’s inception until it was sold to Siebel. It now forms the basis of Oracle’s Self Service Division.

Mr. Crone holds a Master of Business Administration degree, beta gamma sigma, and a Bachelor of Science degree, cum laude, from the University of Southern California.

Gwenn Bezard, Aite Group
Gwenn Bézard is a co-founder and research director at Aite Group, managing the firm's banking and payments practice. His recent coverage has focused on emerging products such as prepaid debit and payroll card products, the rise of mobile payments, and the impact of interchange reform on the banking and payment industry.

As an established thought leader on payments and retail banking issues, Mr. Bézard has presented at numerous industry events including PayPal Innovate 2010, NACHA Payments, InComm Partner Alliance, Federal Reserve of Kansas City, SWIFT business forum, and BAI. He has been extensively quoted in the mainstream press, including The New York Times, The Wall Street Journal, The Economist, Forbes, and USA Today, as well as banking trade publications including American Banker and U.S. Banker.

Mr. Bézard has over a decade of experience in assisting financial institutions, payment companies, and technology vendors with advisory services and strategy consulting. Prior to joining Aite Group, he was a
senior analyst within Celent's banking group, where he helped build an industry-leading payments
practice. Before that, Mr. Bézard was with BNP Paribas, where he headed the research team of L'Atelier,
the bank's technology and Internet intelligence division. He also served as an analyst at Plénitudes, a
management consulting firm that specializes in change management.

Mr. Bézard holds an M.A. (Maîtrise) degree in contemporary history from the University Rennes II,
France, and is fluent in English and French.

Chris Winship, FT Ventures
Chris has 10 years of growth equity investing experience. His primary areas of investment focus are in
payments and transaction processing, IT services and outsourcing, and human capital management.
Prior to joining FTV Capital, Chris was an Analyst with Salomon Smith Barney's media and
telecommunications group. Prior to Salomon Smith Barney, Chris worked at Putnam Investments in
Boston, MA, in Putnam's sales and marketing divisions. Chris received a BA in Government from
Dartmouth College.

Sai Huda, Compliance Coach, Inc.
Mr. Huda is Chairman & CEO of Compliance Coach, which provides compliance software and
services and consulting solutions to financial institutions. 5 of the top 10 banks and hundreds of
financial institutions of all sizes and types throughout the U.S. utilize Compliance Coach's
solutions and services.

Mr. Huda is one of the nation's leading regulatory compliance experts in the financial services
industry. He is a frequent keynote speaker at major industry events, and is consulted regularly by
the media and the industry.

Mr. Huda has served as a featured speaker at various trade association conferences, such as
ABA, BAI, and ACB's Regulatory Compliance Conference, along with various State Banking
Association conferences. Mr. Huda also serves as the Chairman of the annual Compliance Summit
(www.compliancesummit.com). The Compliance Summit is the nation's premier compliance
leadership meeting that brings together leading regulators and compliance experts to forecast
risks and identify best practices. It is held in San Diego and is the nation's first compliance
conference each year.

Mr. Huda has over twenty years of experience in the financial services industry. Prior to founding
Compliance Coach, Mr. Huda served as the Chief Compliance Officer for some of the nation's
leading financial institutions such as Advanta Corp. and San Diego Financial Corp. Mr. Huda is a Certified
Regulatory Compliance Manager (CRCM), a Certified Internal Auditor (CIA) and a Certified Risk
Professional (CRP). He also holds an MBA with Beta Gamma Sigma honors from the University of
Maine, Graduate School of Business
**Hotel Suggestions**


LeMeridien Hotel

Both flank the Embarcadero Center.