

The Road Ahead

September 24-26, 2008 New York City

General Sessions

The Road Ahead: Welcome and Keynote Address by Sanjeev Dheer, CEO & President, CashEdge

Money movement services continue to proliferate in the financial services industry. Traditional players and new entrants are vying for the mind and wallet share of both consumers and small businesses. This session will discuss CashEdge's perspective on the evolution of the money movement landscape and how the Company's services help position financial institutions to dominate this market.

Evolution of the Payments Landscape by Tim Mills, Senior Expert, Global Concepts

This session will offer insight into the payments landscape, based on Global Concept's annual mapping of the U.S. payments industry. It will include a detailed focus on small business payments and the unique challenges and opportunity this market segment presents for financial institutions. Global Concepts is a provider of primary market research and consulting services to the banking and payments industries.

CashEdge Brokerage and Wealth Management Vision

This session will address CashEdge's vision for leveraging its aggregation technology across multiple market segments, including financial advisors, personal financial management providers and other organizations that rely on personal financial account data to achieve business objectives.

Realizing the Potential of Intelligent Money Movement: New CashEdge Services

This session will provide an overview on the use of CashEdge money movement products and will outline the roadmap for introducing new transfer services, including person-to-person payments and small business account-to-account transfers. The session will also cover the value proposition and market opportunity for financial institutions that offer these new services

Managing Risk Effectively Across all Money Movement Services

With the proliferation of money movement services, risk management is becoming even more important. During this session, attendees will learn how CashEdge can help financial institutions take a proactive approach to risk management by applying human intelligence and behavioral pattern risk models across population segments to proactively monitor, predict and mitigate fraudulent transactions – often stopping them before they ever hit the network. This session will also address the importance of managing risk holistically across the enterprise.

Leveraging Alternative Payment Methods for Profitable Customers by Beth Robertson, CCM, Independent Payments Consultant

The payments landscape is evolving at an unprecedented rate, and consumers are being bombarded with new and emerging payment methods. This session will address what it all means for banks and how banks can leverage the opportunity into a profitable position in the payments landscape. Ms. Robertson will supplement her presentation with primary data from ongoing Phoenix Payments tracking studies of consumer payments behavior.

Making it a Reality: Implementing Consumer Third-Party Transfers and Small Business Me-to-Me Transfers

This session will offer attendees an actionable plan for providing these new transfer services to their customers, including product demonstrations and detailed information on integration, deployment and launch.

Beating the Fraudsters: Utilizing Knowledge-Based Authentication to Prevent Fraud in Money Movement; Featuring a Wachovia Case Study by Nancy Parzych, VP of E-Commerce and Online Payment Services

This session will present CashEdge's viewpoint on utilizing knowledge-based authentication to prevent money movement fraud. The session will also feature a case study from Wachovia, detailing their implementation and success with knowledge-based authentication.

A Peek Inside the Cage: A Review of CashEdge's Risk Tools and How They Help to Manage and Mitigate Risk One Transaction at a Time

This session will offer attendees a sneak peek into what actually happens behind the scenes, including the sophisticated technology tools that enable CashEdge to successfully manage and mitigate fraud.

OpenNow/FundNow – Market Trends and Product Update

This session will share insights into consumer behavior and market trends related to online account opening and highlight new OpenNow/FundNow features, including new account opening for existing customers and intelligent data source management.

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Capturing Customer Loyalty Through Mobile Banking Services by Eskander Matta, SVP, Internet Services Group, Wells Fargo

This session will discuss Wells Fargo's strategy for using the mobile channel to deepen customer relationships and provide consistent products and services across channels. It will address authentication and security in mobile banking and best practices for integrating mobile banking into your key marketing channels to retain and acquire customers.

Tapping the Lucrative Small Business Market

This session will discuss the small business money movement market opportunity for financial institutions. Implementing a complete and compelling online offering for small businesses that includes both accounts receivable (online invoicing and customer payments) and accounts payable solutions (online vendor and employee payments) can help increase new customer acquisition, create a stronger relationship with current small business customers and increase profitability through new subscription and transaction-based revenue.

Client Case Study: TransferNow: Deploying Consumer Third-Party Transfers by Jaylene Tsukayama, VP & Manager, Home Banking Department, First Hawaiian Bank

First Hawaiian Bank will share their experiences regarding their recent implementation of inter-institution funds transfer with CashEdge's industry-leading solution, TransferNow.

The session will highlight best practices and key success factors for other institutions to consider. First Hawaiian Bank's implementation includes account-to-account transfers as well as the newly available third-party transfers, making First Hawaiian Bank one of the first CashEdge clients to deploy the third-party transfer route.

Surfing the Web with Consumers and the Implications for Banks by Brian Jurutka, VP, comScore

The Internet continues to dramatically change the relationship between retail financial services firms and their customers, and many banks are successfully leveraging this dynamic. This session will discuss consumers' current web usage as it relates to financial institutions, including site visitor and customer volume at top banking sites and overall online banking trends. The session will also highlight successful web-based marketing campaigns and behavioral incentives used by top banks to drive usage and adoption of online services.

Brokerage/Wealth Management Sessions

Aggregation Product Road Map and Operational Update

This session will highlight the recent developments and new features of AllData, CashEdge's data aggregation tool. Aggregating financial information from over 10,000 sources, AllData provides financial institutions and independent advisors with a consolidated and comprehensive view of a client's finances. This session will also highlight several new product and operational initiatives designed to streamline product performance and improve satisfaction.

Financial Advisor Panel Discussion: Using Aggregation to Increase Assets Under Management

This session will feature a panel discussion with leading independent financial advisors that are currently using CashEdge's aggregation services to increase assets under management and enhance the effectiveness of their practice.

Aggregation Roundtable for Financial Advisors

This session will provide an interactive roundtable opportunity for attendees to learn from peers and provide feedback directly to CashEdge executives.

Aggregation Roundtable for Enterprises

This session will provide an interactive roundtable opportunity for attendees to learn from peers and provide feedback directly to CashEdge executives.