

The Massachusetts Bankers Association presents:

The 2004 Annual

New England
Bank Technology
Retail Banking
Conference
and Exhibit

Looking to the Future

Friday, June 4, 2004
The Sheraton Hotel, Framingham

speakers

Delia Passi, founder, president and CEO, Medelia Communications, New York, NY.

Delia Passi is a well-recognized and highly regarded businesswoman in the fields of diversity marketing, media and interpersonal communications. As President of Medelia Communications, Delia supports companies in their efforts to gain market share of women and diverse consumers and has been responsible for developing many successful communications programs for major corporations, including Xerox, Prudential Financial, Merrill Lynch, Lincoln Financial, Principal Financial Group and UBS Financial. Delia is also the former Group Publisher of Working Woman and Working Mother magazines, where her extraordinary talent for communications developed a struggling publication group into a successful and growing force in women's marketing.



Prior to joining Working Woman Network, she had success in selling to businesses while at Xerox Corporation, and built and ran her own custom publication company, Passi Publications. She is the author of several audio training programs on how to market and sell to women, and in 2004 will release a book on gender communications.

John Matheny, Director of Marketing, Brintech, New Smyrna Beach, FL



John has more than 30 years of experience in marketing, business planning and strategic planning. During 15 years with the General Electric Company, he held a variety of marketing and marketing communications positions involving General Electric Credit Corp, Lighting Products, Appliance Products and High Tech Industrial Products. While with GE, John also completed an assignment in the Corporate Strategic Planning Unit.

He joined Brintech, Inc. in 2003 as a consultant to banks in the areas of Marketing Planning, Marketing Analysis and Marketing Tactics and to manage the firm's internal marketing.

Todd O. Burger, President and Chief Executive Officer, Chameleon Network, Inc., Concord, MA

Mr. Burger, the principal stockholder, has overall management responsibility for the business. He is a seasoned entrepreneur,



technologist, management consultant, operations manager and a CPA. Most recently, Mr. Burger has been an independent consultant with clients such as Amazon.com and Brookstone. Previously, he was a partner-level Director of Arthur D. Little specializing in transport and technology. Mr. Burger also led projects related to smart cards, encryption and inter-bank transaction data network management.

His expertise and over 25 years of practical experience includes aspects of:

- Manufacturing and logistics planning procedures
- Design, testing and evaluation of new technology
- Operations management and planning business strategy
- Merger implementation planning and economic analysis
- Design of several new products ranging from electronic wallets to robotics

Prior to joining Arthur D. Little in 1981, Mr. Burger held several senior management roles for Burlington Northern, Inc. in St. Paul, Minnesota, and started his career with Peat, Marwick, Mitchell and Co., (KPMG), in Hartford, CT.

J Daniel Heather is the President and founder of Network Control Group, Inc. of Stoughton, Massachusetts (1999).

Dan also founded the Network Consulting Group of Easton, Massachusetts in 1985. Prior to that he was a Vice President of Engineering and co-founder of CSI Systems, Inc. of Lexington, Massachusetts.



Mr. Heather was educated at SUNY-Buffalo where he earned a B.S.E.E. in Electrical Engineering. He did graduate work at the IBM Extension University (Syracuse University) while working as a research engineer on solid-state memory systems for IBM in Poughkeepsie, New York. He holds several Cisco networking certifications.

Mr. Heather has been involved in the development and deployment of network security systems for the past 15 years. He has pursued Internet-based, outsourced security solutions for many commercial industries, including the financial services sector, for the past 4 years at Network Control Group, Inc. His work has included providing local banking institutions with network security consulting, patch management, anti-virus management systems, off-site secure data backup and restore systems and network vulnerability assessments.

Mr. Heather lives in North Easton, Massachusetts with his wife Patricia.

7:45 AM Registration and Coffee with the Exhibitors-Grand South & Center

9:00 AM Welcome and Introductions-Grand North

9:15–11:15 AM **CONCURRENT SESSIONS: TRACK 1**

① *Winning Strategies for Marketing and Selling to Women Business Owners*

Delia Passi, President, Medelia Communications, New York, NY • www.medelia.com

Did you know: That 46% of all US businesses are owned by women? Women are remaining in business longer? Every day women open 1600 new businesses?

Marketing and Selling to Women Business Owners is a dynamic presentation that includes an appreciation of the marketplace, an understanding of their psychographics, purchasing preferences, the keys to building trust and creating a long term business relationship, as well as how to market products to women business owners in your community. This session will help participants to; create an awareness of women owned businesses, understand the market value and the business case, understand the dynamics of women business owners, learn how to sell and market to women business owners, learn how to build loyalty and a viral network, learn how to position products as solutions to help grow her business, learn how to close the sale and open the relationship, create a marketing plan to attract and retain these invaluable customers.

② *Branch Expansion vs. Technology Expansion*

John Matheny, Director of Marketing, Brintech, New Smyrna Beach, FL • www.brintech.com

It seems everywhere you look banks are building new branches. Yet more customers than ever are utilizing electronic banking services. Is this an oxymoron or good business judgment? How does a bank balance customer desires for electronic delivery with those same customers' desires for physical locations? This session will explore the process of ensuring that current locations are aligned with the needs of the markets and performing up to the expectations of customers. It will also address methodologies for identifying appropriate expansion targets and determining the types of services those expansion areas will require. In short, what is the appropriate mix of "clicks and mortar"?

9:15 -10:15 AM **CONCURRENT SESSIONS: TRACK 2**
(these sessions are repeated at 10:20 am)

① *Technology and the Pocket Vault—A New Way to Look at Customer Spending*

Todd O. Burger, President & CEO, Chameleon, Network, Inc., Concord, MA • www.ChameleonNetwork.com

The Chameleon Network's Pocket Vault portable electronic wallet is a unique piece of technology that promises to capture the interest of all customers, but younger customers in particular. It may eliminate credit card fraud and reduce identity theft, while increasing consumer convenience in the years ahead.

This session will include: an overview of the upcoming technologies, different security and privacy principles guiding approaches taken by various companies and how back office operations and costs may be affected by some of these approaches. This will be followed by remarks on the potential this technology offers to de-commoditize bank card offerings, shift consumer attitudes about bank services and fees, create new opportunities for cross-selling products and affect the positioning of card issuing vs. non-issuing banks.

② *Linux IS the Future of the Banking Industry*

How Novell and SUSE LINUX Can Get You There

Why are Merrill Lynch, JP Morgan and so many other Wall Street firms adopting Linux? Of all verticals, the financial services industry leads the way in migrating to Linux. Is it the performance, stability and scalability of Linux? Gartner reports that 43% of mid-tier banks plan to increase their use of Linux this year. Is it the ROI and TCO of Linux vs. Microsoft? The security? The hardware flexibility? Linux adoption is expected to increase to 40% of all financial-services providers in the next 24 months. Will that include your financial institution? This session will answer all these questions and give you the information you need to make an informed decision about migrating to Linux: a Linux overview, advantages over Microsoft, how it is being deployed in the financial services industry and community banks, vertical application development, legal issues and more.

③ *Patch or Perish!*

Daniel Heather, Network Control Group, Inc., Stoughton, MA • www.ncgit.com

With corporate executives being held increasingly liable for cyber security, maintaining system patches has taken on a new urgency. This workshop will explain the purpose and procedure of maintaining the patch level of bank computer and network systems with special emphasis on regulatory compliance issues and the generation of accurate and timely status reports. This workshop will provide guidance on computer and security patch management policies resulting from compliance pronouncements from FFIEC, FDIC, GLBA and Sarbanes-Oxley, as well as a review of "best practices" for general network security patch deployment.

10:20 AM **CONCURRENT SESSIONS: TRACK 2**
REPEATED

11:15 AM *Meet the Exhibitors*

Don't forget to have your prize card signed by the exhibitors!

12:00 noon *Buffet Luncheon with the Exhibitors*

1:15 PM **CONCURRENT SESSIONS:**

① *Check 21: Are You Ready?*

Industry Panel to be Announced

The industry has been preparing for the implementation of Check 21 for months. Vendors are knocking at your door, seminars are in abundance, but are you ready? A panel of bankers and industry leaders will discuss the remaining issues that banks must address before "going live" with Check 21. The panel will review a final checklist relating to industry issues including updates to Massachusetts law

Agenda Continued

on check returns, how you can assess the risks and opportunities, how to explain it to your board, customers, and possible local media who may not understand the law. While each bank will make different decisions based on a number of factors, you will need to be prepared. Come and get your questions answered.

- ② *Winning Strategies for Marketing and Selling to Women Business Owners - (repeat)*
- ③ *Branch Expansion vs. Technology Expansion (repeat)*

3:15 PM Adjourn

Don't forget to complete your evaluation forms and leave them at the registration table!

Participating Exhibitors:

American Alarm	JP Morgan Chase
American Digital	M&I Support Services
Approach Architects	Magee Company
Baker Newman & Noyes	Message Secure Corporation
BankScreen	NAVCO Security Systems
BISYS	NES Group
BL Trading, Inc.	NetVision
Cisco Systems	Network Control Group, Inc.
COCC	New England Design Associates
Diebold	Novell, Inc.
Donnegan Systems, Inc.	NSS Corp.
EFMARK	Open Solutions
Elan Financial Services	Parabit Systems
entrepid	Pinnacle Financial Strategies
EOS Systems	PrintMail Systems
Fiserv	Private Business, Inc.
Fundsxpress Financial	Security Management Partners
Network	Sound Software
Global Data	Specialized Data Systems, Inc.
Harland	Sundin Associates
Harland Financial	Synergistics, Inc.
Heartland	3SI Security Systems
Innovative Business	TREEV
Systems	Wiley Brothers
InterCept	Wolf and Company
Intrieve	

Hotel Information:

Attendees wishing to reserve overnight accommodations must contact the Sheraton Hotel Framingham directly at 508.879.7200, by May 3, 2004. In order to receive the preferred rate, guests must identify their affiliation with the Massachusetts Bankers Association. Any rooms not reserved by this date will be released by the hotel for sale to the general public.

Check-in time for hotel guests is 3:00 PM. The room rate is \$139 per night, plus state and local tax, single or double occupancy. All rooms must be guaranteed with a credit card.

Dress: Dress for the Conference is business casual.

Directions:

The Sheraton Hotel Framingham is just off the Massachusetts Turnpike at Exit 12, route 9 West, and only 20 miles west of Boston.

From Boston:

Route 90 (Mass. Pike) West to Exit 12. Bear left after toll. Hotel is immediately on the right

From Points West Via Mass. Pike:

Route 90 (Mass. Pike) East to Exit 12. Bear left after toll. Hotel is immediately on the right

From Worcester:

Route 9 East. Pass hotel on left. Make U-turn at next lights. Hotel is approximately 1 mile on right

From New Hampshire:

Route 3 South to Interstate 495 South. 495 South to Exit 23A (Route 9 East). Pass hotel on left. Make U-turn at next lights. Hotel is approximately 1 mile on right

From Connecticut:

Route 84 East to Route 90 (Mass Pike) East. Exit 12 off Route 90 Bear left after toll. Hotel is immediately on the right

From Maine:

Interstate 95 to Route 495 South. 495 South to Exit 23A (Route 9 East). Pass hotel on left. Make U-turn at next lights. Hotel is approximately 1 mile on right

Don't forget to get your card signed by the exhibitors to be eligible to win fabulous prizes!