Second Annual Education & Discussion Forum
July 9, 2007 ▪ Union Station Columbus Room ▪ Washington, DC

Program Agenda (subject to change)

8:30 – 9:00am	**Continental Breakfast**
9:00 – 9:05am	**Welcome / Introduction** ***Ms. Carla Balakgie, Executive Director*** ***Electronic Transactions Association (ETA)***
9:05 – 9:30am	**Industry Background** ***Mr. James W. Baumgartner, President/CEO*** ***Moneris Solutions (An RBC/Bank of Montreal Company)*** • Overview of U.S. Payment Card Marketplace • Evolution of Merchant Acquiring Business • Industry Trends/Statistics
9:30 – 10:00am	**Understanding the Industry Players / Products** ***Mr. Nicholas W. Baxter, Senior Vice President*** ***First National Bank of Omaha*** • Issuers / Acquirers / Card Companies • Processors / Payment Gateways / ISOs • Roles and Responsibilities
10:00 – 10:30am	**Day in the Life of a Payments Transaction** ***Ms. Mary Dees Griffith, President*** ***Creditranz.com*** • 7 Stages of Processing: 1) Authorization, 2) Merchant Balancing, 3) Capture, 4) Clearing, 5) Interchange, 6) Settlement, 7) Merchant Deposit
10:30 – 10:45am	**Open Discussion / Q&A**
10:45 – 11:00am	**Break**
11:00 – 11:20am	**Securing Card Holder Information** ***Mr. Robert McCullen, CEO*** ***AmbironTrustWave*** • Compromised Payment Card Information – Trends/Statistics • Payment Card Industry (PCI) Data Security Standards
11:20 – 11:30am	**PCI Open Discussion / Q&A**
11:30 – Noon	**Payments Executive Industry Forum** ***Panel Discussion with all Presenters led by ETA Executive Director*** • Transforming Technologies & Challenges Facing Industry • Audience Q&A
Noon	**Adjournment**