



2007 National Conference AGENDA AT A GLANCE*

Sunday, March 25, 2007

7:00 am – 8:00 pm **Conference Registration – Registration Desk 2**

7:00 am – 3:00 pm **Pre-Conference Activities:
Golf Tournament**

The 2007 DI Best Ball Tournament is being held at The Revere at Anthem, a revolutionary golf experience that will test your skills, challenge your nerve, and inspire your soul. Created by legendary PGA Tour player Billy Casper and architect Greg Nash, the Revere presents a blend of beauty and challenge unlike any other in Southern Nevada. Draped through the rugged desert canyons and valleys of the Las Vegas foothills, The Revere offers unending, awe-inspiring views of the city below and mountains beyond. The stunning Lexington (7,143 yard, par-72) layout will test your shot making capabilities with classic risk/reward scenarios, and provide you with a variety of options to accommodate your game, regardless of skill level.

Participants should meet in the South Gate Convention Area Bus Entrance across from the Wedding Salon by 6:30 a.m. Buses will depart at 6:45 a.m. for an 8:00 a.m. shotgun start. If you have not received your pairing information please visit the National Conference registration desk or conference golf coordinator. Tournament participants must pre-register.

Hoover Dam/Grand Canyon Tour

This combination land and ground adventure begins when you are picked up from the Wynn Las Vegas via private motor coach. First stop is the Hoover Dam where you will spend a couple of hours exploring – including the amazing “Discovery Tour” of the interior with time to enjoy breathtaking views from the top of the Dam. You will then depart for Hemmingway Park to enjoy a picnic brunch before heading to the airport to board your airplane for a flight over the magnificent Grand Canyon (flight time is approximately 55 minutes). After landing, the motor coach will take you back to the Wynn Las Vegas.

8:00 am – 3:30 pm **Pre-Conference Workshops:
8:00 am – 11:30 am**

Workshop 1: Consumer – Palmer 1

On-Ramp Excellence: Achieving customer loyalty in the first 90 days

- James Van Dyke, *Founder and President Javelin Strategy and Research*
- Diane Stuckey, *Vice President, Database Marketing Digital Insight, an Intuit company*

You never get a second chance to make a first impression. And first impressions are critical in today’s fiercely competitive financial services

marketplace. At this pre-conference workshop, customer satisfaction and retention experts will weigh in on what first impressions you should, and could, be making with your new customers and members. By participating, you'll gain a competitive service advantage that earns you customer/member loyalty in as little as 90 days.

Workshop 2: Small Business – Palmer 2

Full-Service Fill-Up: Win market share by helping small businesses manage their businesses better

- Patty Hines, *Senior Analyst, Wholesale Banking TowerGroup*
- Paul Campbell, *Vice President and General Manager, Commercial Banking Division Digital Insight, an Intuit company*

To date, no financial institution has emerged with a winning formula to help small businesses more effectively manage the details that overwhelm them...until now. Be that financial institution by attending this pre-conference workshop. Listen to actual small businesses and you'll hear their cry for help. Learn from small business experts what you can do to help today's fastest growing enterprises manage their businesses better. At the conclusion, you'll know how to win marketshare and a lot more.

12:00 pm – 3:30 pm

Workshop 3: Business Banking – Palmer 1

Pole position: Leader strategies for managing risk and liquidity

- Matt Ribbens, *Senior Forum Manager, Cash Management Global Concepts*
- Lou Anne Moody, *Vice President, National Markets Digital Insight, an Intuit company*

Integration into the global economy has its risks and rewards. Today's business leaders need a truly holistic approach to financial stewardship and managing risk, one that encompasses everything from global economic trends to strong corporate governance and transparency. In other words, they need you. Take the pole by participating in this pre-conference workshop to discover leader strategies for helping your business banking customers most effectively manage risk and liquidity. By doing so, you'll win the race to greater marketshare.

Workshop 4: Growth & Retention- Palmer 2

All aboard: Innovative incentives for moving employees online

- Shelley Hawthorne, *Vice President, Automated and Remote Services Premier American Credit Union*
- Debra Sites, *Vice President & Business Services and Internet Banking Manager Adams County National Bank*
- Diane Stuckey, *Vice President of Database Marketing Digital Insight, an Intuit company*

So much of your effort is spent moving your customers and members online. What about your employees? This pre-conference workshop will equip you with actionable strategies and innovative incentives to move your most influential brand ambassadors online. Once there, they'll become more effective stewards for your online channel and, thus, drive greater customer/member adoption. All aboard!

12:00 pm- 4:00 pm	Partner Showcase Set-up – <i>Lafite Ballroom 1-3</i>
4:00 pm – 5:00 pm	Partner Showcase Preview and Vendor Reception (Exhibitors & Sponsors only) – <i>Lafite Ballroom 1-3</i>
5:00 pm – 8:00 pm	Welcome Reception and Partner Showcase – <i>Lafite Ballroom 1-3</i> <i>Sponsored by CheckFree</i>

Monday, March 26, 2007

7:00 am – 6:00 pm	Conference Registration – <i>Registration Desk 2</i>
7:00 am – 6:00 pm	Partner Showcase – <i>Lafite Ballroom 1-3</i>
7:00 am – 8:00 am	Breakfast – <i>Lafite Ballroom 1-3</i> <i>Sponsored by NetApp</i>
8:00 am – 8:15 am	Opening Remarks – <i>Lafite Ballroom 5</i> Welcome to the 2007 National Conference <ul style="list-style-type: none">• CeCe Morken, <i>Executive Vice President</i> <i>Digital Insight, an Intuit company</i>
8:15 am – 8:30 am	CEO Remarks – <i>Lafite Ballroom 5</i> <ul style="list-style-type: none">• Steve Bennett, <i>President and Chief Executive Officer</i> <i>Intuit Inc.</i>
8:30 am – 9:15 am	Presidential Address – <i>Lafite Ballroom 5</i> Unleveling the playing field <ul style="list-style-type: none">• Jeff Stiefler, <i>President</i> <i>Digital Insight, an Intuit company</i> <p>We've been successful so far together with many of you reaping the benefits of a strategic online channel. But we're at a crossroads: competitors luring away customers with lucrative incentives, new generations turning service upside down, and market conditions continue to demonstrate a need for growth. In this years presidential address Jeff Stiefler will show you how we're changing the game – unleveling the playing field- so you can win.</p>
9:15 am – 10:15 am	Opening Keynote: License to drive: what to do now that your customers/members hold the keys <ul style="list-style-type: none">• J. Walker Smith, <i>President</i> <i>Yankelovich, Inc.</i> <p>You should have already realized you're no longer driving the customer/member relationship. In fact, your license has been revoked. More choices, advancements in technology and a growing preference for self-service tools and services mean your customers/members now hold the keys. This isn't necessarily a bad thing, given you openly embrace the idea and strategically support it. But first you must understand why it happened, what it means and what you should do about it. Don't miss this opening keynote with views and recommendations on how to, as co-pilot, compete and win in today's challenging marketplace.</p>
10:15 am – 10:30 am	Break
10:30 am – 11:30 am	Round One: Concurrent Information Sessions and Product InfoBlasts

CONCURRENT INFORMATION SESSIONS

Lafite Ballroom 8

Consumer: "E" Octane: Achieve higher performance with next-generation online services

- Bill Mignone, *Assistant Vice President – Senior Manager E-Commerce*
Eastern Financial Florida Credit Union
- Jeanette Manning, *Director, Centralized Banking*
Sterling Savings Bank
- George Perry, *Director, Consumer Product Management*
Digital Insight, an Intuit company

Are your online offerings feeling sluggish lately? Has your new account acceleration stalled? Sounds like you need an “E” Octane boost. At this informational session, you’ll learn all about the next-generation services that will keep your online channel performing at its peak and your customers/members coming back for more. Full-serve or self-serve, come fuel your online tank with a higher grade and start noticing the difference today.

Lafite Ballroom 6

Small Business - Bundle Banking: Proven strategies for achieving small business loyalty

- Steve MacQuarrie, *Senior Vice President Eastern Bank*
- Kristie Nockleby, *Senior Vice President West Coast Bank*
- Michael Abare, *Director, Business Banking Digital Insight, an Intuit company*

Small business owners barely have enough time to manage their businesses, let alone a disarray of financial products and services. No wonder small businesses feel spun out of control by their financial institutions’ myriad of choices and channels. Why not simplify the service experience into something that makes sense to them and makes money for you? Bundle banking is the way. Attend this information session to discover proven strategies for achieving small business loyalty.

Latour Ballroom 6

Business Banking - Strategic spark plug: Revitalizing corporate banking

- Debra Innes, *Executive Vice President, Corporate Treasury Management Department Zions Bancorporation*
- William Brodt, *Managing Director, Cash Management Services, Investment & Corporate Banking BMO Capital Markets*
- Susan Feinberg, *Research Director, Wholesale Banking TowerGroup*
- Paul Campbell, *Vice President & General Manager, Commercial Banking Division Digital Insight, an Intuit company*

Is Corporate Banking your institution’s competitive differentiator or deteriorating asset? With Digital Insight, an Intuit company, it can and should be your key to improved customer loyalty and higher profits. Don’t sit idle and risk your customers switching tracks. Attend this information session to learn how a strategically timed and planned Corporate Banking tune-up, leveraging today’s technology, can have you racing by your competition.

Product InfoBlasts - Lafite Ballroom 4

- 10:30 am – 10:50 am **Don't take chances. Deep Defense.**
- Liam Yu, Senior Security *Product Manager*
Digital Insight, an Intuit company
- Evolving security threats can negatively impact you and your customers' trust in you. That's why Digital Insight Deep Defense prevents, detects, corrects and reports security threats for greater peace of mind. Attend this intriguing InfoBlast to learn how tokens, transaction monitoring and antifraud services perform in protecting you and your customers. Don't Take Chances. Deep Defense.
- 10:50 am – 11:10 am **Give 'em gifts: Retain and reinforce relationships with Digital Insight Gift Cards**
- Matt Davis, *Senior Product Manager, Bill Payment*
Digital Insight, an Intuit company
- By offering online gift cards, you'll retain your customer relationships and improve the stickiness of your online experience. Attend this InfoBlast to learn how Digital Insight gift cards can reinforce your value by expanding the online self-service options your customers expect. So expand your product line today to include Digital Insight Gift Cards. Your consumer and business customers won't have to look any further than your website for that perfect gift.
- 11:10 am – 11:30 am **What's your WebSideStory? Ask Digital Insight Web Center**
- David Rubini, Director, *Product Usability*
Digital Insight, an Intuit company
- Better manage your online presence and improve your online strategy with new administrator site enhancements within Digital Insight Web Center. Featuring advanced information reporting and actionable user analytics, you'll save time and re-focus your resources for an improved online experience for your customers and a more profitable online channel for you. Attend this InfoBlast to write your own WebSideStory.
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11:30 am – 12:45 pm Lunch and Networking – *Latour Ballroom 1-4*
Dessert will be served in the Partner Showcase Hall.

- 11:30 am – 12:45 pm **Working Lunch – Montrachet 2**
- Lost Art? Keeping consumer lending competitive and relevant**
- Chuck Head, *Vice President, Lending*
Atlanta Postal Credit Union
 - Bob Surrige, *Consultant*
Digital Insight, an Intuit company
- While consumer lending remains a lucrative business for financial institutions today, it's also among the most competitive due to the rise of e-only alternatives, such as E-Loan and Lending Tree, and non-bank competitors like Wal-Mart. How can your institution compete with the miraculously low rates these competitors offer? What must you do to keep lending relevant – and profitable – at your institution? During this working lunch session, we'll explore innovative ways you can leverage advanced online lending functions to compete and win.

12:45 pm – 1:45 pm

Round Two: Experiential Lab, Case Study Café, Summit Club and Product InfoBlasts

EXPERIENTIAL END USER LAB - Lafite Ballroom 7

Consumer: Retention roadmap: wrangling the different generations of financial services customers

- Bruce Temkin, *Vice President, Practice Director of Financial Services*
Forrester Research
- Diane Stuckey, *Vice President, Database Marketing*
Digital Insight, an Intuit company
- Panel of End Users

Abbot of Abbot and Costello once asked who's on first? Who's on second? Who's on third? The answers are no clearer today than they were then based on financial institutions' difficulty wrangling the different generations of financial services customers. Further complicating the dilemma is the fact Boomers, Gen X and Gen Y have about as much in common as a Kia and a Cadillac. How do you manage one, let alone all three? This experiential lab, featuring actual end users, will show you how.

CASE STUDY CAFÉ – Lafite Ballroom 9

Small Business: VIC Treatment: Making your small business customers feel big

- Raymond Chow, *Group General Manager for Sales and Service Group*
Westamerica Bank
- Nadilee Russell, *Senior Vice President and Director, Cash Management*
City National Bank
- Michael Abare, *Director, Business Banking*
Digital Insight, an Intuit company

They may be small in scope but they're big in business – your business. It's no secret small business customers represent a lucrative market opportunity. It's also no secret small businesses are among the most difficult customers to serve. Designed to spark ideas and initiatives, this Case Study Café will illustrate winning strategies that make your small business customers feel big and result in a big business boost for you.

SUMMIT CLUB (By Invitation Only) - Lafleur

More Miles to the Gallon: Understanding and Improving Your Efficiency Ratio

- Gordon Goetzmann, *Managing Vice President*
First Manhattan Consulting Group

Although banks and credit unions calculate this metric differently, it is equally important. Most institutions are realizing this may be the most telling measurement of just how their business is competing, and winning, in today's challenging and highly competitive marketplace. But what is an efficiency ratio? How is it calculated? What does it say and how can it be improved? Attend this invitation-only session specially designed for senior executives to answer these questions. And return to your financial institution with actionable ideas that result in more miles (or money) from every investment.

Product InfoBlasts – Lafite Ballroom 4

- 12:45 pm – 1:05 pm **Maximum torque: Pull in more fees with Virtual Terminal**
 • Raj Ganesan, *Senior Product Manager*
 Intuit Inc.
By 2010, 67% of all payments are expected to be electronic. As a result, the 22 million small businesses in the U.S. will need to accept credit and debit cards just to remain competitive. Attend this InfoBlast to discover the benefits of Virtual Terminal, featuring easy to use, powerful features with industry leading support.
- 1:05 pm – 1:25 pm **Digital Insight + Intuit = New Personal FinanceWorks**
 • Tara Feldmeier, *Group Product Manager*
 Intuit Inc.
Through Digital Insight, an Intuit company, let the benefits to your institution begin with a new consumer Internet Banking solution: Personal FinanceWorks. Increase Deposit growth while delivering an even better online banking experience with account switch and other innovative new features. It's time for an Intuit Injection of your consumer Internet Banking solution. Attend this InfoBlast to learn how.
- 1:25 pm – 1:45 pm **Move forward with MyBanking: The technology the next generation will be powered by**
 • George Perry, *Director, Consumer Product Management*
 Digital Insight, an Intuit company
Imagine a technology that enables your online services to adapt to your consumer and business customers' financial lives over time. Students become parents, new businesses grow into large corporations and you're there to turn them all into profitable, lifetime customers. Imagine that same technology can turn your online offering into a two-way relationship channel, not just a one-way transaction channel with data engines feeding you valuable information and business intelligence. MyBanking technology will do all this and more – enabling you to deliver the next generation of online banking. Attend this InfoBlast to learn more.

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- 12:45 pm – 1:45 pm **Small Business 360 – Latour Ballroom 5**
Who they are and what they do: A small business introduction
 • Beth Schneider, *Director, Customer Market Insights*
 Intuit Inc.
 • Debra Syfert, *Vice President, Account Management*
 Digital Insight, an Intuit company
Financial institutions meet small businesses. Small businesses meet financial institutions. In many ways, financial institutions and small businesses are meeting each other for the first time. Who are these 26 million small businesses? What are their aspirations? How does this translate to your business? Attend Small Business 360: A Small Business Introduction. You'll receive an enlightened view into small business that will enable you to compete for and win their business.

1:45 pm – 2:00 pm Break

2:00 pm – 3:00 pm **Round Three: Concurrent Information Sessions and Product InfoBlasts**

CONCURRENT INFORMATION SESSIONS

Lafite Ballroom 8

Consumer: Get Personal: Leveraging customer/member data for better business decisioning and intelligent marketing

- Bruce Temkin, *Vice President, Practice Director of Financial Services*
Forrester Research
- Barbara Whitney, *Internet Center Manager*
ESL Federal Credit Union
- B. Michael Rauh, Jr., *Executive Vice President, Sales, Service & Delivery*
The Washington Trust Company
- Diane Stuckey, *Vice President, Database Marketing*
Digital Insight, an Intuit company

Your customers/members are telling you what they want, especially through their actions. Are you listening? At this information session, we'll help you translate the volumes of user data you are collecting into more effective business decisioning and intelligent marketing. You'll be amazed you didn't pick up on the signs earlier.

Lafite Ballroom 6

Small Business: DIY Banking: The future of small business banking

- Robert Reitz, *Senior Vice President*
Compass Bank
- Albert Ko, *Director, Corporate Development and Strategy*
Intuit Inc.

Consistent with the way they run their businesses, small business owners desire complete control over their finances. So much so they've helped create a new service phenomenon known as DIY Banking. Are you ready? During this information session, you'll discover what your small business customers expect and learn how to meet their expectations. This is the future of small business banking. Get on board.

Latour Ballroom 6

Business Banking: Powered performance: Banking on the benefits of straight-through processing

- Melissa Nathan, *Vice President, Product Management*
Eastern Bank
- Paul Campbell, *Vice President and General Manager,*
Commercial Banking Division
Digital Insight, an Intuit company

Financial institutions like yours have much to gain by automating transaction processes. Yet, according to recent industry data, 42 percent of all transactions remain paper-based. Are you supporting the statistic? Yes or no, don't miss this opportunity to discuss the various approaches to achieving Straight Through Processing (STP). During this concurrent information session, participants will discuss the challenges and opportunities that lay ahead, as well as the level of spending and profitable returns your institution can expect from adding STP.

Product InfoBlasts – Lafite Ballroom 4

2:00 pm – 2:20 pm

Fill ‘er up yourself: Your customers prefer self-service and so should you

- Jeannette Martin, *Product Manager*
Digital Insight, an Intuit company

Your online customers prefer self-service capabilities such as secure online support, live chat and even co-browse. And so should you, given these customers are likely to open more accounts, purchase more products and maintain larger balances than offline customers. Attend this InfoBlast to learn what self-service tools these customers want and expect, and how to keep them satisfied so they stay with you.

2:20 pm – 2:40 pm

Lending by Leaps and Bounds: Increasing loan growth through next-generation LOS

- Steven Craig, *Implementation Services Project Manager*
Digital Insight, an Intuit company

This isn't your father's Loan Origination System (LOS). Digital Insight's next-generation LOS, featuring automated workflow, integrates lending origination channels and streamlines back-office processes for effective loan growth. Free your loan officers to up-sell and cross-sell additional products and services. Save time and money processing loan applications. Attend this InfoBlast and discover how Digital Insight's next-generation LOS can help your institution increase loan growth.

2:40 pm – 3:00 pm

Bullish on Digital Insight Business Banking: Increase deposit growth & improve cost efficiencies through innovative enhancements

- Michael Abare, *Director, Business Banking*
Digital Insight, an Intuit company

Move your many EFT transactions to the fast(er) lane through the latest in ACH enhancements, including ACH Pre-Funding, ACH Credit/Debit Limits, Remote Deposit and more. Your customers will benefit and you will too with new and bigger business banking. Be bullish on Digital Insight Business Banking by attending this InfoBlast. Don't get left behind.

2:00 pm – 3:00 pm

Small Business 360 – Latour Ballroom 5**How they think and what they want: understanding small businesses**

- Paul Rosenfeld, *Vice President and General Manager, Small Business*
Digital Insight, an Intuit company
- Michael Lipps, *Director & General Manager, QuickBooks Financial Solutions*
Intuit Inc.
- Eirene Chen, *Group manager and Leader of JumpUp.com*
Intuit Inc.

Now that you know who they are and what they do, next you must learn how they think and what they want from you. Sounds simple enough, right? Maybe. Remember, each type of business thinks differently. Therefore, they want different things from you. How can your institution possibly keep up, let alone compete and win? Attend Small Business 360: Understanding Small Business to find out.

3:00 pm – 3:15 pm Break

3:15 pm – 4:15 pm **Round Four: Experiential Lab, Case Study Café, Summit Club and Product InfoBlasts**

EXPERIENTIAL END USER LAB – Lafite Ballroom 7

Small Business: Multi-point inspection: What runs today's small business owner

- Steve Carr, *Senior Professional Research Manager Intuit Inc.*
- Panel of Small Business Owners

Peek under the hood of today's small business and you'll find a complex web of issues and opportunities, from operations to customer service. How do you make sense of it? How can you possibly map your services to an equation you don't even understand? Attend this experiential lab featuring actual end users for an interactive 11-point inspection on what makes small businesses run. With this newfound understanding, you'll be readily equipped with the tools and techniques to compete and win.

CASE STUDY CAFÉ – Lafite Ballroom 9

Consumer: Toll-road banking: Actionable ideas for generating fee income

- Jim Parks, *Chief Operations Officer, Chief Information Officer ViewPoint Bank*
- Tony Rasmussen, *Senior Vice President, eServices Mountain America Credit Union*
- Robb Gaynor, *Vice President and General Manager, Consumer Solutions Digital Insight, an Intuit company*

Fee income. We all want it, but how do we get it? Learn from your peers what works and what doesn't in this interactive Case Study Café. Take away actionable ideas for generating fee income and turn your stop-and-go toll road into the streamlined cruise lane it should be, without all the hassle.

SUMMIT CLUB (By Invitation Only) - Lafleur

Four-way stop to success: Capturing and keeping today's tweens, X's, Y's and boomers

- J. Walker Smith, *President Yankelevich, Inc.*

Picture a four-way stop. At each stop is an automobile occupied by a customer or potential customer from a different generation. Who are they? Where did they come from? Where are they going? What does this mean to you? Competitively speaking, it means everything. To successfully serve and retain today's different customer generations, you must demonstrate an understanding and ability to meet their unique service needs. Participate in this invitation-only session to learn how top-level executives are decoding the generation classes of this critical industry crossroad.

Product InfoBlasts – Lafite Ballroom 4

3:15 pm – 3:35 pm **Automating Uncle Sam: Digital Insight Business Banking takes technology to state tax payments**

- Michael Abare, *Director, Business Banking*
Digital Insight, an Intuit company

Maybe Uncle Sam's index finger was meant to click. At least that was among Digital Insight's intentions as it plans to launch state tax payments into its Business Banking product. Attend this InfoBlast to learn firsthand how this new feature will benefit your financial institution. And discover how automating Uncle Sam can result in greater customer loyalty for you.

3:35 pm – 3:55 pm

Digital Insight + Intuit = A better small business banking solution for payroll

- Roy Goldman, *Director of Product Management*
Intuit Inc.

Together, Digital Insight and Intuit will deliver the most sophisticated small business banking solution on the market, featuring the most sought-after payroll solution by small businesses. Welcome aboard. Attend this InfoBlast to experience the new features and functionality that are Internet Banking 2.0.

3:55pm – 4:15 pm

Beating back Western Union: Changing the game with online global remittance processing

- Taylor Driggs, *Director, Business Development*
Digital Insight, an Intuit company

In 2006, over \$65 billion was remitted from the US to other countries, and Western Union alone generated \$4 billion in fee revenue from these global remittances. Don't leave this market to non-FI competition. Change the game. Attend this InfoBlast and learn how online Global Remittance through Digital Insight, an Intuit company, can help you generate income and expand market share.

3:15 pm – 4:15 pm

Small Business 360 – Latour Ballroom 5

Where they're going, and taking you: A future view of small business

- Steve King, *Senior Advisor*
Institute For the Future
- Jane Schachtel, *Director, Marketing*
Digital Insight, an Intuit company

Small businesses are looking for it all: easy-to-use solutions, a trusted relationship and resources. And they want it in one place. Make them work too hard and they'll go elsewhere. Learn in this session not just how to serve small businesses of today, but what they'll look like tomorrow and how you can adapt. Attend Small Business 360: A Future View of Small Business.

4:15 pm – 4:30 pm

Break

4:30 pm – 5:30 pm

Round Five: Concurrent Information Sessions and Product InfoBlasts

CONCURRENT INFORMATION SESSIONS

Lafite Ballroom 8

Consumer: Security as a competitive differentiator: Scalable solutions for today's and tomorrow's threats

- Paul Chrisman, *eSystems and Development Manager*
Vystar Credit Union

- Keith Mansfield, *Vice President BancorpSouth Bank*
- Scott Mackelprang, *Vice President of Security and Compliance Digital Insight, an Intuit company*

Forward-looking financial institutions understand a long-term approach to security can actually be a competitive differentiator in the marketplace. How do you view security? Are you as forward-looking as you need to be? Digital Insight, an Intuit company, believes that adequate security can only be achieved by building layers of security across your enterprise, otherwise known as a Deep Defense. Don't miss this important information session to see how your institution can leverage security as a way to win customers while protecting your current ones from today's and tomorrow's threats.

Lafite Ballroom 6

Small Business: Double-dipping: Successfully serving the cross-functional customer

- Steven Emerson, *Vice President, Cash Management Services Northwestern Bank*
- Annette Ferrell, *Vice President of Customer Support and Online Banking The Columbia Bank*
- Michael Abare, *Director, Business Banking Digital Insight, an Intuit company*

Your small business customers are also consumers. And yet their service needs, depending on what hat they're wearing, are completely different. Are you prepared to meet their dual needs? Are you missing a golden opportunity to be their business and personal financial institution? Attend this information session to discover how leading institutions are effectively double-dipping for improved customer relationships and increased profits.

Latour Ballroom 6

Business Banking: Changing lanes: Anticipating and embracing emerging payments

- Colin Kerr, *Senior Analyst, Global Payments TowerGroup*
- Chip Martin, *Vice President, Senior Product Manager Commerce Bank, N.A.*
- Paul Campbell, *Vice President and General Manager, Commercial Banking Division Digital Insight, an Intuit company*

Has the ever-changing world of payments got you in a tail-spin? It's not surprising. The increasing number of payments strategies available to your business banking customers today presents you with a critical choice: what course is the right course? Attend this information session and learn from payments industry experts what course is the right course for you and your business banking customers. You'll also discover what's next in terms of emerging payments strategies and what you must do to prepare for them.

Product InfoBlasts - Lafite Ballroom 4

4:30 pm – 4:50 pm

Passing Lane: Digital Insight's Growth and Retention Services

- Diane Stuckey, *Vice President, Database Marketing Digital Insight, an Intuit company*

Pass your competition with professionally designed and customizable direct mail, email and in-branch creative materials, and a library of actionable online banner ads for premium site optimization. Growth and Retention Services is available to all Digital Insight clients free of charge and regardless if you're new to online banking or have established users. If you are committed to growing and retaining your online banking and bill pay users, you must attend this InfoBlast.

4:50 pm – 5:10 pm

Power Steering: Successfully serving the Do it Yourself business customer

- Paul Rosenfeld, *Vice President and General Manager, Small Business*
Digital Insight, an Intuit company

There are 22 million reasons for you to attend this InfoBlast. They're called Do It Yourself businesses and they represent your greatest market opportunity in years. But how can you steer them your way? For starters, participate in this best-practices blast featuring the latest technology tools, with essential small business savvy. Afterwards, you'll have 22 million reasons to be thankful.

5:10 pm – 5:30 pm

Digital Insight + Intuit = The best small business Invoicing Solution

- Heather Kirkby, *Senior Product Manager*
Intuit Inc.

Did you know 70% of all small businesses use invoices? That's a market share opportunity you don't want to miss. Digital Insight and Intuit are launching a small business banking suite that's simplified, easy to use and powerful. One of the most sought after products in this suite is Invoicing. Attend this InfoBlast to learn why this product is so attractive for small businesses and how it can help you attract and keep the small business market.

4:30 pm – 5:30 pm

Small Business 360 – Latour Ballroom 5

Who they are and what they do: A small business introduction

- Beth Schneider, *Director, Customer Market Insights*
Intuit Inc.
- Debra Syfert, *Vice President, Account Management*
Digital Insight, an Intuit company

Financial institutions meet small businesses. Small businesses meet financial institutions. In many ways, financial institutions and small businesses are meeting each other for the first time. Who are these 26 million small businesses? What are their aspirations? How does this translate to your business? Attend Small Business 360: A Small Business Introduction. You'll receive an enlightened view into small business that will enable you to compete for and win their business.

5:30 pm – 6:15 pm

Partner Showcase and Networking – Lafite Ballroom 1-3

7:00 pm – 10:00 pm

Evening Event at Jimmy Buffet's Margaritaville

Sponsored by Metavante ePayment Solutions

Tuesday, March 27, 2007

7:00 am – 3:00 pm	Conference Registration – <i>Registration Desk 2</i>
7:00 am – 2:00 pm	Partner Showcase – <i>Lafite Ballroom 1-3</i>
7:00 am – 8:00 am	Breakfast – <i>Lafite Ballroom 1-3</i>
8:00 am – 8:15 am	Welcome Back – <i>Lafite Ballroom 5</i> <ul style="list-style-type: none">• CeCe Morken, <i>Executive Vice President Digital Insight, an Intuit company</i>
8:15 am – 9:00 am	Keynote Address – <i>Lafite Ballroom 5</i> Customer Driven Innovation <ul style="list-style-type: none">• Scott Cook, <i>Founder and Chairman of the Executive Committee Intuit Inc.</i> <p>What kind of company are we continuing to build? Is your business "built for innovation?" You've proven you can innovate and grow. But how will you respond if growth slows? Will you be able to innovate again? Repeatedly? Systematically? Intuit is not only admired for its repeated innovations and bestsellers- from Quicken to TurboTax to QuickBooks - but also for the role its leaders play in creating a culture of innovation. Join Scott Cook, founder of Intuit, as he examines several accepted models and reveals the principles behind Intuit's proven approach.</p>
9:00 am – 9:15 am	Break

9:15 am – 10:15 am **Round Six: Concurrent Information Sessions and Product InfoBlasts**

CONCURRENT INFORMATION SESSIONS

Lafite Ballroom 8

Consumer: To serve them, you have to understand them: matching wits with generation Y

- Catherine Graeber, *Vice President Forrester Research*
- Diane Stuckey, *Vice President, Database Marketing Digital Insight, an Intuit company*

Branches? Who needs them? Save the space and plant some trees. Fully steeped in the age of the Internet, Generation Y, otherwise known as your most challenging customers to capture and keep, are all things online. When it comes to this mostly mobile generation, financial institutions face a whole new set of challenges...and opportunities. Attend this interactive session and learn how to match wits with this elusive, yet lucrative, customer segment.

Lafite Ballroom 6

Small Business: Asset acceleration: Successfully selling business services to small businesses

- Debra Mulvey, *Vice President First National Bank Holding Company*
- Gordon Dames, *President and Chief Executive Officer Mountain America Credit Union*
- Michael Abare, *Director, Business Banking Digital Insight, an Intuit company*

You've built it (your small business services, that is) but they're still not coming. What's the winning formula to successfully sell these services to your small business customers? Attend this session to find out. You'll discover the services small businesses need and want the most. And you'll hear some creative strategies from leading financial institutions that paid off in more ways than one. Pedal down, let's go.

Latour Ballroom 6

Business Banking: Winding road ahead: Avoiding hazardous conditions through stronger security strategies

- Michael Livni, *Chief Information Security Officer*
Valley National Bank
- Scott Mackelprang, *Vice President of Security and Compliance*
Digital Insight, an Intuit company

Everything appears bigger with your business banking customers. Security is no exception. Fair or not, they expect more than a consumer security solution. What are you doing to ensure they remain protected? What are you doing to ensure their needs and expectations are being met? By participating in this session, you'll learn about stronger security strategies that can help you avoid hazardous conditions.

Product InfoBlasts - Lafite Ballroom 4

9:15 am – 9:35 am

Move forward with MyBanking: The technology the next generation will be powered by

- George Perry, *Director, Consumer Product Management*
Digital Insight, an Intuit company

Imagine a technology that enables your online services to adapt to your consumer and business customers' financial lives over time. Students become parents, new businesses grow into large corporations and you're there to turn them all into profitable, lifetime customers. Imagine that same technology can turn your online offering into a two-way relationship channel, not just a one-way transaction channel with data engines feeding you valuable information and business intelligence. MyBanking technology will do all this and more – enabling you to deliver the next generation of online banking. Attend this InfoBlast to learn more.

9:35 am - 9:55 am

Don't take chances. Deep Defense.

- Liam Yu, *Senior Security Product Manager*
Digital Insight, an Intuit company

Evolving security threats can negatively impact you and your customers' trust in you. That's why Digital Insight Deep Defense prevents, detects, corrects and reports security threats for greater peace of mind. Attend this intriguing InfoBlast to learn how tokens, transaction monitoring and antifraud services perform in protecting you and your customers. Don't Take Chances. Deep Defense.

9:55 am – 10:15 am

Digital Insight + Intuit = The best small business invoicing solution

- Heather Kirkby, *Senior Product Manager*
Intuit Inc.

Did you know 70% of all small businesses use invoices? That's a market share opportunity you don't want to miss. Digital Insight and Intuit are launching a small business banking suite that's simplified, easy to use and powerful. One of the most sought after products in this suite is Invoicing. Attend this InfoBlast to learn why this product is so attractive

for small businesses and how it can help you attract and keep the small business market.

9:15 am – 10:15 am

Small Business 360 – Latour Ballroom 5

How they think and what they want: Understanding small businesses

- Paul Rosenfeld, *Vice President and General Manager, Small Business Digital Insight, an Intuit company*
- Michael Lipps, *Director, QuickBooks Financial Software Intuit Inc.*
- Eirene Chen, *Group Manager and Leader of JumpUp.com Intuit Inc.*

Now that you know who they are and what they do, next you must learn how they think and what they want from you. Sounds simple enough, right? Maybe. Remember, each type of business thinks differently. Therefore, they want different things from you. How can your institution possibly keep up, let alone compete and win? Attend Small Business 360: Understanding Small Business to find out.

10:15 am – 10:30 am

Break

10:30 am – 11:30 am

Round Seven: Partner Workshops

Lafite Ballroom 8

Bill payment blitz: Achieving increased retention and profitability

- **Chuck Carr**, *Manager, Business to Consumer Product Line CheckFree Corporation*

During the next five years, robust electronic bill payment and presentment (EBPP) adoption is expected, and the number of users will grow by 63% to roughly 60 million households.¹ Financial institutions like yours must seek new ways to expand their reach and grow their share of wallet. Your customers want more control of their financial activities, on their terms, especially their bill payment options. During this partner workshop led by CheckFree, you'll discover how the future of bill payment gives your customers what they want and helps you realize increased revenue and retention. Don't miss this opportunity to learn how CheckFree's bill payment roadmap and Digital Insight partnership can help your institution achieve and sustain success.

¹ *EBPP Forecast: 2006 To 2011, Forrester Research, Inc., January 2007.*

Lafite Ballroom 6

Embracing emerging payments: Generate fee income through segmented customer solutions

- Chris Burfield, *EPP Product Line Manager Metavante Corporation*

Payments and profits go hand-in-hand. Never has this been more obvious – and opportunistic – than today as new payments strategies continue to emerge. How and where do you get on board? Attend this partner workshop led by Metavante and create your own payments-profits connection. You'll see how emerging payments can benefit your bottom line and come to understand how segmented customer solutions can help you keep customers.

Latour Ballroom 6

Driving Online Channel Usage

- Paul Murphy, *President
Murphy & Company*

You've built it – your online banking and bill pay channel, that is. But why aren't they coming. Attend this workshop led by Murphy & Company to experience proven techniques for driving adoption and usage of Internet Banking and Bill Pay. Learn how to cost-effectively implement branded and personalized marketing campaigns that generate action. This session will explore the effectiveness of personalized direct mail and feature success stories illustrating bottom-line business results. This is one session you won't want to miss.

Lafite Ballroom 9

Achieving success in web-based mortgage lending: A roadmap for financial institutions

- Robert Brandt, *Vice President, Chief Sales Officer
MortgageBot*
- Scott Happ, *President and Chief Executive Officer
MortgageBot*

Are you contemplating online mortgage origination? Forrester Research says that in just three years, 70% of loans will come from Gen X and Gen Y borrowers...online. Will you be there for them? Attend this partner workshop led by MortgageBot and learn how to harness the power of the Internet and Digital Insight partnership to grow and sustain your lending business. Discover what's possible with online origination and how this translates into success at your institution.

11:30 am – 12:45 pm Lunch and Networking – *Latour 1-4*
Dessert will be served in the Partner Showcase Hall.

11:30 am – 12:45 pm **SUMMIT CLUB WORKING LUNCH (By Invitation Only) - Lafleur Innovation Overdrive: Achieving growth through the principles of Customer Driven Innovation**

- Jeff Stiefler, *President
Digital Insight, an Intuit company*
- Steve Bennett, *President and Chief Executive Officer
Intuit Inc.*

To compete and win, you must actively listen to your customers, look beyond new products and services, and spread accountability for innovation across your institution. What differentiates you? Where will your new ideas come from? During this invitation-only working lunch, you'll learn where to find and how to seize new opportunities outside traditional banking avenues. From in-branch activities to help cross-sales, to customer appreciation celebrations that cement relationships, innovation comes in many shapes and sizes. Participate in this interactive dialogue led by Steve Bennett and Jeff Stiefler to discover new Customer Driven Innovation strategies that can help your institution achieve and sustain growth.

12:45 pm – 1:45 pm **Round Eight: Experiential Lab, Case Study Café, Summit Club and Product InfoBlasts**

EXPERIENTIAL END USER LAB – *Lafite Ballroom 7*

Business Banking: Go With Their Flow Workgroup: Aligning Your Business Banking Services with Businesses' Workflow

- Chuck Garcia, *Senior Vice President, Manager of Treasury Services*
BOK Financial Corporation
- Paul Campbell, *Vice President and General Manager, Commercial Banking Division*
Digital Insight, an Intuit company

Are your goals in line with your business banking customers' expectations? What about vice versa? If you don't know the answer, it's imperative you participate in this experiential lab workgroup. You'll learn how and why businesses' workflow are designed the way they are. You'll also have the opportunity to benchmark your processes against theirs. At the conclusion, you'll be able to align your business with your customers' businesses and reap the rewards of mutually beneficial relationships and walk away with a game plan.

CASE STUDY CAFÉ – Lafite Ballroom 9

Consumer: Plugging Potholes: Improving Service While Reducing Costs

- Mike Armbruster, *Senior Vice President and Chief Information Officer*
ESL Federal Credit Union
- Jason Paprocki, *Vice President Remote Services*
Arizona Federal Credit Union
- George Perry, *Director, Consumer Product Management*
Digital Insight, an Intuit company

Is it really possible to improve service while reducing costs? The leading institutions presenting at this Case Study Café believe so. Don't miss this opportunity to hear about their creative campaigns and operational adjustments that resulted in higher customer satisfaction and higher margins. Return to your institution with information and ideas to achieve the same.

SUMMIT CLUB (By Invitation Only) - Lafleur

Making the grade: Successfully serving the mass affluent validator

- Bill Doyle, *Vice President, Principal Analyst*
Forrester Research

Sizable investable assets, earning years ahead and no brokerage exclusivity, today's Mass-Affluent Validators are one of your most attractive customer targets. What will it take to attract and retain this valuable customer segment? Experts say it will require high-touch and high-tech. Does your financial institution make the grade? What is the combination to compete and win? Find out at this invitation-only session designed exclusively for senior executives.

PRODUCT INFOBLASTS - Lafite Ballroom 4

12:45 pm 1:05 pm

Bullish on Digital Insight Business Banking: Increase deposit growth & improve cost efficiencies through innovative enhancements

- Michael Abare, *Director, Business Banking*
Digital Insight, an Intuit company

Move your many EFT transactions to the fast(er) lane through the latest in ACH enhancements, including ACH Pre-Funding, ACH Credit/Debit Limits, Remote Deposit and more. Your customers will benefit and you will too with new and bigger business banking. Be bullish on Digital

Insight Business Banking by attending this InfoBlast. Don't get left behind.

1:05 pm – 1:25 pm

Digital Insight + Intuit = New Personal FinanceWorks

- Tara Feldmeier, *Group Product Manager*
Intuit Inc.

Through Digital Insight, an Intuit company, let the benefits to your institution begin with a new consumer Internet Banking solution: Personal FinanceWorks. Increase Deposit growth while delivering an even better online banking experience with account switch and other innovative new features. It's time for an Intuit Injection of your consumer Internet Banking solution. Attend this InfoBlast to learn how.

1:25 pm – 1:45 pm

Digital Insight + Intuit = A better small business banking solution for payroll

- Roy Goldman, *Director of Product Management*
Intuit Inc.

Together, Digital Insight and Intuit will deliver the most sophisticated small business banking solution on the market, featuring the most sought-after payroll solution by small businesses. Welcome aboard. Attend this InfoBlast to experience the new features and functionality that are Internet Banking 2.0.

12:45 pm – 1:45 pm

Small Business 360 – Latour Ballroom 5

Where they're going, and taking you: A future view of small business

- Steve King, *Senior Advisor*
Institute For The Future
- Jane Schachtel, *Director, Marketing*
Digital Insight, an Intuit company

Small businesses are looking for it all: easy-to-use solutions, a trusted relationship and resources. And they want it in one place. Make them work too hard and they'll go elsewhere. Learn in this session not just how to serve small businesses of today, but what they'll look like tomorrow and how you can adapt. Attend Small Business 360: A Future View of Small Business.

1:45 pm – 2:00 pm

Break

2:00 pm – 2:45 pm

Closing Keynote – Lafite Ballroom 5

Checkpoint ahead: Forward-looking security strategies

- Avivah Litan, *Vice President*
Gartner Inc.

By the time you think you've met FFIEC security requirements, never before seen security threats will present themselves, once again risking the trust you've built with your customers. How can you keep up with it all? What can you expect? What must you do to protect your institution and your customers now and in the future? For starters, don't miss this year's closing keynote. This session will deliver a compelling way forward to combat future security threats in a functional framework that can help shape your institution's forward-looking security strategy.

2:45 pm – 3:00 pm

Closing Remarks – Lafite Ballroom 5

- CeCe Morken, *Executive Vice President*
Digital Insight, an Intuit company

3:00 pm

Conference Adjourns

** Agenda subject to change.*