

PREPAID CARD COMPLIANCE

Essential Legal and Practical Strategies for Structuring Products, Mitigating Risk, and Ensuring Compliance

October 11-12, 2012 • Westin San Francisco Market Street • San Francisco, CA

Obtain valuable compliance strategies and critical updates from:

CFPB
FinCEN
OFAC, U.S. Dept. Treasury
TFFC, U.S. Dept. Treasury
U.S. DOJ
FDIC
Illinois DCEO
Ala. Securities Commission
Former Wash. State DFI
NBPCA
Consumers Union
CSBS
Visa
American Express
Wells Fargo
Green Dot
Bancorp
MetaBank
Obopay
NetSpend
Western Union
Fiserv
Blackhawk Network
Plastic Jungle
Brightwell Payments
Galileo Processing

Our distinguished faculty will provide you with expert advice and key insights including:

- » **Federal Roundtable** on new initiatives in prepaid card compliance
- » **Mounting pressure from the states:** ensuring compliance with the evolving regulatory and enforcement framework governing prepaid products, particularly **state money transmitter statutes**
- » Continued guidance on FinCEN's 'Prepaid Access Rule': evaluating the impact of the rule and implementing new initiatives to ensure compliance
- » **The CFPB and prepaid cards:** evaluating the jurisdictional parameters and authority of the bureau, the final rule on International Remittance Transfers, advance notice of proposed rulemaking, and new procedural rules for nonbank supervision
- » **The Durbin Amendment:** applicability, exemptions, impact and looking ahead to future implications
- » Developing, implementing, and maintaining **AML compliance programs** in the prepaid context
- » Evaluating your current **fraud deterrence** program in light of recent fraud risk, including **diversion of government benefits**
- » **The new "A" in UDAAP, privacy, third-party relationships and marketing:** regulatory and compliance considerations for prepaid cards
- » **Reg-E:** an update and ensuring compliance with the existing rule
- » **International prepaid card compliance landscape:** the regulatory and business environments in key markets abroad, lessons learned for the U.S. market, and strategies for ensuring compliance with evolving global regulations
- » **Remote deposit capture and reloading**

Distinguished Co-Chairs:



Jodi Golinsky
Chief Prepaid Counsel
American Express Company



Terrence P. Maher
Partner
Baird Holm LLP

Earn
CLE
Credits

Plus, don't miss the Interactive Master Classes:

- A** Emerging Payment Systems: Legal, Regulatory, and Compliance Considerations for New Technologies and Evolving Products
- B** A Focus on Payroll Card Programs: Implementing Industry Best Practices and Ensuring Regulatory Compliance

Association Partner:



Register Now • 888-224-2480 • AmericanConference.com/PrepaidCard

Be a part of the premier legal and compliance event for the prepaid card industry, for the first time on the west coast

The prepaid card industry continues to be faced with a rapidly changing legal landscape. It is experiencing unprecedented legal and regulatory challenges at the **federal level**:

- The **CFPB** has now turned its attention to prepaid cards, and the industry is bracing itself in the wake of their final rule on International Remittance Transfers as well as their advance notice of proposed rulemaking on a variety of issues, announced at the prepaid card industry's first CFPB field hearing, held on May 23, 2012.
- The aftermath of **FinCEN's** sweeping final rule on prepaid access requires careful analysis and the industry needs perpetual guidance in light of this rule as well as FinCEN's advance notice of proposed rulemaking on customer due diligence.
- The **Durbin Amendment's** treatment of prepaid cards differs significantly from industry expectations prior to the rule's release, raising critical questions as to which prepaid products are covered and which are not; moreover, the next phase of the Amendment will go into effect April 1, 2013, and will directly effect the prepaid industry.

At the **state level**, the continued evolution of money transmitter statutes requires that market participants keep pace or risk noncompliance and controversial escheat laws threaten to severely impact the way prepaid cards are sold.

Add to these concerns the uncertain status of federal preemption in the wake of the CFPB, increased risks relating to fraud, including diversion of government benefits, and the continuing difficulties associated with AML compliance, and it becomes clear that it is more **important than ever to ensure that you are in compliance with the myriad state and federal regulations and emerging legislation impacting the prepaid industry.**

In response, American Conference Institute's 6th National Forum on Prepaid Card Compliance will bring together an unparalleled faculty of regulatory and enforcement officials, compliance experts from industry leaders, and outside counsel specializing in prepaid card regulatory compliance who will provide you with best practices and targeted guidance in these most uncertain times for the industry.

This event has become the nation's premier, must-attend forum focused solely on the industry's legal, regulatory, and compliance concerns. You will not want to miss this unparalleled opportunity to find out how others are approaching the challenges facing the prepaid card industry while networking with the industry's leaders.

PLUS, add value to your attendance by also registering for the Interactive Master Classes:

A Emerging Payment Systems: Legal, Regulatory, and Compliance Considerations for New Technologies and Evolving Products

October 12, 2012 | 1:15-3:15 p.m.

B A Focus on Payroll Card Programs: Implementing Industry Best Practices and Ensuring Regulatory Compliance

October 12, 2012 | 3:15-5:15 p.m.

Register now by calling **1-888-224-2480** or by faxing your registration form to **1-877-927-1563**.

You can also register online at **www.AmericanConference.com/prepaidcard**

WHO YOU WILL MEET

- Regulatory and Enforcement Officials
- Financial Products, Payments, and Retail Professionals, including:
 - General Counsel
 - Compliance Officers/Managers
 - Risk Officers/Managers
 - AML Managers
- Privacy Officers
- Data Security Officers
- Regulatory Affairs Officers/Managers
- Private Practice Attorneys Specializing in:
 - Prepaid Cards
 - Financial Services Regulatory Compliance
- Banking Law
- Payment Systems
- AML
- Privacy/Data Security
- Advertising & Marketing Law

Media Partners:



Register now: 888-224-2480 • Fax: 877-927-1563 • AmericanConference.com/PrepaidCard

Day One: Thursday, October 11, 2012

7:15 Registration and Continental Breakfast

8:00 Co-Chairs' Welcoming Remarks



Jodi Golinsky
Chief Prepaid Counsel
American Express Company



Terrence P. Maher
Partner
Baird Holm LLP
Counsel to Network Branded Prepaid Card Association

8:05 Federal Regulatory and Enforcement Roundtable and Industry Response

Alexandre Manfull
Chief, Blocked Assets Administration and Analysis
Office of Foreign Assets and Control (OFAC)
U.S. Department of Treasury (Washington, DC)



Anne Shere Wallwork
Senior Counselor for Strategic Policy
Office of Terrorist Financing and Financial Crimes
U.S. Department of the Treasury (Washington, DC)

Susan Lea Smith
Senior Trial Attorney
Asset Forfeiture & Money Laundering Section
U.S. Department of Justice (Washington, DC)

Elizabeth Baltierra
Project Officer
Financial Crimes Enforcement Network (FinCEN)
(Washington, DC)

Speaker TBD
Consumer Financial Protection Bureau (CFPB)
(Washington, DC)

Michael B. Benardo
Chief, Cyber Fraud and Financial Crimes Section
Division of Risk Management Supervision
Federal Deposit Insurance Corporation (FDIC)
(Washington DC)

Moderator:



Tim Byun
AML Officer and Head of Global Settlement Credit Risk
Visa (San Francisco, CA)

- The latest legislative developments in Washington
- Ensuring that your company has taken the necessary steps to satisfy regulatory scrutiny
 - o Best practices for working with regulators to determine how best to meet compliance obligations
 - o how to stay a step ahead of the regulators in your compliance programs
- A practical, how-to guide for preparing for examinations by the different regulatory agencies
- Regulatory perspectives on prepaid add-on features and enhancements

- o Bill-paying functionality; payment processing; P2P payments
- o Do these activities constitute money transmissions?
- Business to Business (b2b) vs. Business to Consumer (b2c)
 - o do we assume the rules apply the same?
- Ethics, marketing, and enforcement guidelines
- When and how to disclose in compliance with OFAC
- Preparing for an increased regulatory focus on bank oversight of program managers
- Best practices for supervisory oversight of prepaid programs in general
- Recent enforcement actions and trends
 - o Lessons learned from recent cases
- Customer complaints
 - o What are regulators looking for?
 - o How do they expect programs to respond?
- What the prepaid industry should be on the lookout for

9:30 Mounting Pressure from State Regulators: Ensuring Compliance with the Evolving Regulatory and Enforcement Framework Governing Prepaid Products

Roxanne Nava
Director
Illinois Department of Commerce and Economic Opportunity (Chicago, IL)



Joseph P. Borg
Director
Alabama Securities Commission (Montgomery, AL)

Jeanette Barraza, CEIC, CAMS
Director-Supervisory Processes, BSA & Nondepository
Conference of State Bank Supervisors (Washington, DC)



Alex Ketter, CAMS
Director, Regulatory Compliance
Corporate Legal Department
Fiserv, Inc. (Norcross, GA)
(former Financial Examiner Supervisor at Washington State
Department of Financial Institutions)



Mark A. Moore
Principal
Aldrich Bonnefin & Moore, PLC (Irvine, CA)

- Complying with state consumer protection laws and possible CFPB conflicts with state laws
- Preparing for and responding to increased state enforcement efforts
 - o Lessons learned from recent enforcement actions
- Update on key state legislative actions affecting prepaid products, including New Jersey, California, Illinois, Washington, Maryland, Nebraska, and South Carolina among others
- The scope of the role of prepaid access under state money transmitter licensing laws: is it regulated or is it not?
- Recent developments in state money transmitter statutes
- Which prepaid add-on features and enhancements constitute money transmissions and which do not, and what are the regulatory implications?
- Possible multi-state approach to money transmitter licensing
- The latest on the New Jersey escheat battle

- Compliance concerns when products are used to transmit money across state borders
- State banking departments and how they are viewing prepaid products
 - What is the state's role in regulating prepaid products?
- National brands and networks: how to overcome the challenges of complying with state level regulations
- How the Prepaid Access Rule will change state regulation of "Prepaid Providers"

10:50 **Morning Break**

11:00 **The CFPB and Prepaid Cards: What the Prepaid Industry Can Expect Going Forward**



Terrence P. Maher
 Partner
 Baird Holm LLP (Omaha, NE)
 Counsel to Network Branded Prepaid Card Association



Brad Fauss
 Executive Vice President and General Counsel
 Brightwell Payments, Inc. (Atlanta, GA)



Jodi Golinsky
 Chief Prepaid Counsel
 American Express Company (New York, NY)



Russell Schrader
 Associate General Counsel, Global Enterprise Risk
 Visa (San Francisco, CA)

- Assessing the jurisdictional parameters and authority of the CFPB
- Who is subject to regulation and supervision by the bureau and who is not?
- CFPB's authority to supervise 'larger participants'
 - Who qualifies as a 'larger participant' and in which markets?
 - Which prepaid participants are likely to be included?
 - the CFPB's plans for non bank institutions
- Regulatory priorities of the bureau
- What can the prepaid industry expect from the CFPB?
 - what exactly is required by the rules?
 - what's next?
 - Proposed rule making on GPR cards
 - Other proposed rule making related to prepaid cards
 - how to implement a proper compliance program
 - field examinations: how to prepare?
- Impact of the CFPB on the federal-state balance
 - Evaluating the interplay between the bureau and the states
 - State enforcement rights and preemption
 - Preemption updates. Case: Sharabani v. Simon Property Group, Inc.
- Data collection by CFPB
 - What issues are they collecting data on?
 - possible issue of new rules
- Field hearings and other public fact finding

12:15 **Networking Luncheon for Speakers and Delegates**

1:15 **FinCEN's 'Prepaid Access Rule': Ensuring Compliance and Evaluating the Impact of the Rule**

Elizabeth Baltierra
 Project Officer
 Financial Crimes Enforcement Network (FinCEN)

Aaron Karczmer
 Vice President, Principal Compliance Leader,
 Enterprise Growth
 American Express Company (New York, NY)



Suzan S. Rowland
 Lead Counsel, Corporate & Regulatory
 Blackhawk Network, Inc. (Pleasanton, CA)



Donald J. Mosher
 Partner
 Schulte Roth & Zabel LLP (New York, NY)



Carol R. Van Cleef
 Partner
 Patton Boggs LLP (Washington, DC)

- As the dust settles, what is really covered by the Rule and what is not?
- Who are the new MSB's and who are not providers of prepaid access
 - Sellers of prepaid access
 - What is the status of banks?
- Assessing whether a prepaid program is covered by the Rule
 - Program features; type of program; potential pitfalls
 - Ensuring that your program satisfies the exemption requirements of the Rule
 - What if your program is not covered by the Rule?
- Applicability to 'bank-centric' prepaid programs
 - Bank BSA requirements as compared to MSB requirements under the Rule
- Evaluating the Rule's requirements for "providers" and "sellers" of prepaid access
 - What BSA requirements apply and to whom
 - Are the customer identification and verification requirements the same as CIP and what is really required by the Rule?
 - What does the MSB registration requirement mean for "providers"
- Ensuring compliance with the Rule
 - Best practices for complying
 - Developing an appropriate compliance program
 - How will Provider and Seller programs differ
 - What is your responsibility if you are not the provider, seller or bank?
- Enforcement of the Rule
 - Consequences of compliance failures
 - What would a FinCen enforcement action look like?
- Aftermath of the Rule
 - What has been the outcome?
 - What has FinCen predicted that has not panned out: why?
 - Why are program participants not registering with FinCEN?
 - Does compliance with the Rule mean you are AML compliant?
 - Will the Rule make a difference?
- What's next
 - FinCEN ANPR on customer due diligence (CDD)
 - New FinCEN director and more Treasury involvement

2:40 **The Durbin Amendment - Applicability, Exemptions, Impact and Looking Ahead to Future Implications**

Michael Day

Senior Corporate Counsel
Blackhawk Network, Inc. (Pleasanton, CA)



Barrie VanBrackle

Partner
Manatt, Phelps & Phillips LLP (Washington, DC)

- Analysis of the amendment's provisions
- The GPR card exemption
 - o Limitations on card functionality
 - o Offering services other than point-of-sale transactions
- Assessing whether a prepaid product is really exempt
 - o How to apply exemptions
 - o Pitfalls
- Effects on the Prepaid industry since the final rule came out
 - o Impact of the final rule on revenue models for GPR cards that are not exempt
 - o Identifying and capitalizing on potential growth opportunities that Durbin presents for exempt products
- Non-exempt prepaid products
 - o Ensuring compliance with the final rule's requirements
- The future of Durbin
 - o Rolling effective dates for the prohibition on network exclusivity arrangements
 - April 1, 2013, next wave of effective dates

3:25 **Afternoon Break**

3:35 **Developing, Implementing, and Maintaining AML Compliance Programs**

Susan Lea Smith

Senior Trial Attorney
Asset Forfeiture & Money Laundering Section
U.S. Department of Justice (Washington, DC)

Valerie Y. Towery, CAMS (invited)

Director, AML Compliance
The Western Union Company (Englewood, CO)



Marilyn Barker

Senior Vice President, Assistant General Counsel
The Bancorp Inc. (Crofton, MD)



Chris Martin

Executive Vice President,
Global Operations and Compliance
Obopay, Inc. (Redwood City, CA)



Christopher T. Brown

Counsel Emeritus, NetSpend Corporation
Managing Member, Christopher T. Brown, Attorney
at Law, PLLC (Austin, TX)

- Establishing a compliant AML program in the wake of the FinCEN's Prepaid Access rule: Providers of prepaid access; Sellers of prepaid access; Overall AML efforts when not part of bank centric program

- Developing and implementing effective AML controls in the wake of FinCEN's Prepaid Access Rule: Issuing banks; Providers of Prepaid Access in non-bank centric program; Sellers of Prepaid Access; Program managers; Unique AML compliance risks and issues associated with different distribution models—J-hook retail sales, non-bank teller sales, Internet sales, direct mail marketing, payroll/employer distribution, and government programs; Unique AML compliance risks and issues associated with different prepaid access devices—personalized GPR cards, non-personalized temporary cards, gift cards, virtual cards, mobile devices, SMS/text access
- Consideration of recent enforcement actions to enhance controls
- Best practices for identifying and detecting suspicious activity and filing SARs: Effective ways to verify customer identity; Establishing Customer Due Diligence and Enhanced Due Diligence standards; Monitoring and Testing
- Drafting contracts and agreements to ensure and support AML compliance

4:45 **Evaluation of your Current Fraud Deterrence Program in Light of Recent Fraud Risk, Including Diversion of Government Benefits**



John Morton

Chief Risk Officer
Green Dot Corporation (Monrovia, CA)



Tim Byun

AML Officer and Head of Global Settlement Credit Risk
Visa (San Francisco, CA)



John Hagy

Chief Legal Officer
MetaBank (Sioux Falls, SD)

- Understanding the fraud risks of prepaid cards
- How prepaid cards are being misused
 - o Emerging trends and patterns
 - Tax refund fraud
 - Social Security fraud
 - Pension fraud
 - o Bills introduced at the federal level and senate hearings
- Lessons learned from recent enforcement actions involving prepaid cards
- Leveraging your AML program to detect fraud
- Evaluating your current fraud deterrence program and identifying gaps or weaknesses
 - o Recommended controls to mitigate fraud

5:50 **Conference Adjourns**

Day Two: Friday, October 12, 2012

7:30 **Continental Breakfast**

8:05 **The New "A" in UDAAP, Privacy, Third Party Relationships and Marketing: Regulatory and Compliance Considerations for Prepaid Cards**

Branan W. Cooper

Senior Vice President, Third Party Risk Management
The Bancorp Inc. (Wilmington, DE)

Christina Hunt-Fuhr
Chief Compliance Officer
Green Dot Corporation (Monrovia, CA)



Andrew J. Lorentz
Partner
Davis Wright Tremaine LLP (Washington, DC)

- The CFPB and UDAAPs
 - o What practices will the CFPB target first?
 - o Assessing the definition of ‘abusive’ practices
 - o Evaluating forthcoming written guidance on the issue
- Assessing OTS directives and their impact
- Engaging in third-party relationships
 - o Monitoring; due diligence; contractual issues
- FDIC’s FIL 44 of 2008
- Third Party payment processors: FDIC’s 3 of 2012
- Marketing considerations
 - o Using third-party marketers without running afoul of UDAAP laws
 - o Social media/social networking
- Privacy issues in the prepaid context
- UDAAP pitfalls associated with credit products linked to prepaid cards
- Addressing increased risk management challenges
 - o new risks with people buying online
 - o risk management from a reputational standpoint
- Ensuring that consumer disclosures are in compliance with UDAAP
 - o Determining what you need to include in disclosures and how the relevant information should be presented
- Extent of required disclosure for prepaid products
 - o Florida Attorney General action against 5 major prepaid programs for disclosure violation

9:05 **Reg-E Update and Ensuring Compliance with the Existing Rule**



Michelle Jun
Senior Attorney
Consumers Union (San Francisco, CA)



Ted Teruo Kitada
Senior Company Counsel
Wells Fargo Bank (San Francisco, CA)



Amy R. Lauck
Partner, Banking and Financial Services
Lindquist + Vennum PLLP (Sioux Falls, SD)

- Overview of Prepaid products and services subject to Regulation E: Reg. E “light” applications; Continuing impact of the rule on the industry; Best practices for ensuring compliance with the rule; How successful have compliance efforts been?
- The new remittance transfer rule issued by the CFPB, amending subpart B of Reg. E: How the new rule will apply to prepaid products; What will the impact be
- Reg. E as it currently applies to payroll cards and GPR cards that accept Federal ACH payments: Reg. E Compliance challenges and how to overcome them; Overview of Treasury’s Interim Final Rule on Federal ACH Payments to Prepaid Cards
- Looking toward the future of Reg. E

10:05 **Morning Break**

10:15 **International Prepaid Card Compliance Landscape: The Regulatory and Business Environments in Key Markets Abroad, Lessons Learned for the U.S. Market, and Strategies for Ensuring Compliance with Evolving Global Regulations**



Thomas J. Firnhaber, CAMS
VP & Chief Compliance Officer for Online & Mobile
American Express Company (New York, NY)



Chris Baugher
Partner
Alston & Bird LLP (Atlanta, GA)

- International concerns
 - o International payments moving onto cards
 - Issues with international reloading
 - o Payments coming from abroad i.e. terrorist areas
 - o Cross border usage of cards/cross border declaration of prepaid cards: AML concerns; International guidance
 - o International synergies or lackthereof - what can we learn from the international community?
 - o E-money issuers being chartered in Europe
 - Practicality of adopting an emoney regime in the US to address a large segment of the market that traditional banks don’t
 - o EMV (chip) technology
 - New standard for cards, already used in Europe, US slowly adopting
 - Additional security in credit/debit/prepaid cards
 - mandates for EMV technology
 - o Regulation of prepaid around the world- Thailand, Japan, China, India, UK

11:15 **Remote Deposit Capture and Reloading**



Chris Trujillo
General Counsel
Galileo Processing (Salt Lake City, UT)



Todd Beauchamp
Attorney
Paul Hastings LLP (Atlanta, GA)



John ReVeal
Partner
Bryan Cave LLP (Washington, DC)

- Reloading
 - o What are the options?
 - remote deposit capture; mobile deposits
 - o Non depository reload vs. depository reload
 - o Licensing for reload networks
 - o Reload network agents
- Remote Deposit Capture
 - o as it relates to prepaid cards
 - o complex issues involved

12:15 **Conference Ends – Lunch for Master Class Participants**

A POST-CONFERENCE MASTER CLASSES: Friday, October 12, 2012

B

1:15 p.m. – 3:15 p.m.

Emerging Payment Systems: Legal, Regulatory, and Compliance Considerations for New Technologies and Evolving Products



Thomas J. Firnhaber, CAMS
VP & Chief Compliance Officer for Online & Mobile
American Express Company (New York, NY)



Bruce Bower
C.E.O.
Plastic Jungle, Inc. (San Francisco, CA)

- New and emerging payment systems:
 - o Mobile payments and mobile wallets
 - the move of prepaid to mobile
 - why prepaid is particularly appropriate when it comes to emerging payments
- Payment processing on mobile devices
- Prepaid mobile
- Virtual currencies
 - o Facebook credits
- Digital currencies
 - o Social coupons
 - o Internet-based payments
- Who are the stakeholders and what are their incentives?
- Preparing for the evolving state and federal regulatory paradigms and their impact on emerging payment systems
 - o The CFPB, the Durbin Amendment, FCC involvement, state money transmitter licensing, and more compliance issues
- Data security considerations
 - o Determining if you must be PCI compliant
- Privacy and marketing considerations
 - o disclosures delivered through mobile applications
 - o Social media
- Assessing the international emerging payments landscape

3:15 p.m. – 5:15 p.m.

A Focus on Payroll Card Programs: Implementing Industry Best Practices and Ensuring Regulatory Compliance



Brad Fauss
Executive Vice President and General Counsel
Brightwell Payments, Inc. (Atlanta, GA)



Ted Teruo Kitada
Senior Company Counsel
Wells Fargo Bank, N.A. (San Francisco, CA)

- Types of pay cards used by employers
 - o “Pure” payroll cards - check/direct deposit substitutes
 - o Loading payroll onto general prepaid cards and vice versa
 - o Adding lines of credit and other banking products to payroll cards
- Assessing the increasing state activity in the area of payroll cards
- Ensuring compliance with the panoply of state laws and regulations
- Legal issues specifically associated with pay cards
 - o Fee issues; full availability of funds; ATM; POS; disclosure issues; false and deceptive advertising issues
- Legality of payroll cards in states without express state payroll card laws
- Comparison of payroll cards with other prepaid cards
 - o Reg E protections; deposit insurance coverage; AML requirements/’know your customer’ requirements
- State payroll card laws and state employment laws
- Structuring payroll card relationships and drafting agreements
 - o Role of bank, employer, outside administrator/program manager
 - o Privacy and information security issues
 - o Audit and oversight by issuer
 - o Indemnification
- The CFPB’s new remittance transfer rule and its potential impact on payroll cards
- Compliance challenges as to loads on payroll cards
- Money Transmitter Licensing Issues
- Interchange Restrictions under Durbin Amendment

CONTINUING LEGAL EDUCATION CREDITS



Accreditation will be sought in those jurisdictions requested by the registrants which have continuing education requirements. This course is identified as nontransitional for the purposes of CLE accreditation.

ACI certifies that the activity has been approved for CLE credit by the New York State Continuing Legal Education Board in the amount of 13.0 hours. An additional 2.0 credit hours will apply to participation in each of the Master Classes.

ACI certifies that this activity has been approved for CLE credit by the State Bar of California in the amount of 11.0 hours. An additional 2.0 credit hours will apply to participation in each of the Master Classes.

You are required to bring your state bar number to complete the appropriate state forms during the conference. CLE credits are processed in 4-8 weeks after a conference is held.

ACI has a dedicated team which processes requests for state approval. Please note that event accreditation varies by state and ACI will make every effort to process your request.

Questions about CLE credits for your state? Visit our online CLE Help Center at www.americanconference.com/CLE

GLOBAL SPONSORSHIP OPPORTUNITIES

With more than 500 conferences in the United States, Europe, Asia Pacific, and Latin America, American Conference Institute (ACI) provides a diverse portfolio devoted to providing business intelligence to senior decision makers who need to respond to challenges spanning various industries in the US and around the world.

As a member of our sponsorship faculty, your organization will be deemed as a partner. We will work closely with your organization to create the perfect business development solution catered exclusively to the needs of your practice group, business line or corporation.

For more information about this program or our global portfolio of events, please contact:

Wendy Tyler | Head of Sales, American Conference Institute
Tel: 212-352-3220 x5242 | Fax: 212-220-4281 | w.tyler@AmericanConference.com

© American Conference Institute, 2012

Register now: 888-224-2480 • Fax: 877-927-1563 • AmericanConference.com/PrepaidCard

American Conference Institute's 6th National Forum on

PREPAID CARD COMPLIANCE

Essential Legal and Practical Strategies for Structuring Products, Mitigating Risk, and Ensuring Compliance

October 11-12, 2012 • Westin San Francisco Market Street • San Francisco, CA

Hear from regulatory, enforcement, and compliance experts from:

CFPB • FinCEN • OFAC, U.S. Dept. Treasury • TFFC, U.S. Dept. Treasury U.S. DOJ • FDIC • Illinois DCEO Ala. Sec. Commission • Former Wash. State DFI • NBPCA • Consumers Union • CSBS • Visa • American Express Wells Fargo • Green Dot • Bancorp MetaBank • Obopay • NetSpend Western Union • Fiserv • Blackhawk Network • Plastic Jungle • Brightwell Payments

REGISTRATION FORM

PRIORITY SERVICE CODE

S

ATTENTION MAILROOM: If undeliverable to addressee, please forward to:
Corporate Counsel, VP (Prepaid), Compliance/Risk Manager



Can be recycled

CONFERENCE CODE: 746L13-SNF

YES! Please register the following delegate for 6th National Forum on Prepaid Card Compliance

CONTACT DETAILS

NAME	POSITION	
APPROVING MANAGER	POSITION	
ORGANIZATION		
ADDRESS		
CITY	STATE	ZIP CODE
TELEPHONE	FAX	
EMAIL	TYPE OF BUSINESS	

I would like to receive CLE accreditation for the following states: _____ . See CLE details inside.

FEE PER DELEGATE	Register & Pay by Jul 31, 2012	Register & Pay by Sep 14, 2012	Register after Sep 14, 2012
<input type="checkbox"/> Conference Only	\$1995	\$2095	\$2295
<input type="checkbox"/> Conference & Master Class <input type="checkbox"/> A or <input type="checkbox"/> B	\$2595	\$2695	\$2895
<input type="checkbox"/> ELITEPASS*: Conference & 2 Master Classes	\$3195	\$3295	\$3495

I cannot attend but would like information on accessing the ACI publication library and archive

*ELITEPASS is recommended for maximum learning and networking value.

PAYMENT

Please charge my

VISA MasterCard AMEX Discover Card Please invoice me

NUMBER _____ EXP. DATE _____

CARDHOLDER _____

I have enclosed my check for \$ _____ made payable to

American Conference Institute (T.I.N.—98-0116207)

ACH Payment (\$USD)

Please quote the name of the attendee(s) and the event code 746L13 as a reference.

For US registrants:

Bank Name: HSBC USA

Address: 800 6th Avenue, New York, NY 10001

Account Name: American Conference Institute

UPIC Routing and Transit Number: 021-05205-3

UPIC Account Number: 74952405

Non-US residents please contact Customer Service for Wire Payment information

Registration Fee

The fee includes the conference, all program materials, continental breakfasts, lunches and refreshments.

Payment Policy

Payment must be received in full by the conference date. All discounts will be applied to the Conference Only fee (excluding add-ons), cannot be combined with any other offer, and must be paid in full at time of order. Group discounts available to individuals employed by the same organization.

Cancellation and Refund Policy

You must notify us by email at least 48 hrs in advance if you wish to send a substitute participant. Delegates may not "share" a pass between multiple attendees without prior authorization. If you are unable to find a substitute, please notify American Conference Institute (ACI) in writing up to 10 days prior to the conference date and a credit voucher valid for 1 year will be issued to you for the full amount paid, redeemable against any other ACI conference. If you prefer, you may request a refund of fees paid less a 25% service charge. No credits or refunds will be given for cancellations received after 10 days prior to the conference date. ACI reserves the right to cancel any conference it deems necessary and will not be responsible for airfare, hotel or other costs incurred by registrants. No liability is assumed by ACI for changes in program date, content, speakers, or venue.

Hotel Information

American Conference Institute is pleased to offer our delegates a limited number of hotel rooms at a preferential rate. Please contact the hotel directly and mention the "ACI Prepaid Card Compliance" conference to receive this rate:

Venue: Westin San Francisco Market Street
Address: 50 Third Street • San Francisco, CA 94103
Reservations: (888) 627-8561

Incorrect Mailing Information

If you would like us to change any of your details please fax the label on this brochure to our Database Administrator at 1-877-927-1563, or email data@AmericanConference.com.

5 Easy Ways to Register

MAIL American Conference Institute
45 West 25th Street, 11th Floor
New York, NY 10010

PHONE 888-224-2480

FAX 877-927-1563

ONLINE
AmericanConference.com/PrepaidCard

EMAIL
CustomerService
@AmericanConference.com

CONFERENCE PUBLICATIONS

To reserve your copy or to receive a catalog of ACI titles go to www.aciresources.com or call 1-888-224-2480.

SPECIAL DISCOUNT

We offer special pricing for groups and government employees. Please email or call for details. Promotional discounts may not be combined. ACI offers financial scholarships for government employees, judges, law students, non-profit entities and others. For more information, please email or call customer service.