



July 2010 Telephone Seminars & Webinars

PENNSYLVANIA ASSOCIATION OF COMMUNITY BANKERS



2010 PACB
Education Series

Debit Card Issues: Breaches, Resolving Errors & Other Concerns

Lee Wetherington, Strategic Insight for ProfitStars®

July 8 • 3:00 - 4:30 PM

Last year, debit and prepaid card transactions grew 13%, but last year also saw the biggest card breach in history and the first real threat to the integrity of PIN security as criminals successfully reversed HSM encryption at RBS/Worldpay. Revisions to Reg E, ongoing implementation of the CARD Act, and the evolution of PCI rules also present major challenges and opportunities for card-issuing community banks. Learn what your bank should do strategically and tactically to protect its fastest-growing payment franchise and the customers who use it.

HIGHLIGHTS

- Debit card security update: End-to-End (E2E) Encryption vs. Tokenization vs. EMV
- Regulatory Update: Title IV of the CARD Act and PCI
- Fee income threats: Bank of America, overdraft opt-in for one-time debits, shift to PIN
- Resolving debit errors: hold-triggered overdrafts (signature vs. PIN)
- The future of debit: online PIN debit, EMV and P2P
- Next steps: top 5 debit moves for 2010

WHO SHOULD ATTEND?

Bank management, operations/marketing officers, and staff responsible for managing credit/debit card programs

The Voice for Community Banking in Pennsylvania