The Electronic Funds Transfer Association (EFTA) is the nation’s leading inter-industry trade association dedicated to the advancement of electronic payment systems and commerce.

For over 30 years, we have provided our diverse membership of organizations and individuals with timely information and expert analysis of the market implications of legislative and regulatory policies affecting payment systems initiatives. We are called on regularly to represent the views and needs of our membership to Congress, executive agencies, media, and the public.

EFTA presents numerous opportunities throughout the year for members to hear directly from legislators and regulators who shape and implement public policy, as well as with industry leaders who share their insights and experience.

Much of EFTA’s work is the direct result of proposed and/or enacted federal legislative and regulatory initiatives.

We act as an early warning system to our members regarding potential state and federal action that may impact their businesses. In addition, we provide them with the information they need to make their views known to the appropriate officials.

Our knowledge of the legislative and regulatory process and proximity to the nation’s capital has enabled us to forge constructive liaisons with insiders who rely on us for credible information, objective commentary, expert analysis, and formal congressional testimony.

The experienced and dedicated EFTA government relations staff is committed to ensuring that our members’ legislative and regulatory concerns are addressed and congressional and executive agency relationships continue to be forged and nurtured. Most importantly our reputation remains that of a well-respected, valuable, and knowledgeable organization on Capitol Hill and the executive agencies.
Organizational Structure 2008/2009

Chairman
Ray Crosier,
President & COO
Online Resources Corp.

Executive Committee

Board of Directors

President & CEO
Kurt Helwig

General Counsel
Lynne Barr, Partner,
Goodwin Procter, LLP

Executive Assistant &
Meeting Coordinator
Melanie Renner

Senior Consultant
Bob Bucceri,
Chaddsford Planning Associates, LLC

Electronic Benefits
Industry Council Chair
Peter Relich,
SVP, MAXIMUS

eFinancial Enablers
Council Chair
Dave Fortney,
SVP & Division Executive,
Metavante Corporation

Legislative & Regulatory
Council Chair
Dennis Ambach,
Consultant, First Data
EFTA Board Members and Organizations

2008/2009 Officers
Ray Crosier, Chairman
Rick Lyons, Vice Chairman
Sandra Hartfield, Treasurer
Lynne Barr, Secretary
Kurt Helwig, President & CEO

Council Chairs
Dennis Ambach
Chairman, Legislative & Regulatory Council
Consultant, First Data Corporation

Dave Fortney
Chairman, eFinancial Enablers Council
SVP & Division Executive
Metavante Corporation

Peter Relich
Chairman, EBT Council
Senior Vice President
MAXIMUS

Board of Directors
Lynne Barr
Partner
Goodwin, Procter, LLP

Peg Bost
Directory, Financial Industry Marketing
Diebold, Inc.

James L. Brown
Professor, Center for Consumer Affairs
University of Wisconsin-Milwaukee

Brian Claire
Senior Vice President & Business Manager
JP Morgan EFS

Ray Crosier
President & COO
Online Resources Corporation

Frank D’Angelo
Senior Executive Vice President,
Group President, Payment Solutions
Metavante Corp.

Heidi Goff
President & Managing Director of Sales,
Hypercom

Kevin Gregoire
President
Fiserv EFT

James Hanisch
SVP, Corporate Development
CO-OP Financial Services

Keith Harrison
VP, Product Management
Open Solutions

Sandra Hartfield
President/CEO Electronic Banking Division
Palm Desert National Bank

H. Kurt Helwig
President & CEO
Electronic Funds Transfer Association

Joe Hurley
VP, Network Strategic Development
Discover Financial Services

JB Kendrick
Director, EPC Business Development
ACS State & Local Solutions

Ray Low
President
Transaction Network Services, Inc.

Richard Lyons
Executive Vice President
MasterCard Worldwide

Lee Manfred
Partner
First Annapolis Consulting

Wayne Malone
Head of Deposits & Retail Payments,
Citi – International Retail Banking

Rob Myhre
Senior Vice President, Enterprise Payments
EFD - eFunds Corporation

Ben Psillas
President
Allpoint Network

Scott Qualls
Senior Vice President
BB&T

Emeritus Board of Directors
Bob Barone
Tom Bennion
Jack Benton
Steve Cole
Ron Congemi
Neil Marcous
Electronic Benefits Transfer Industry Council (EBTIC)

The EBT Industry Council is the longest-standing group in the United States dedicated to the business and policy issues of EBT systems and technology.

Mission
To promote a policy environment and business practices favorable to the expansion of EBT systems.

Membership
Financial institutions, government agencies, EBT processors, ATM networks, equipment manufacturers, and technology companies.

Accomplishments
Council members are leaders in the continuing expansion of EBT. Their accomplishments include:

- Hosting “EBT: The Next Generation”—the only national conference devoted exclusively to EBT technology and applications, celebrating its 11th Anniversary in 2008 (1997-2008)
- Drafting the Regulation E exemption for EBT programs (without which EBT could not flourish) in the Welfare Reform Act of 1996 (1996)
- Providing national guidance on the use of debit cards for catastrophic disaster relief (2006)
- Working with members of the Federal EBT Task Force that created the vision of a national EBT network (1992)
- Assisting federal agencies in the development of universally recognized standards that today allow commercial networks to process EBT transactions (1992)
- Promoting the use of EBT technology for subsidized childcare payments and time-and-attendance functions (2002)
- Developing the nation’s only comprehensive in-depth analysis of state payment practices (2006)

Current Activities
The Council continues its mission to promote policies and business practices that foster adoption of EBT systems and technology by government at all levels.

This includes:

- Promoting the use of pre-paid technology for child support payments
- Working with the federal government on electronic payment strategies in the case of pandemics
- Representing the interests of the EBT community on the issue of global outsourcing in EBT to the General Accountability Office, state governments, the media, and the public at large
- Assisting governments worldwide in understanding the U.S. EBT model
- Developing sustainable funding models for the Supplemental Nutrition Program for Women, Infants and Children that will make it easier to convert paper payment systems to EBT solutions
eFinancial Enablers Council (eFEC)
The eFinancial Enablers Council addresses the needs of senior executives whose businesses support financial institutions in delivering Internet-based services.

Mission
To promote better industry relationships, a favorable legislative and regulatory environment for Internet-related financial activities, and industry best practices.

Membership
Senior officers of organizations that provide software or service that enables financial institutions to offer Internet-related services.

Current Activities
Through its pioneering work, the Council has set the stage for the long-term development of a successful marketplace for Internet-related financial services. To this end, the Council has embarked on a challenging agenda that includes:

- Providing a clearinghouse for state and local legislative issues of interest to the online banking industry, especially in the areas of security, identification, and privacy
- Working to assess the needs and development of the nascent mobile payments and commerce segments, the fastest growing segment of this council
- Working towards development of examination standards for online banking technology service providers
- Assessing issues facing the industry with respect to authentication and security

Chair:
Dave Fortney
Senior Vice President
Metavante Corp.
davefortney@metavante.com
(414) 577-8940

Council Director:
Maria Arminio
EFTA Senior Consultant
Avenue B Consulting
m.arminio@verizon.net
(310) 540-5884
Legislative and Regulatory Council

The Legislative and Regulatory Council is a working group of EFTA that provides an inter-industry forum for analyzing the potential effects of legislative and regulatory policies in the electronic payments industry.

Mission

To provide a better understanding of how legislative and regulatory initiatives materially affect the electronic payments business and recommend policy positions to the EFTA Board in order to influence these initiatives.

Membership

Government relations professionals, compliance officers, attorneys, and others with an interest in influencing legislative and regulatory outcomes.

Current Issues

- Anti-money laundering and terrorist financing
- Prepaid cards
- Data Security & Breach Notification
- Interchange fees
- Credit & debit card regulations
EFTA members enjoy a host of advantages in an increasingly competitive marketplace. These include:

**Government Relations**
EFTA serves as a “early warning” system, alerting its members to impending legislation or regulation that could affect their businesses. EFTA membership provides:

- Representation on Capitol Hill and before regulatory agencies
- Access to Congress through Hill visits, speakers, and correspondence
- Participation in industry coalitions that combine the strength of various industry segments
- Experienced, Washington-based lobbying
- Participation in issue-specific task forces that work directly with agencies on important issues as they arise

**Industry-Leading Forums**
EFTA meetings and conferences are known for the quality of their speakers and high level of content. Each year EFTA stages more than a dozen meetings that feature over 100 speakers—leading figures in government and industry. For several years EFTA has been proud to co-host a series of meetings with the Federal Reserve Bank of Philadelphia and its Payment Cards Center. These meetings have covered a wide range of topics, including data breach security, innovation in payment card technology, and the effect of government electronic payment systems on American communities.

**Networking**
EFTA members work collegially on many of the issues facing the payments industry. This provides an opportunity for them to build new business relationships, form strategic alliances and to interact with industry leaders.

**Working Groups**
EFTA provides a number of working groups, or Councils, that focus on specific market segments or issues in the electronic payments business. These include the eFinancial Enablers Council, the Electronic Benefits Transfer Industry Council, and the Legislative and Regulatory Council. These groups provide an opportunity to work directly on critical industry issues and in many cases to interact with regulators and administrators responsible for those issues.

**Active Participation**
EFTA membership means more than paying dues. EFTA members are encouraged to take an active role in the Association and to interact directly with government and industry leaders who are shaping our business. Through meetings, conferences, and task forces EFTA members enjoy numerous opportunities to meet and interact with key members of Congress, and the executive agencies charged with regulating the payments business, including the Treasury Department, Department of Justice, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the General Accountability Office, and the Federal Reserve.
Join EFT industry leaders and receive the many benefits and services of membership in the Electronic Funds Transfer Association.

Please print or type:

NAME ______________________________________________________________________

TITLE ______________________________________________________________________

COMPANY ____________________________________________________________________

STREET ______________________________________________________________________

CITY ________________________ STATE __________________ ZIP __________________

PHONE ______________________ FAX ____________________________________________

EMAIL ______________________ WEBSITE ______________________________________

Membership Level:

☐ Sustaining Membership (includes seat on EFTA Board of Directors)
   $20,000 for companies with over 250 employees

☐ Sustaining Membership (includes seat on EFTA Board of Directors)
   $10,000 for companies with under 250 employees

☐ Associate Individual Membership (includes membership in one council)
   $5,000

☐ Government — $1,250

Please indicate your choice of Council(s):

☐ Electronic Benefits Transfer (contact us for more information)

☐ eFinancial Enablers

☐ Legislative and Regulatory

Please select your payment preferences and mail or fax this completed enrollment form to us:

☐ Check (make payable to EFTA)

☐ Please bill me (PO#):_______________________________________________________

☐ Please charge my:  ☐ Visa  ☐ MasterCard  ☐ American Express  ☐ Discover

CARDHOLDER’S NAME ________________________________________________________

CREDIT CARD NUMBER, EXP DATE: __________________________________________

CARDHOLDER’S SIGNATURE (REQUIRED): ________________________________________

Payment of membership dues is deductible for most members of a trade association under Section162 of the Internal Revenue code as an ordinary and necessary business expense. EFTA estimates that 10% of your dues are not deductible as a business expense because of EFTA's lobbying activities on behalf of its members.
“My company, Online Resources, joined EFTA in 1992, when we had no revenue and therefore no money to spend. We joined anyway, and are we sure glad we did. The industry contacts we made and the ability to help shape the industry to our benefit is likely why we stand today and have grown to the size we are.

For me personally, my participation on the EFTA Board is a unique and positive experience. Specifically, it has put me in a position to actively shape payments-oriented legislation and regulation on behalf of my company, and help me develop valuable business relationships with my fellow Board members, all of whom are leaders in their fields. In addition, my Board participation has given me direct access to many of the government and industry leaders shaping our industry.”

- Ray Crosier, Online Resources Corporation, EFTA Chairman

“The EFTA and I have had a very long association and through this association I have been able to enhance my ability to add value to my company and also benefit those consumers that utilize electronic means to pay bills, access cash, move money and want flexibility, speed and security when they perform these types of transactions. The EFTA is truly a cross industry and cross functional industry organization. Comprised of a mix of financial institutions, card brand companies, processing vendors and retailers. In many cases the members are direct competitors. It offers a unique opportunity for each type of organization to see the others perspective and work for the good of the industry and the consumer.

With the rapid change that is occurring in the payments space, the consolidation of vendors, the various legal challenges that are in progress, the bank consolidations, the non FI's that are now entering the payments arena, the rise in fraud and security issues, the government's involvement in this industry, the EFTA provides a industry portal for key executives that can not be found anyplace else. This portal has provided me with the insight to make better decisions and pass on knowledge to those that work with me.

The unique thing about the EFTA is that as competitor members especially at the board level (I am a past chairman of the executive committee and a board member) we all have the outlook that when we participate in association meetings and events we leave our proprietary interest at the door. Truly a unique organization.”

- Frank D’Angelo, Metavante Corporation, Past EFTA Chairman

"JPMorgan supports and participates actively in the EFTA--the benefits have included insight into legislative and regulatory actions, industry trends and valuable contacts that have all had a direct bearing on our ability to build a significant business for our firm in this evolving and competitive industry. We plan to continue our participation and look forward to the future with EFTA as a partner."

- Brian Claire, JP Morgan EFS
“Hypercom, a NYSE company, has been a member of EFTA for many years. Our continued participation is based upon the value we receive in three primary areas:

1. The ability to network with company executives in the payments business, providing specific and valuable conversations about immediate and future issues relative to our company,
2. Timely access to information regarding legislation and regulation in the industry, information which Hypercom uses to create our positions and communications to government leaders,
3. Access to industry leadership in government, associations and payments groups through our active participation in EFTA forums, expanding our circle of knowledge while maximizing staff time and expenses.

As an active participant in EFTA, I encourage every company in our space to participate in and enjoy the benefits of membership in the EFTA.”

- Heidi Goff, Hypercom, Inc.

“I first joined EFTA in the mid-90’s as the Electronic Benefits Transfer (EBT) business was just getting started. What was invaluable to me was the collective and expert knowledge I was able to accumulate from federal and state government, financial institutions (local and national), associations, local networks, terminal vendors, etc. Beyond the learning, I was able to develop contacts that would have taken years to establish. However, my participation in EFTA allowed me to build relationships in only a fraction of the time.

I recently joined the Board of EFTA and in my brief tenure have already realized that the EFTA organization has now grown to become an industry leader and active participant in helping shape payments decisions to foster the industry’s growth.”

- Wayne Malone, Citi - International Retail Banking

“The payments industry is growing rapidly and membership in EFTA allows Cardtronics to be on the ground floor for shaping policy and practice in the payments industry. In addition, we have been able to save a multiple of our membership dues by leveraging EFTA’s government relations knowledge and experience.”

- Ben Psillas, Cardtronics