

2016 Rocky Mountain Summit

Thursday, May 5, 2016

7 a.m. – 6 p.m.

History Colorado Center, Denver, Colorado

KEYNOTE PANEL:

**"THE INTERSECTION OF
SUSTAINABILITY AND RISK"**

*Moderated by: Alice Madden,
Current Fellow CU Law School
Getches-Wilkinson Center for Natural
Resources, Energy and the Environment*



KEYNOTE SPEAKER:

Featuring

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WELCOME TO THE 2016 Rocky Mountain Summit

We are happy to celebrate over 30 years of providing the latest in financial services, updates and technology to the Denver Market! What better way to celebrate than introducing a brand new downtown venue at the History Colorado Center! We hope that you enjoy all of the great activities today has to offer and that you stay for the giveaways and the chance to mingle and meet other financial professionals during the end of day reception.

Like in prior years, the Summit offers continuing education credits: up to 7.2 CTP and FP&A, 4.8 AAP and 7.2 CPE credits in 16 breakout sessions on 4 educational tracks.

With so much going on, don't forget to check out the following highlights:

- **Silent Auction:** This year's Silent Auction promises to be the best one yet! With over 25 items available at a total market value of \$3,500+, there's something for everyone. Mother's Day is just around the corner, so grab a gift for her and one for you as well! From hotel stays to Colorado's best breweries, you don't want to miss out. Come ready to bid and win!
- **Grupio Conference App:** Be up to date with the Grupio App, available for free. Search for 'Grupio' in the App Store and then select the Rocky Mountain Summit. The app has venue maps, session details, session handouts, exhibitor details and access to social networks to connect with friends and colleagues. It's everything you need in the palm of your hand as well as your golden ticket to the Treasury Hunt!
- **Treasury Hunt:** Back by popular demand, the 2nd Annual Treasury Hunt is bigger and better! A fresh new adventure for a new venue. This year, we're incorporating even more aspects of the Rocky Mountain Summit along with some fun prizes. Be on the lookout for clues and tasks throughout the day from the conference app!
- **Thank You:** Thank you to our Sponsors, Exhibitors, Silent Auction donors and the commitment of attendees like you. Without all of your support, the Summit would not be possible. Thank you for making this year's Summit a great success!
- **We Need You:** Do you like what you see? Then come be a part of the experience from the beginning. We welcome new volunteers and have a variety of ways to get involved. If interested, look for a RMAFP member or go to the Information Booth.

Finally, we will feature a charging station for your electronic devices and a quiet work room if you need to take a few minutes away for that important phone call or email.

Again, a warm welcome to the 2016 Rocky Mountain Summit!

Wendy Pesavento, Summit Chair and Dan Maurice, Summit Co-Chair

THANK YOU

Silent Auction: We appreciate the support of our members, RMAFP Committees, and, most importantly, the local Colorado businesses and national organizations that have donated their time, services, and products for the enjoyment of conference attendees. Bid generously!

Volunteers: Thanks to the members, students and other professionals that generously volunteered their time today.

IMPORTANT TIPS FOR THE DAY

Level 1 – Payments & Technology "C" Track – *Colorado Room*

Level 1 – Financial Planning & Investments "D" Track – *Ballantine Classroom*

Level 3 – Quiet Workspace – *Third Floor Board Room*

Level 4 – Risk Management "B" Track AND End of Day Reception – *MDC/Terrace Room*

Level 4 – Treasury Management "A" Track – *Lanny and Sharon Martin Room*

Level 4 – Breakfast, Lunch, Breaks, General Sessions, Exhibit Hall, Registration and Silent Auction – *Fourth Floor Gallery*

EXHIBIT HALL and SILENT AUCTION bidding closes at 2:00 p.m.

TREASURY HUNT must all be turned in by 3:25 p.m.

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KEYNOTE SESSIONS:



PANEL DISCUSSION: The Intersection Of Sustainability And Risk

Moderator: Alice Madden, Current Fellow CU Law School Getches-Wilkinson Center for Natural Resources, Energy and the Environment

Speakers: Jerry Tinianow, City and County of Denver, Office of the Mayor – John DeRose, Ernst & Young – William Sarni, Deloitte Consulting

Alice Madden is current Fellow CU Law School Getches-Wilkinson Center for Natural Resources, Energy and the Environment. She was Deputy Assistant Secretary of Intergovernmental & External Affairs at U.S. Department of Energy, Timothy Wirth Chair in Sustainable Development, University of Colorado From 2011 to 2013 and Colorado House Majority Leader from 2001-2009. She received her Law Degree from University of Colorado.

Jerry Tinianow is Denver's first Chief Sustainability Officer. He coordinates the efforts in achieving the City's 2020 Sustainability Goals. Jerry previously served as Director of the Center for Energy and Environment at the Mid-Ohio Regional Planning Commission in Columbus. Before that, Jerry was the Ohio Executive Director of the National Audubon Society.

John DeRose, Executive Director, Americas Climate Change and Sustainability Services, Ernst & Young. John works with clients to help address operational risks and capitalize on value creation related to environmental, social, governance and compliance matters. John has more than 19 years of reporting, assurance, risk management, and controls experience serving large multi-national organizations.

William Sarni is Director and Practice Leader: Water Strategy, Social Impact Practice – Deloitte Consulting. Will leads the water strategy practice for the Social Impact Consulting Practice. He has been providing environmental and sustainability consulting services to private- and public-sector enterprises for his entire career, with a focus on developing and implementing corporate-wide sustainability and water strategies.

Session Description:

Traditional Risk Management is embedded in every organization, but increased uncertainty in the operating environment brings new challenges. Sustainable Risk Management looks at hazards that can have a critical effect on the bottom line. Compliance with new regulations, increased scrutiny of operations, data storage/privacy issues, competition for resources and culture shifts, require leaders to meet challenges head on. The Risk Management through Sustainability panel discussion will explore these issues and provide key takeaways from experts in this emerging field.



Absolute Honesty

Speaker: Larry Johnson, CSP, Motivational Speaker

Speaker, author, and corporate culture expert, Larry is the coauthor of the highly acclaimed, top-selling book, Absolute Honesty: Building A Corporate Culture That Values Straight Talk And Rewards Integrity. Larry has written more than 60 articles, published in recognized business and association journals. You can download many of his articles, read his blog, and order his book at <http://www.shop.larry-johnson.com>.

Larry speaks to audiences around the world on the topics of leadership, change, employee motivation, and building organizational openness and transparency. Larry was awarded the City of Phoenix Award of Excellence for designing and implementing that city's team based quality improvement program. This program was featured in a PBS televised documentary by Tom Peters (co-author of In Search of Excellence). Since 1986, Larry has presented to more than 2000 audiences in every state in the Union, as well as in the United Kingdom, Hong Kong, Malaysia, Indonesia and Australia.

Session Description:

Shocking accusations of dishonesty and silent complicity have dominated headlines recently, and cost the American economy trillions of dollars. Clearly, dishonesty doesn't pay. Drawing from these stories, as well as from more positive ones, Absolute Honesty shows how to establish and maintain a culture where honest communication is the norm, and employees can speak openly without fear of retribution.

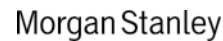
The presentation will illustrate the impact that truthfulness and accountability can have on organizations, attacking the sort of passivity that allows little lies to grow into giant disasters. Structured around the Six Laws of Absolute Honesty, this insightful presentation goes beyond simply extolling the virtues of ethics to provide a template managers can use to maintain an environment of healthy debate. It also contains a toolbox of techniques anyone can apply to improve his or her ability to confront and resolve difficult issues. Companies can reap huge benefits from cultivating an atmosphere of trust. Absolute Honesty is an important, timely presentation that provides attendees with the tools and strategies to establish a culture in which communication thrives and results speak for themselves.

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SESSION DETAILS:

4 tracks, 4 sessions each — running concurrently
for a total of 16 session options + 2 general sessions

- CTP Credit Up to (7.2) CTP renewal credits
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- AAP Credit Up to (4.8) AAP renewal credits
- CPE Credit Up to (7.2) CPE renewal credits

TRACK A – TREASURY MANAGEMENT

A1- Interest Rate Outlook: “Old Normal”

Speaker: Jerry Paul, CFA, Icon Advisors

Jerry Paul, CFA, is Senior Vice President of Fixed Income and serves as co-portfolio manager of the ICON Bond Fund and ICON Risk-Managed Balanced Fund. Mr. Paul was named Morningstar’s Fixed Income Manager of the Year for 1999 while he managed high yield bonds for INVESCO. Mr. Paul’s professional investment experience includes over thirty nine years in fixed income portfolio management and research.

Session Description:

Jerry Paul, CFA has developed a program exploring the future of interest rates. Mr. Paul’s presentation delves into interest rates and the probability that we are entering an Old Normal where intermediate US Treasury rates could remain between 2 and 4%.

Session Objectives:

- 1) Appreciate long term history does not support “hysteria” over interest rates.
- 2) They will understand why inflation concerns of the monetarists may not be experienced.
- 3) Understand and appreciate the basic elements of interest rates and outlook construction

Pre-requisite: Some general understanding of economics.

A2 – Digital banking services: Build your house API by API

Speaker: Millicent Calinog, SVP, TM API Product Manager- Wells Fargo Treasury Management

Millicent Calinog leads the Wells Fargo Treasury Management API product strategy. Her earlier positions at Wells Fargo include managing the Global Technical Product Consultant team, the Advisory Council program, and product development initiatives. Before joining Wells Fargo, she was a senior tax consultant with Arthur Anderson and an attorney. Millicent received a Bachelor of Arts degree from the University of Wisconsin-Madison and a Juris Doctor degree from William Mitchell College of Law.

Session Description:

Like building a house, businesses now can pick and choose from a new universe of digital banking services to run their treasury operations more efficiently or embed in their own mobile apps. Digital banking services – also known as APIs – pave the way for open communications between software applications and the outsourcing of services. Hear ways these services are being used by companies to create a customer experience that is immediate and cohesive or more efficient treasury operations.

Session Objectives:

- 1) Learn how digital banking services can increase your speed to market and expand your product and service offerings
- 2) Explore the types and functionality of APIs that are available and coming soon
- 3) Learn how digital banking services can help automate your treasury operations

Pre-requisite: Basic understanding of cash management.

A3 – It’s Time: Staking Out Your Ground in the New World of Cash

Speaker(s): William Goldthwait, VP, Portfolio Strategist, State Street Global Advisors and Cathy Fields, Director, Assistant Treasurer, Hitachi Data Systems

Will Goldthwait is a Vice President, Portfolio Strategist at State Street Global Advisors. He is a member of the Global Cash and Global Fixed Income Investment Management Teams. He is responsible for the communication of cash and fixed income investment strategy and performance to clients, consultants and prospects.

Cathy Fields has been involved with Treasury or Treasury related functions in a multi-national environment for almost 30 years. She is currently the Director, Assistant Treasurer at Hitachi Data Systems, responsible for all Treasury Operations Global including Banking, FX Strategies, Cash and Liquidity Management which includes all forecasting, Debt, Insurance Risk Management and anything else Treasury needs to do to support the company’s continued growth throughout the world.

Cathy joined HDS in 2014 after spending 25 years with Western Digital Corporation. Over her years at WDC, Cathy held roles in Accounting, Finance, International Credit and Corporate Treasury. In her last 15 years at WD, Cathy ran Global Treasury operations as the company’s Assistant Treasurer.

Cathy has a BS in Exercise Physiology from California State University Fullerton and earned her MBA in International Business from National University.

Session Description:

Will and Cathy review the challenges to address in managing portfolios in this new world. 2016 is the year where the rubber meets the road and cash managers will need to lead the way in communicating changes to their boards and implementing them efficiently. Will and Cathy explore the trade-offs as attendees learn how to move proposals through their board, into their IPS and portfolios.

Session Objectives:

- 1) Better understand the impact of recent regulatory actions on cash investments
- 2) Better understand the trade-offs and implications to your cash portfolio
- 3) Better understand the path to implementation and approval for changes to IPS

A4 – The Changing Role Of The Treasurer (Co-CFO)

Speaker: Gabe Guerrero, Director of Treasury and Financial Operations, Vizant

Gabe Guerrero is Director of Treasury and Financial Operations for Vizant. Gabe has over 15 years of experience in treasury management, having worked for major financial services providers in treasury and risk management roles that include Bank of America Merrill Lynch, Fleet Bank and Prudential.

Session Description:

The session will focus on the challenges company treasurers face as they are asked to take on more and more responsibilities (and in many cases share responsibilities with the CFO) with fewer and fewer resources.

Session Objectives:

- 1) how treasurers can do more with less
- 2) best practices for sharing responsibilities with the CFO
- 3) preparing for role transitions

Pre-requisite: In role as heads of or at senior-level in corporate treasury function

TRACK B – RISK MANAGEMENT

B1 – In the name of Regulation!- A Panel Discussion addressing the Increasing Regulatory Environment

Speaker(s): Margaret Albrecht, VP & Assistant Treasurer, First Data Corporation & Michael Burroughs, Sr. TM Chief Operating Officer, PNC Financial Services Group and John Ruzicka, Citywide Banks

Margaret Albrecht joined First Data Corporation in August 2010 as Vice President and Assistant Treasurer. She manages the Treasury Operations Group for the world-wide payment processing company. Prior to First Data Margaret spent 16 years at Boston Market Corporation running their Treasury department with management responsibilities in payroll, HRIS and accounting. Margaret has a B.S. in Finance from San Diego State University.

In his current role, **Michael Burroughs** is responsible for oversight of risk management functions and leads efforts focused on the identification, measurement and mitigation of risk associated with the origination and delivery of Treasury Management products and services. He has 29 years of banking experience, where he has held leadership positions that span Retail Banking, Business Banking and Treasury Management.

Since joining Citywide Banks in 2010, **John Ruzicka** has championed the bank's upgrade of critical technology platforms aimed at streamlining operations, heightening security, and improving client satisfaction. John provides dynamic leadership for deposit operations, customer service, information technology, and network systems teams. John's experience includes more than 30 years in banking and technology positions, highlighted by broad successes at Interbank 1, Fiserv, Inc., and Pueblo Bank and Trust. John is married with three children, and lives in Colorado Springs.

Session Description:

Acronyms such as FBAR, KYC, AML, and others have become all too familiar to corporate practitioners over the last 12 months as they struggle to manage bank relationships both domestically and globally to run their businesses. Stuck between a rock and a hard place, banks have been identified by regulators as the gatekeepers to the payments clearing system. Learn how Panelists have managed their bank relationships to create a win-win scenario for addressing bank regulation.

Session Objectives:

- 1) The session will address increasing regulations at a high level that have stemmed from areas like the Patriot Act, Dodd Frank, OCC, and the CFPB.
- 2) Corporate Panelists will share best practices in working internally and with banks to create a win-win scenario in addressing regulatory concerns
- 3) The session will help to identify acceptable standards (if they exist!) of regulatory requests

B2 – Information Security: Data Security Risks in the 21st Century

Speaker: JT Gaietto, Director of Information Security, SquareTwo Financial

As Director of Information Security for SquareTwo Financial, a leader in the \$100 billion asset recovery and management industry, **Mr. Gaietto** drives key technology initiatives that support the company's increasingly complex security and compliance needs. His team is responsible for implementing and maintaining security best practices throughout the organization in regards to confidentiality, and availability and integrity of information and information systems.

Since joining SquareTwo Financial, Mr. Gaietto developed a formal information security program aligned with the company's security and compliance strategies, including SOC type 1 and PCI-DSS Service Level Certifications.

Session Description:

Today most businesses are dependent on information, In 2014 nearly 38% of all "cyber" attacks were focused on Small and Medium Enterprises (SME). Of the organizations attacked; 60% of those that lose consumer data go out of business within six months.

The average cost of recovery is \$194 for every compromised customer record. Information Security isn't just a technology problem it's everyone's responsibility. Combining process, people and technology is what it takes to reduce exposure to your organization.

Session Objectives:

- 1) Discuss several high level Information Security Events (e.g. Target, Sony)
- 2) Discuss trends in governance around PCI-DSS 3.1 / SOC I vs SOC II
- 3) Ideas on where your organization should be focused.

B3 – Friend or Fraud - Do you know who you're talking to?

Speakers: Rafael Martinez-Chapman, SVP & Treasurer, Level 3 Communications and Anne Tell, CTP, Senior Director – Global Treasury, Level 3 Communications

Rafael Martinez-Chapman – SVP/Treasurer. Experienced capital markets and treasury professional, responsible for financing strategy and balance sheet management, leading capital market transactions, acquisition due diligence, global treasury and risk management. Held prior positions advising and executing leveraged finance transactions at Wachovia Capital Markets and JP Morgan, and conducted equity research at Robinson-Humphry (a subsidiary of Salomon Smith Barney).

Anne Tell – Senior Director/Global Treasury. 25+ Year Treasury professional, responsible for all aspects of domestic cash management and corporate oversight of global treasury operations. Experience at Level 3 Communications includes cash management, cash investments, acquisition integration, and assistance with capital markets activities. Prior positions at Jones Intercable included Accountant, Senior Auditor, Treasury Manager and Assistant Treasurer.

Session Description:

New fraud techniques, even when utilizing bank products such as positive pay and payment blocks and filters, are exposing companies to material losses that are becoming more difficult to protect against. As the fraudsters become more creative, learn ways corporations can expand the ways they combat fraud by developing awareness and processes beyond Treasury. The definition of 'risk management' is also expanding, and becoming a greater part of Treasury's role, as we protect our companies' greatest asset ... cash.

Session Objectives:

- 1) Evolving cash fraud techniques, utilized against corporations, that can circumvent bank fraud detection products
- 2) Partnering with internal corporate groups to help identify and prevent this fraud, including improved communications with global AP, Treasury and Procurement, re-visiting and updating payment instruction processes, attending conferences and staying current with bank and industry updates on the topic.
- 3) Continuing to work with banking partners to ensure utilization of all available banking fraud protection products and establish relationships so that relationship managers might detect unusual communication

Pre-requisite: Knowledge of corporate payment systems (check, ACH and wire), and banking platforms associated with processing such payments and bank products available related to fraud prevention.

B4 – Managing a Security Program (when you are not a security expert)

Speaker: Javed Ikbal, Vice President of Information Security and Risk Management, Bright Horizons

Javed Ikbal is the Vice President of Information Security and Risk Management at Bright Horizons. He has held CISO positions at Upromise Rewards, GTECH and Omgeo. Javed specializes in building or re-engineering information security programs, Regulatory compliance, Application security, and aligning IT and information security programs to business goals.

Session Description:

Many compliance regimes require a written information security program (WISP) and an individual in charge of the WISP. Are you that person? If you do not have a background in IT/Security, and feeling a little overwhelmed, then this session is for you.

Session Objectives:

- 1) Learn the fundamentals of a security program.
- 2) Implement and run it without breaking the bank.
- 3) Have a plan for the 'B' word: handling a data breach.

Pre-requisite: No prerequisites, but ideal audience would be members who manage their information security and PCI compliance program but do not necessarily have a background in information security

TRACK C – PAYMENTS & TECHNOLOGY

C1 – Same Day ACH

Speaker(s): Brian Stearns & Ryan Waterman, Western Payments Alliance

Brian joined WesPay in 2014 as AVP of Risk and Regulatory Compliance, responsible for conducting ACH and RDC audit and risk assessments and providing risk and compliance education to WesPay's members. Before joining WesPay, Brian spent 10 years managing payment systems for Credit Unions.

With over a decade of experience in the commercial banking and payments industry, **Ryan's** experience lies in Treasury Management products, including extensive experience in ACH, Remote Deposit Capture, Wire Transfer, and Online Banking technologies.

Session Description:

NACHA's recently approved Same Day ACH ballot will impact financial institutions and organizations of all sizes. Join us as we review the potential impacts of this new rule and review the topics that you will need to address by the implementation of Same Day ACH.

Session Objectives:

- 1) Understand Same Day ACH Rules
- 2) Preparation for Same Day ACH Implementation
- 3) Same Day ACH Risks

C2 – The Road to B2C Digital Disbursements

Speaker(s): Barbara Weiss, Director, Senior Core and Emerging Payments Product Specialist – Bank of America Merrill Lynch

Barbara Weiss is a Director and Senior Core and Emerging Payments Product Specialist responsible for pre-sales client advisory consulting on core payments e.g., wire, ACH, check, and emerging payments solutions e.g., Digital Disbursements. Other topics include payments integration e.g., ERP/TMS to bank connectivity including ISO 20022 XML and SWIFT Corporate Access.

Prior to joining the bank in 2000, Barbara was a corporate treasury practitioner. Barbara held the position of Manager, Banking Services and Administration at Philip Morris Management Corp. where she directed the US treasury operations team responsible for funds movement including FX confirmations, tax payments and debt service. She also evaluated and implemented bank services, including price negotiation and compensation; and administered the bank account and contract management programs.

Barbara earned her MBA in Finance from the Lubin School of Business at Pace University, is a Certified Treasury Professional (CTP), and was certified by SWIFT in 2012 as a Corporate Access Specialist. She has been a featured speaker at industry conferences (e.g., The New York Cash Exchange, TMANE, The Windy City Summit, AFP IN, IOMA, GFOA, RECAP) on topics including SWIFT, payments fraud prevention and emerging payments solutions. Her article, Check and ACH Fraud: Seven Points of Attack, was published in the Jan/Feb 2002 issue of the AFP Exchange.

Session Description:

A presentation looking at the coming evolution in Business to Consumer digital disbursements. As consumer habits change in how they interact in the mobile space (from shopping and communicating), those habits and expectations flow over into the banking system. Financial institutions need to react and offer person to person payments in the mobile space and facilitate business to consumer payments in the same mobile space. These new types of payments create efficiencies, reduced fraud, cost savings, and perhaps most importantly increasing customer satisfaction and loyalty.

Session Objectives:

- 1) Discuss consumer payment trends
- 2) Walk through the changing payments landscape
- 3) P2P Payment Evolution
- 4) B2C Payments are here

C3 – Why risk management should be treasury's biggest priority

Speaker: Bob Stark, VP, Product Marketing, Kyriba

Bob Stark is responsible for global product strategy and market development at Kyriba. Bob is a 18-year veteran in the treasury technology industry having served

in multiple roles at Wall Street Systems, Thomson Reuters, and Selkirk Financial Technologies including product management and strategy. Bob is a regular speaker at treasury conferences including AFP National, Sibos, and regional AFP events. He holds a BBA in finance and marketing from Simon Fraser University in Vancouver.

Session Description:

Risk management has become a top priority for all treasury and finance teams. Cybersecurity, FX volatility, regulatory compliance, supplier disruption, and business continuity are among the many risk areas that treasurers must strategically manage for their organizations. In this presentation, we will review the key risks that treasury teams face every day and offer practical solutions for treasurers to manage risk more effectively.

Key examples include optimizing cash mobility to reduce liquidity risk, designing effective hedging programs, improving cybersecurity and fraud prevention, implementing working capital programs, and supplier risk assessments for your treasury technology vendors.

Session Objectives:

- 1) Gain a deeper understanding of the key financial and operational risk components that treasury needs to manage
- 2) Understanding of the potential impact of these risk components, and what impact managing them / not managing them can have on an organization's treasury department (as well as the business itself)
- 3) Build an awareness of the tools and process that can be used by treasury to manage risk, as well as practical approach to risk management

C4 – Applying Payables / Receivables Best Practices from Healthcare Organizations

Speaker(s): Siro Gutierrez, III - SVP, Healthcare Solutions and Kari Osborne, CTP, VP and Senior Treasury Advisor - UMB Bank n.a.

Siro Gutierrez is a Senior Vice President with UMB's Healthcare Banking team. He has served 10 years as a banker and 7 with UMB. In his current role, he is responsible for treasury management relationships for hospitals, long term care, and medical enterprises, which encompasses physician practices, imaging centers, and ambulatory surgery. Siro grew up in Houston, Texas and holds a Business Administration degree from Trinity University in San Antonio, Texas where he played collegiate baseball. He also holds a Masters of Business Administration from the University of Oklahoma. His passion for the community can be seen through promoting financial literacy for children and young adults. His career success and community involvement was recently recognized by The Journal Record as an Achievers Under 40.

Kari Osborne has served in her current role as Senior Treasury Management Advisor and Vice President with UMB for over ten years, with her banking career spanning over eighteen years. She holds a leadership role in developing sales and enhancing banking relationships with Public Sector, Non-profit and Commercial organizations for UMB Bank.

Passionate about being an active member in the community, Kari served six years with the Rocky Mountain Association of Financial Professionals, most recently as Past President. She is an appointed Cultural and Scientific Commissioner with the Town of Parker, serving as Vice Chair and Finance Committee Chair. She is also a Board Member with the Ray of Hope Cancer Foundation.

Session Description:

Healthcare organizations are dominating our headlines due to consolidation and government intervention. Learn from UMB's healthcare banking team on how these organizations are managing their payables and receivables processes during these turbulent times, and how you can take lessons as you manage the payables and receivables in your respective business.

Session Objectives:

- 1) Provide perspective of how a highly scrutinized industry.
- 2) Understand how the healthcare industry manages their payables and receivables.
- 3) Learn how you can apply the same best practices in your business.

TRACK D – FINANCIAL PLANNING & INVESTMENTS

D1 – How Finance at Molson Coors Influences and Executes Transformational Change

Speaker: *Christine Watkins, VP Financial Planning & Analysis, Business Transformation, Molson Coors*

In her current role, **Christine** is responsible for driving a broad range of global financial planning and analysis, implementing long-term financial strategies, and advancing business transformation and process improvements within the finance function. Over her career, she held a variety of cross-functional roles, including Head of Internal Audit at Molson Coors, Director of Operations at Starbucks, Finance Director over financial planning & consolidations at Coca-Cola Enterprises, and an auditor with KPMG. These diverse roles allowed for experiences in mergers & acquisitions, strategy, board presentations, system implementations and large business transformations, multi-unit operational management, trouble debt restructuring, and national logistics within international CPG operations.

Session Description:

The goal is to walk through the 3 essential parts of successfully executing a transformational project and to share with you some of the tools that we use to make sure we are set up for success. While these ideas are intuitive and not necessarily new in thought and are not considered a complete list, the rigor and discipline of their use builds skillsets and a mindset of execution throughout the organization.

*Capability & Capacity that the organization has for change.

*Sequence and cadence on the program and how best to communicate the objectives, changes & benefits to your various stakeholders.

*Roles and responsibilities at the beginning of each project phase helps keep the team in check and focused on the right things.

Session Objectives:

- 1) Discuss 3 essential parts of successfully executing a transformational project
- 2) Share some of the tools that we use in our execution of projects
- 3) Demonstrate how we build skillsets and a mindset of execution throughout the organization

D2 – YIELD AHEAD! Mastering The Slippery Slopes Of The Short Term Liquidity Curve

Speaker: *Jason Owen, VP of Business Development, Institutional Cash Distributors, LLC*

Mr. Owen joined ICD in August 2009 and he is VP of Business Development for Southern California and Colorado. Previously within ICD, Mr. Owen had several roles on the ICD Global Trade Desk, including managing accounts, ICD client communications, product demonstrations, and servicing daily trading. Prior to joining ICD, Mr. Owen was with Thomas Lloyd Capital, LLC, the investment banking arm of the Zurich-based Thomas Lloyd Group, Robert Half International Inc. as a Staffing Manager, and at Merriman Curhan Ford & Company as an associate in the Corporate and Venture Services Group. Mr. Owen has a B.A. in Global and International Studies from the University of California at Santa Barbara, and is both Series 7 and Series 63 certified.

Session Description:

Corporate treasury has an expanding lineup of institutional investments from which to choose, beginning with same day liquidity products to products out a year or more on the curve. The presentation will begin with the latest update on SEC 2a-7 reform, Basel III regulatory requirements and their implementation dates. This presentation will cover new strategies for a post- zero interest rate environment and evolving investment policies. Increases in the selection of liquidity products have led to an even greater necessity for diversification in:

- MMF's
- Enhanced cash & Ultra short duration bond funds
- FICA/FDIC CD/CDARs
- Fixed Income products
- SMAs

The presentation will conclude with the benefits of tracking and reporting all of these investments within a single environment, utilizing advanced investment technologies and exposure analytics applications.

Session Objectives:

- 1) MMF Reform and Basel III legislation effects on Treasury/Investing
- 2) Available alternative products on short-end of liquidity curve, and their relative pros and cons
- 3) Technologies' roles in assisting/advancing Treasury departments

D3 – Viewing Liquidity through a New Lens

Speaker(s): *Michael Morin, Director of Institutional Portfolio Management, Fidelity Investments and Matt Watford, Treasury Manager, Denver Health & Hospital Authority*

Michael Morin is director of institutional portfolio management in the fixed-income division at Fidelity Management & Research Company (FMRCo), the investment advisor for Fidelity's family of mutual funds. Fidelity Investments is a leading provider of investment management, retirement planning, portfolio guidance, brokerage, benefits outsourcing, and other financial products and services to more than 20 million individuals, institutions, and financial intermediaries. In this role, Mr. Morin is responsible for the delivery, implementation, and oversight of the institutional fixed income investment strategy.

Matt Watford joined Denver Health and Hospital Authority in 2006. He is responsible for managing \$350 million of cash and fixed income securities and is the Chair of the Board Retirement Plan Committee. He has over 24 years of experience in Finance and Treasury positions with expertise in Cash and Investment Management. Before joining Denver Health Matt worked in the Financial Planning and Analysis and Treasury departments at Scientific-Atlanta (now Cisco Systems) for 10 years. He obtained a B.S. in finance from the University of Florida and a MBA from Kennesaw State University.

Session Description:

Michael Morin & Matt Watford will provide corporate treasurers and cash managers insights on the new reality, and offer rationale and strategies for transitioning to a total rate of return world.

New bank rules, money fund regulations and rising interest rates will affect the way institutional investors manage liquidity. Michael will provide a detailed overview of the Federal Reserve and SEC regulatory changes and market forces driving the flow of liquid investments and the resulting impact on interest rate spreads. Understanding the impact of these changes will be critical in navigating the dynamic market environment.

Session Objectives:

- 1) Understanding of new money fund regulations
- 2) Interest rate environment potential of rising rates and impact to investments
- 3) Strategic liquidity alternatives

D4 – Treasury Onboarding and Services – What do corporations want from their financial institutions?

Speaker: *Jamie Mangels, WAUSAU - A Deluxe Company*

Jamie Mangels has over 12 years working in the community bank industry, 6+ years as an independent consultant and 6 years at WAUSAU. Areas of specialty include working closely with banks and credit unions on implementing RDC solutions, paperless solutions, item processing, archives and disaster recovery.

Session Description:

Treasury Management (TM) is one of the most complex operations in any financial institution, requiring multiple approval layers, paper-intensive documentation and disparate onboarding procedures. To better understand the complexities and inefficiencies associated with treasury onboarding, WAUSAU Financial Systems commissioned a study with Treasury Strategies, Inc. that not only got to the root of treasury management onboarding challenges but revealed a number of ways banks can streamline the process as well provide the services that corporations desire.

Session Objectives:

- 1) Understand the greatest treasury onboarding pain points that banks and corporates experience, regardless of size.
- 2) Discover how to accelerate revenue thru shortening the implementation cycle time.
- 3) Learn how to use technology to improve communication, processes, security, compliance and tracking

2016 Rocky Mountain Summit

Thursday, May 5, 2016

History Colorado Center
Denver, Colorado

SESSION TIMES	A TRACK Treasury Management <i>Sponsored by:</i> <i>State Street Advisors</i> Lanny and Sharon Martin Room (4th Floor)	B TRACK Risk Management <i>Sponsored by: KeyBank</i> MDC/Terrace Room (4th Floor)	C TRACK Payments & Technology <i>Sponsored by: Kyriba</i> Colorado Room (1st Floor)	D TRACK Financial Planning & Investments <i>Sponsored by: Institutional Cash Distributors</i> Ballantine Classroom (1st Floor)
7:00 to 8:10 a.m.	EXHIBIT HALL * CONTINENTAL BREAKFAST * SILENT AUCTION & TREASURY HUNT KICK OFF Fourth Floor Gallery			
8:10 to 9:20 a.m.	WELCOME & OPENING GENERAL SESSION: Kim Smith-Gross, RMAFP President and Wendy Pesavento, Conference Chair followed by "The Intersection of Sustainability and Risk" panel presentation. Also featuring your Rocky Mountain AFP Website. Fourth Floor Gallery			
9:30 to 10:30 a.m.	A1 Interest Rate Outlook: "Old Normal" <i>Speaker: Jerry Paul, CFA</i> <i>Company: Icon Advisors</i>	B1 In the name of Regulation! – A Panel Discussion addressing the Increasing Regulatory Environment <i>Speaker(s): Margaret Albrecht,</i> <i>Michael Burroughs, Sr & John</i> <i>Ruzicka</i> <i>Company: First Data, PNC Bank</i> <i>& Citywide Banks</i>	C1 Same Day ACH <i>Speaker(s): Brian Sterns</i> <i>& Ryan Waterman</i> <i>Company: WesPay</i>	D1 How Finance at Molson Coors Influences and Executes Transformational Change <i>Speaker: Christine Watkins, VP</i> <i>FP&A, Business Transformation</i> <i>Company: Molson Coors</i>
10:30 to 11:00 a.m.	EXHIBIT HALL * REFRESHMENT BREAK * SILENT AUCTION * TREASURY HUNT Fourth Floor Gallery			
11:00 to 12:00 p.m.	A2 Digital banking services: Build your house API by API <i>Speaker: Millicent Calinog</i> <i>Company: Wells Fargo</i>	B2 Information Security: Data Security Risks in the 21st Century <i>Speaker: JT Guietto</i> <i>Company: Square Two Financial</i>	C2 The Road to B2C Digital Disbursements <i>Speaker: Barbara Weiss</i> <i>Company: Bank of America</i> <i>Merrill Lynch</i>	D2 YIELD AHEAD! Mastering The Slippery Slopes Of The Short Term Liquidity Curve <i>Speaker: Jason Owen</i> <i>Company: Institutional Cash</i> <i>Distributors LLC</i>
12:00 to 12:10 p.m.	EXHIBIT HALL * NETWORKING * SILENT AUCTION * TREASURY HUNT Fourth Floor Gallery			
12:10 to 1:30 p.m.	LUNCH * Rachel Grubb, RMAFP Treasurer and Dan Maurice, Conference Co-Chair followed by nationally recognized speaker Larry Johnson presenting "Absolute Honesty". Also featuring a CTP/FP&A presentation by Anne Tell, CTP. Fourth Floor Gallery			
1:30 to 2:00 p.m.	NETWORKING * TREASURY HUNT * SILENT AUCTION & EXHIBIT HALL LAST OPPORTUNITY Fourth Floor Gallery			
2:10 to 3:10 p.m.	A3 It's Time: Staking Out Your Ground in the New World of Cash <i>Speaker(s): William Goldthwait, VP,</i> <i>Portfolio Strategist & Cathy Fields</i> <i>Company: State Street Advisors,</i> <i>Hitachi Data Systems</i>	B3 Friend or Fraud - Do you know who you're talking to? <i>Speaker(s): Rafael Martinez-</i> <i>Chapman, Anne Tell</i> <i>Company: Level 3</i> <i>Communications</i>	C3 Why risk management should be treasury's biggest priority <i>Speaker: Bob Stark</i> <i>Company: Kyriba</i>	D3 Viewing Liquidity through a New Lens <i>Speaker(s): Michael Morin</i> <i>& Matt Watford</i> <i>Company: Fidelity Investments</i> <i>& Denver Health & Hospital</i> <i>Authority</i>
3:10 to 3:20 p.m.	REFRESHMENT BREAK * TREASURY HUNT LAST OPPORTUNITY Fourth Floor Gallery			
3:20 to 4:20 p.m.	A4 The Changing Role Of The Treasurer (Co-CFO) <i>Speaker: Gabe Guerrero</i> <i>Company: Vizant</i>	B4 Managing a Security Program (when you are not a security expert) <i>Speaker: Javed Ikbal</i> <i>Company: Bright Horizons</i>	C4 Applying Payables / Receivables Best Practices from Healthcare Organizations <i>Speaker(s): Kari Osborne</i> <i>& Siro Gutierrez</i> <i>Company: UMB Bank, n.a.</i>	D4 Treasury Onboarding and Services – What do corporations want from their financial institutions? <i>Speaker: Jamie Mangels</i> <i>Company: WAUSAU Financial –</i> <i>A Deluxe Company</i>
4:30 to 6:00 p.m.	NETWORKING RECEPTION * FOOD * DRINK * FUN * BIG GIVEAWAYS * SILENT AUCTION CHECK OUT MCD/Terrace Room			

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