

## Speaker Biographies



**Paul A. Carrubba** is a Partner in the law firm of Adams and Reese LLP. His primary focus is on Banking Law and legal issues dealing with payment system laws and regulations and bank operations issues. He is a frequent speaker at industry trade organization events, vendor user conferences and Webinars on banking and banking law issues. He serves as a litigation consultant and expert witness in matters dealing with banking procedures. Before starting the practice of law, Paul was Executive Vice President and Managing Director of Carreker Corp., Dallas, Texas. In this position, he had responsibility for the management of the P&L for the software business units. Prior to joining Carreker, Paul started a consulting firm and provided bank operations consultation to banks in the U.S., litigation support and expert testimony, and legal services to financial institutions.

Paul started his banking career at Deposit Guaranty National Bank in Jackson, MS where he worked for over twenty years. At the time of his departure, he was Senior Vice President and Manager of Operations, served as Chairman of the Board of Directors of the Southern Financial Exchange, he was a member of the Executive Committee and Board of Directors of the National Automated Clearing House Association (NACHA), a member of the Bank Administration Institute's Council for Educational Services and the Operations and Technology Commission and Chairman of the Operations and Automation Committee of the Mississippi Bankers Association. He is the author of five books including Revised *UCC Article 3 and 4*, *A Banker's Guide to Checks*, *Principles of Banking*, and *Remote Deposit Capture Practical Considerations*.

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**Jason Kratovil** is Vice President, Congressional Relations for the Independent Community Bankers of America. In that capacity he is responsible for federal legislative advocacy on a variety of issues including interchange fees, credit and debit card policy, privacy and data security.

Before joining ICBA in March of 2007, Jason served as Legislative Director for U.S. Representative Steven C. LaTourette (OH-14), and was actively involved in the creation of identity theft and data security legislation. Prior to coming to the Hill he worked in public affairs at Hill & Knowlton in Washington, and in marketing with Dell Computers in Round Rock, Texas.

Jason received his Master of Public Policy degree from George Mason University and B.A. from Miami University (OH). He is a native of Cleveland, Ohio.

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**Michael Marx** is currently Senior Business Leader of Visa Inc. Research Services. In this capacity, Michael is responsible for consulting and communicating with Visa Member payment card issuers and accepting merchants on all aspects of intelligence including market research, market intelligence, competitive intelligence and consumer trends that are ultimately relevant to the payments business.

Michael is a frequent speaker at industry conferences where he discusses key segments of the population that will drive the payments business going forward as well as ground-breaking Visa research efforts that contributed to the furtherance of its business.

Prior to joining Visa in 1996, Michael served for 11 years as manager of the corporate market research function at Wells Fargo. He has also held research positions at Clorox and Market Facts.

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**Tom Misson** manages the Business Debit Product Group for MasterCard Worldwide. He is responsible for product management and product development activities on a global basis.

Tom's association with payments goes back to 1996 when he managed the development and launch of a major money center bank's first debit card product in 1996, followed by the industry's first debit rewards program and the industry's first debit co-brand frequent flyer program.

Prior to joining MasterCard Worldwide, Tom was employed by JP Morgan Chase where he served in a number of marketing and product management functions. Before joining JP Morgan Chase, he worked as an attorney in public and private practice.

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**Jon Palmer** is President & CEO, FSV Payment Systems, Inc. He brings more than 30 years of experience in the electronic payments and financial services industries, having led several companies to significant growth and prominence.

Prior to joining FSV in 2005, Jon served for five years as CEO of Vital Processing Services. During that time Vital more than doubled its revenue and profit and grew to achieve a near 25% share of the country's merchant POS electronic transaction volume. Previous to that, Jon was CEO of Wellspring Resources, an employee benefits administration outsourcing firm, where for three years he led the company through its formative years to become a leader in the industry of employee benefits administration.

Also a highly regarded commercial banker, Jon rose to the position of Vice Chairman with Fidelity Bank and also served as Chief Retail Banking and Technology Executive of Barnett Banks.

A native of Philadelphia, Jon attended school there earning a B.S. in Applied Mathematics at LaSalle College and an M.B.A. at the Wharton School of Business.

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**Sharon Pazlar** has 25 years of marketing and product management experience in the financial services sector. She leads the product management for Fiserv Output Solutions, one of the nation's leading suppliers of plastic cards and personalized communications to financial institutions, networks and processors. Sharon received her B.A. and Executive M.B.A. in

Marketing Management from the University of St. Thomas, St. Paul, MN. Sharon is a graduate of George Washington University, Washington D.C. in government contracting, patent and copyright law. Sharon is also a graduate of Hamline University in St. Paul, MN in small business management.

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**Terence Roche** brings to his position as principal at Cornerstone Advisors more than 25 years of experience in banking and consulting. Prior to founding Cornerstone, Terence was a Managing Director at M ONE, Inc., where he built the firm's highly successful vendor selection practice. Before M ONE, Terence served as Senior Vice President of Systems and Technology at Bay View Federal Bank in San Francisco. Prior to that, he was Manager of Retail Banking Sales and Branch Administration after a stint supervising Human Resources and Facilities groups.

Terence has been invited to speak before various bank and credit union conferences, including BAI's Retail Delivery and Internet Delivery/Risk Management conferences. He has spoken before the client meetings and user conferences of numerous vendors. An expert in bank systems and technology, Terence is among the authors of *The Cornerstone Report: Benchmarks and Best Practices for Mid-Size Banks*, *The Cornerstone Report: Benchmarks and Best Practices for Credit Unions* and *The Mid-Sized Bank Study 2002*. Terence displays his far-reaching knowledge as a frequent contributing author on *GonzoBanker* and *CUES Tech Port*. He has been published in numerous banking periodicals, including *American Banker*, *Bank Technology News*, *Independent Banker* and *Credit Union Management (CUES)*.

Terence holds a B.A. from the University of California at Berkeley. He has taught at the BAI and ACB schools of banking and is a faculty member of the University of Wisconsin Graduate School of Banking.

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**Mark Sievwright** is Corporate Senior Vice President of Fiserv, Inc., a much sought-after speaker and respected industry thought-leader. During the past 10 years, he has spoken at more than 200 industry conferences and events. Mark has chaired the US Branch Banking Conference for the past six years and, in 2008, he also chaired the U.S. Retail Financial Services Best Practices conference. Additionally, he has spoken at state-level financial services conferences in more than thirty states. Internationally, Mark keynoted both the 2005 and 2006 China Retail Finance & Payments conferences held in Beijing and Shanghai, respectively.

Mark's financial services career began in 1979 when he joined HSBC in the United Kingdom. During his nearly 13 years at the bank, Mark held a variety of senior business management and operational roles within the bank's Consumer Banking and Card & Payment Services divisions. He was a founding member of the bank's electronic payments team and was part of the multi-bank team that launched the "Switch" (now Maestro) debit card program in 1987.

In 1991, he joined MasterCard International in Brussels, Belgium and was responsible for Europe-wide marketing and commercial services. In 1995, Mark joined Payment Systems Inc., a leading marketing information company specializing in financial services. He served as Executive Vice President, International Operations and, subsequently, President and CEO.

In March, 2000, Mark became President and CEO of TowerGroup, a leading provider of information technology-related research and advisory services. He managed the sale of TowerGroup to MasterCard International prior to joining Fiserv in December, 2004.

As Corporate Senior Vice President at Fiserv, Mark works directly with Fiserv clients and businesses to develop successful business growth and customer experience strategies.

Mark was born and educated in Wales, part of the United Kingdom. He has a Bachelor's Degree in Finance. He also has Diplomas in Marketing, Business Administration and Human Resources Management. He is married with 3 children and lives in Medfield, MA.

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**Kathleen Thompson** is Senior Vice President and Associate General Counsel for the Credit Union National Association. For almost 30 years, she has represented credit unions before the National Credit Union Administration, the Federal Reserve Board, the Treasury Department, the Federal Trade Commission, and other federal agencies. She is currently focusing her efforts on increasing CUNA's compliance information to leagues and credit unions, and on providing assistance in the drafting of legislation and the preparation of testimony for Congress. Kathleen appears regularly before credit union groups to discuss current congressional and regulatory events and to present compliance seminars.

Prior to joining CUNA in 1980, Kathleen was Government Relations Counsel for the American Bankers Association, concentrating on regulations and legislation involving trust, securities, and tax law. Previously, she assisted ABA's Economic

Advisor, specializing in the laws governing competing financial institutions.

Kathleen holds a B.A. degree from the College of William and Mary, a Masters degree in Public Administration from George Washington University, and a law degree from Georgetown University.

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**Stuart E. Weiner** is Vice President and Director of Payments System Research at the Federal Reserve Bank of Kansas City. Among his responsibilities, he advises Federal Reserve policymakers on payments system issues and monitors and evaluates industry trends. He has served as a technical expert for the International Monetary Fund and has collaborated on projects with a number of other central banks. His current areas of study include analyzing inter-change issues in credit and debit card markets, exploring the role of nonbanks in the payments system, and examining central bank payments oversight issues.

Stuart has published articles and books in several subject areas, including payments systems, monetary policy, and financial markets. His research has been cited in such publications as *The Wall Street Journal*, *The Economist*, *Newsweek*, *The New York Times*, and *American Banker*. Stuart also has been active in teaching, serving on the faculties of Dartmouth College, Northwestern University, and the University of Kansas. He holds a bachelor's degree in economics and mathematics from Cornell University and a Ph.D. in economics from Northwestern University.

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**Jeffery W. Yabuki** is the President and Chief Executive Officer of Fiserv, Inc. and also serves on the Fiserv Board of Directors. Headquartered in Brookfield, Wisconsin, Fiserv provides information management and electronic commerce systems and services to the financial and insurance industries. The Fortune 500 Company reported more than \$4.5 billion of revenues and 23,000 employees in 2007 and serves more than 18,000 clients around the world.

With more than 20 years experience in the financial services industry, Jeff joined Fiserv and its Board of Directors in 2005. Under his leadership, Jeff announced the Fiserv 2.0 long-term strategic platform, transforming Fiserv from its traditional holding company model into a more integrated operating company. The key to the integration is to provide best-in-class financial software, systems and services solutions - which include core banking, internet banking, risk management and mortgage and insurance solutions.

In 2007, Jeff and Fiserv announced its largest acquisition since the company was founded - CheckFree Corporation, the world's leader in online bill payment and presentment and internet banking. This acquisition along with other Fiserv 2.0 initiatives earned Jeff the honor of "Innovator of the Year" in 2007 from *Bank Technology News*, the leading magazine for senior financial technology executives published by SourceMedia. Jeff was given this top honor for taking Fiserv from a profit-center, business-unit model to one with a customer-driven mission. Additionally, Jeff was

named to the Innovators Hall of Fame in 2007.

Prior to joining Fiserv, Jeff was Executive Vice President and Chief Operating Officer at H&R Block for more than six years. There he had oversight for the domestic and international tax businesses, e-commerce activities and the financial services business units operating under the H&R Block brand, as well as marketing, information technology, compliance and corporate development.

Before H&R Block, Jeff spent 12 years with American Express where he held progressive positions within the company through his tenure as President and Chief Executive Officer of American Express Tax and Business Services.

Jeff serves on the board of directors of the YMCA of Wisconsin, is a trustee of the Milwaukee Art Museum, and is a member of both the Wisconsin School of Business Dean's Advisory Board at the University of Wisconsin-Madison, as well as the University of Wisconsin-Milwaukee Sheldon B. Lubar School of Business Advisory Council.

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