Patricia Allouise
Assistant Vice President and Assistant General Counsel
Federal Reserve Bank of Boston

Pattie Allouise is Assistant Vice President and Assistant General Counsel with the Federal Reserve Bank of Boston. As in-house counsel she advises the Reserve Bank on such legal topics as payment law, intellectual property, and contract law. She responds to inquiries from financial institutions, consumers, and examiners on the Federal Reserve Board's consumer credit and deposit regulations.

Prior to joining the Federal Reserve Bank in June of 1990, she practiced law in the bankruptcy and commercial law areas. Pattie currently teaches a banking law course at Suffolk University Law School.

Pattie holds a B.A. from Suffolk University and a J.D. Degree from Suffolk University Law School. She has been a member of the Massachusetts Bar and the Federal District Court. Pattie is a member of the Business Law Sections of the Massachusetts Bar Association and the American Bar Association and a member of the Women's Bar Association of Massachusetts.

Michael Mulholand
Director, Fraud Solutions Strategy
Memento Inc.

In his 30 year banking career, Mike has had management roles in Bank Operations and Product Management responsibilities in Treasury Services, Deposits, Fraud Solutions, and Compliance Solutions. He has been involved in development and application of technology in a wide range of payments, corporate banking, and risk management projects. Throughout his career he has had exposure to many technical and business aspects of banking. His experience has given him a perspective of business and technology issues in the banking industry from both a banker's and vendor's point of view.

Mike is an active member of the WEB/TEL workgroup of NACHA's Internet Council and has been a faculty member of the NACHA Payments Institute on the topic of ACH fraud risk. He has also been a keynote speaker on ACH fraud and other topics at major industry events. Mike is active in the Santa Fe Group – Vendor Council as the Steering Committee chair, a workgroup leader or contributing author on white papers on ACH Risk, internal fraud, and risk implications of payments system changes.

Mike holds an MBA from Capital University in Columbus Ohio, and has completed the course work for a Masters degree in Economic Crime Management at Utica College. He served in the United States Marine Corps where he achieved the rank of captain.

Eddie Ho
Senior Vice President and Chief Information Officer
OmniAmerican Bank

Eddie Ho is the Senior Vice President and Chief Information Officer of OmniAmerican Bank in Fort Worth, Texas. He oversees the Bank's core banking application, information security governance, program management, data security architecture, general controls, incident response program, and ensures regulatory compliance with PCI and the Office of Thrift Supervision. Eddie has worked in enterprise architecture, risk management, and compliance leadership roles for multiple organizations including Blockbuster, Inc., Grant Thornton LLP, Dell, Inc., and IBM Corporation.

Eddie was an adjunct professor at University of Texas in Arlington and currently teaches the Certified Information Security Manager certification classes for ISACA's Dallas chapter. He is the author of a network technology text book and has served as publisher/editor-in-chief of multiple information technology magazines.

He earned an MS degree in Computer Science from North Dakota State University, and holds CIPP, CISA, CISM, CGEIT, and CISSP certifications.

Laurance Selnick, CTP
Senior Vice President
Webster Bank

Larry manages a team of Cash Management specialists that provide sales, consulting and customer service for Webster's business customers. He has almost 30 years of banking experience including cash management systems, bank operations, and product management. He joined Webster's management team to design, implement, and deliver Cash Management services to the commercial clients

Larry currently serves on the board of directors of NEACH – the New England ACH Association. He is a member of the Central Connecticut Treasury Management Association as well as the national Association for Financial Professionals. Larry holds a Certified Treasury Professional designation.

Larry received his BA from Western Connecticut State University and is a graduate of the University of Virginia Graduate School of Banking in cooperation with the Consumer Banking Association. Larry has also completed the UCONN MBA Business Mastery Program.

Stan Szwalbenest
Remote Channel Risk Director, Consumer Risk Management.
JP Morgan Chase

Stan is responsible for product design, implementation and ongoing management of fraud risk in the Chase retail networks, Web & Internet applications, Bank by Phone and Customer Servicing Centers, data compromise investigations and information security programs.

Prior to his current role, Stan was the Operating Risk Director for Bank One's Corporate Internet Group and has also spent more than ten years managing and performing operational and technology audits for several major financial institutions.