

# Community Bank Actions for Debit Card Interchange Rules: Effective April 1, 2012

WEBINAR OR ON-DEMAND WEB LINK  
(LINK INCLUDES FREE CD ROM)

**Wednesday, February 15, 2012**

12 - 1:30 pm PT  
1 - 2:30 pm MT  
2 - 3:30 pm CT  
3 - 4:30 pm ET

Effective April 1, 2012, community bank issuers of debit cards must comply with the “network exclusivity and routing” provisions of Reg II. Beyond offering transaction routing via at least two unaffiliated debit networks, banks must also plan for the broader challenges and opportunities presented by the new debit interchange rules.

Learn what you need to know now and what to do next.

On June 30, 2011, the Fed issued Reg II, the final rule implementing the Durbin Amendment to the Dodd-Frank Act. While most credit unions are exempt from Reg II’s interchange rate caps, **all community banks must comply with the rule’s network exclusivity and routing provisions.** Moreover, community banks must also understand and plan for the potential impact of merchants’ newly-acquired power to route and steer transactions at the point of sale. Will merchant routing/steering capabilities be so discriminating that small issuers will indirectly experience the same 45% reduction in debit interchange that the final rule exacts directly from the largest issuers? What about general purpose reloadable prepaid cards and alternative payment networks? Join us to learn the bottom line on how the new debit interchange rules will reshape payments and interchange revenue for banks.

Continuing Education: Attendance verification for CE credits provided upon request.



## HIGHLIGHTS

- Compliance checklist, timelines, and new Fed FAQs
- Winners, losers, and implications of new debit interchange rules
- Top 5 opportunities, options, and responses for community banks
- Consumer (in)tolerance of debit/DDA fees; a competitive differentiator
- Profitable alternatives to fee-based debit/checking

## **WHO SHOULD ATTEND?**

This practical session is designed for officers and staff responsible for the strategic direction, profitability, pricing, and compliance of your bank's debit card, prepaid card, and alternative payment programs/offerings.

### **MEET THE PRESENTER**

**Lee Wetherington,  
AAP, ProfitStars**



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