

## Curriculum Vitae

### David L. Peterson

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#### Current:

I7STRATEGIES, INC. – HAHIRA, GA

**Chief Strategic Officer September 2009 – Present**

Company founder, responsible for business development and performance

- Clients include companies needing:
  - Advocacy – assistance in reaching new financial services markets
  - Consulting – providing ACH expertise during absence of ACH executives
  - Education – delivering keynotes and performing webinars on financial and motivational topics
  - Strategic Planning – providing brainstorming, mission/vision statements, strategic goal creation and management
  - Expert Witness – Experts reports, deposition and trial testimony

VOICEOVER U.S. - HAHIRA, GA

**President/CEO March 2001-Present**

Created clearinghouse for public speaking, education, and training

- Manages independent contractors to perform workshops, keynotes, and custom content focused on the financial industry
- Produce commercial and narrative voiceovers

#### Past:

Q2, INC. – AUSTIN, TX

**Executive Consultant January 2014 – December 2014**

Senior consultant for customer education, facilitation, advocacy, and facilitation

- Facilitates client events (collaboration, client conference)
- Delivers strategic consulting and education
- Advocacy and thought leadership
- Leads Q2's corporate strategic planning efforts

Q2, INC. – AUSTIN, TX

**Executive Vice President – Strategy April 2012-December 2013**

Senior executive responsible for product, marketing and support for online banking and virtual branch software platform

- Managed 62 direct and indirect reports
- Created and implemented company-wide innovation initiatives
- Virtual branch advocacy
- Responsible for strategic direction

GOLDLEAF FINANCIAL SOLUTIONS (GFSI) – Atlanta, GA  
**Executive Vice President April 2006-September 2009**

Group executive of Goldleaf payments division

- Managed 80 direct and indirect reports
- Created direct to merchant payment processing business
- Expanded Merchant Check Capture business to over 300 FIs

GOLDLEAF TECHNOLOGIES, INC. – Brentwood, TN  
**Executive Vice President July 2001-April 2006**

Group executive of Goldleaf Payments division

- Managed 50 direct and indirect reports
- Initiated/designed ASP/SAAS Merchant Check Capture module
- Expanded ACH to over 1800 financial institution clients

EQUIFAX E-BANKING SOLUTIONS – St. Petersburg, FL

**Group Executive October 1997-March 2001**

Group executive of Equifax for e-banking division

- Successfully transitioned from independent start-up to division of S&P 500 company
- Managed 65 direct and indirect reports
- Grew revenue for division by 50% in 4 years

GOLDLEAF TECHNOLOGIES, INC., - HAHIRA GA

**Founder/CEO November 1990-October 1997**

Founder and visionary leader in payment creation and processing for community banks

- Transformed company into web-based service model
- Managed 85 direct and indirect reports
- Created domestic and international version of correspondent banking and clearing system
- Oversight, design and production of all financial services and payment software

COMMERCIAL BANKING COMPANY - HAHIRA, GA

**Senior Vice-President/CEO October 1989-July 1995**

Managed all non-lending functions for community bank; oversaw all technology and software initiatives

- Senior Vice-President in charge of operations and technology
- Implemented automation for platform automation, ATM, core processing, teller systems, and online banking
- Served as interim President/CEO during CEO extended absence

## LEGEND TECHNOLOGIES - CHARLOTTE, NC

**Co-Founder 1988-1989**

Marketed new system for capture of bank records onto laser-disc technology

## BROADWAY AND SEYMOUR - CHARLOTTE, NC

**Product Consultant 1986-1988**

Responsible for technology assessment and gap analysis for banks converting to core software platform

## KIRCHMAN CORPORATION - ORLANDO, FL

**Education Manager 1985-1986**

Creation and execution of education curriculum for community banks going through software conversion

## KIRCHMAN CORPORATION - ORLANDO, FL

**Programmer 1983-1985**

Programmer in RPG II language, worked on conversions of banks and new software development

**Publications Authored in the Previous Ten Years***Texas Banker Magazine***“Future Proof: How to Use Payments and Wisdom to Engage Your Millennial Depositors”****Feb 2014***BAI Banking Strategies***“‘Channel of One’ for Mobile and Online”****Mar 2013***Texas Banker Magazine***“Caring for your Virtual Branch”****Jan 2013***Western Independent Banker***“The Virtual Branch: A Channel of One”****Sept/Oct 2012***White Paper - Q2***“Caring for Your Virtual Branch: What Financial Institutions Should Know About This Emerging Channel”****Jun 2012***Independent Banker***“Back to the Future: How Credit Cards Can Supply Critical Non-interest Fee Income”****May 2011***Community Bank Director (ICBA)***“Rethinking Retail Pricing and the Likely End of Free Checking”****Sept/Oct 2010***Independent Banker***“Educating Customers about Legitimate Services Fees Can Be a Strategic Issue”****June 2010***Independent Banker Magazine***“Time to Till Your Fields”****April 2010***William Mills & Assoc. Bankers as Buyers 2010***“Capitalizing on Opportunities in Times of Adversity: Seven Silver Linings in the Dark Clouds of Financial Services”****January 2010**

<i>GACHA Gazette</i> <b>"The Cheapest Insurance Policy You Can Buy"</b>	<b>December 2009</b>
<i>American Banker</i> <b>"Why Deny Remote Deposit to Any Customer?"</b>	<b>August 2009</b>
<i>Independent Banker</i> <b>"A Virtual Deposit Focus"</b>	<b>June 2009</b>
<i>Independent Banker</i> <b>"Thurston First Bank Offers Solutions for Small Business Owners"</b>	<b>April 2009</b>
<i>RDSI -The "R" Factor</i> <b>"How Your Community Bank Can Become a Remote Deposit Capture Success Story"</b>	<b>3rd Qtr 2008</b>
<i>Independent Banker</i> <b>"How Your Community Bank Can Become a Remote Deposit Capture Success Story"</b>	<b>May 2008</b>
<i>Transaction News</i> <b>"Is Remote Deposit Capture Risky Business"</b>	<b>October 2008</b>
<i>West Virginia Banker</i> <b>"Four Top Innovations in Banking Technology – What Comes Next?"</b>	<b>Fall 2007</b>
<i>American Banker</i> <b>"Is Remote Deposit Capture Risky Business"</b>	<b>July 2007</b>
<i>American Banker</i> <b>"Navigating the Market for Payments Technology"</b>	<b>June 2007</b>
<i>Journal of Payments Strategy &amp; Systems</i> <b>"How Can the ACH Network Be Simplified to Compete with Check 21?"</b>	<b>April 2007</b>
<i>American Banker Online</i> <b>"Viewpoint: ACH Code System Must Be Simplified"</b>	<b>October 2006</b>
<i>Western Independent Bankers</i> <b>"Growing the Bank and Shareholder Value through Deposits – The Directors' Role"</b>	<b>September 2006</b>
<i>West Virginia Banker</i> <b>"Are You Letting the Back Office Limit Your Bank's Core Deposit Growth"</b>	<b>Fall 2006</b>
<i>Independent Banker</i> <b>"Merchant Capture Is Check 21's Silver Lining"</b>	<b>September 2005</b>
<i>ICBA Payments Ezone</i> <b>"The Rise of Remote Deposit: Back to the Future"</b>	<b>April 2005</b>
<i>Digital Transaction News</i> <b>"The Next Big Test for ACH"</b>	<b>April 2004</b>

## Presentations Conducted in the Last Ten years

Includes Presentations Not Specifically Attributed to a Specific Audience

<i>Wisconsin Graduate School of Banking</i> <b>“Banking Tomorrow’s Customers”</b>	<b>April 2015</b>
<i>Massachusetts Bankers Association</i> <b>“Who Moved My Customers”</b>	<b>April 2015</b>
<i>WACHA</i> <b>“Capitalizing on Corporate Mobility”</b>	<b>March 2015</b>
<i>Missouri Bankers Association</i> <b>“Branch Transformation: Gateway to Customer Engagement”</b>	<b>February 2015</b>
<i>Missouri Bankers Association</i> <b>“Who Moved My Customers”</b>	<b>February 2015</b>
<i>American Bankers Association Community Bank Conference</i> <b>“Banking Tomorrow’s Customers”</b>	<b>February 2015</b>
<i>Missouri Bankers Association</i> <b>“Payment Security for Executives”</b>	<b>December 2014</b>
<i>RemoteDepositCapture.com Annual Convention</i> <b>“mRDC: Gateway to Branch Transformation”</b>	<b>October 2014</b>
<i>GACHA</i> <b>“Payment Security Trends”</b>	<b>September 2014</b>
<i>Southwestern CUNA Management School</i> <b>“Innovation in Banking”</b>	<b>July 2014</b>
<i>Graduate School of Banking – Univ of Colorado</i> <b>“Effective Use of Technology – 2nd Year Course”</b>	<b>July 2014</b>
<i>Community Bankers - Georgia</i> <b>“Innovation in Payments”</b>	<b>June 2014</b>
<i>Eastpay Annual Conference</i> <b>“This Ain't Your Daddy's Treasury Service”</b>	<b>February 2014</b>
<i>Iowa Bankers Conference</i> <b>“Emerging Payments and Mitigating Mobile Risk”</b>	<b>November 2013</b>
<i>BankTech Conference Sawyers and Jacobs</i> <b>“Is Your Virtual Branch Growing?”</b>	<b>October 2013</b>
<i>Iowa Bankers Technology Conference</i> <b>“Technology Trends”</b>	<b>October 2013</b>
<i>Payments Authority Conference</i> <b>“Using Mobile for P2P Payments and Treasury Management”</b>	<b>October 2013</b>
<i>GACHA Solutions Conference</i> <b>“Strategically Planning for Success”</b>	<b>September 2013</b>
<i>Iowa Bankers Conference</i> <b>“Innovation in Banking: Impossible, Improbable or Inevitable?”</b>	<b>September 2013</b>
<i>Alpine Bank (CO) Leadership Meeting</i> <b>“Innovation in Banking”</b>	<b>May 2013</b>
<i>Southern Financial Exchange Conference</i> <b>“Strategically Planning for Success”</b>	<b>May 2013</b>
<i>Missouri Bankers Annual Conference</i> <b>“Synthesizing Knowledge into Wisdom”</b>	<b>March 2013</b>

<i>Texas Bankers Conference</i> <b>“Is Your Virtual Branch Growing: How Are You Feeding It?”</b>	<b>February 2013</b>
<i>Kansas Bankers Annual Conference</i> <b>“Synthesizing Knowledge into Wisdom”</b>	<b>February 2013</b>
<i>PDG Student Loan Conference</i> <b>“Are You Maximizing Your Payment Options?”</b>	<b>November 2011</b>
<i>Atlanta AFP Chapter Meeting</i> <b>“Strategically Planning for Success”</b>	<b>November 2011</b>
<i>Remotedepositcapture.com Summit</i> <b>“What’s Holding You Back?”</b>	<b>September 2011</b>
<i>Remotedepositcapture.com Summit</i> <b>“RDC 201: Making it Work for You”</b>	<b>September 2011</b>
<i>Remotedepositcapture.com Summit</i> <b>“RDC 101: How it Works”</b>	<b>September 2011</b>
<i>GACHA Solutions Conference</i> <b>“Mobile Banking Workshop”</b>	<b>September 2011</b>
<i>GACHA Solutions Conference</i> <b>“Solving the Credit Underwriting Problem”</b>	<b>September 2011</b>
<i>Kansas Bankers Annual Conference</i> <b>“Strategically Planning for Success”</b>	<b>March 2011</b>
<i>Signature Users Group</i> <b>“7 Ways to Drive Customers Away”</b>	<b>March 2011</b>
<i>Signature Users Group</i> <b>“Compliance, Audit and Regulations, Oh My!”</b>	<b>March 2011</b>
<i>ALACHA Annual Conference</i> <b>“Lighter Side of Payments”</b>	<b>December 2010</b>
<i>Community Banking of Georgia Annual Conference</i> <b>“Strategically Planning for Recovery”</b>	<b>September 2010</b>
<i>Remotedepositcapture.com Summit (w John Leekley, CEO)</i> <b>“Are You Sure You Have the Right RDC Solution?”</b>	<b>September 2010</b>
<i>Verifone Users Conference</i> <b>“Surf, Search and Social”</b>	<b>May 2010</b>
<i>NACHA Annual Conference (w/ Lee Wetherington)</i> <b>“Getting Payments Wrong: Top Ten Ways to Drive Your Best Customers Away”</b>	<b>April 2010</b>
<i>Payments Central Annual Conference</i> <b>“Payments, Crisis and Change: Wisdom for the Road Ahead”</b>	<b>October 2009</b>
<i>Payments Central Annual Conference</i> <b>“Liars and Hackers and Fraudsters, Oh My!”</b>	<b>October 2009</b>
<i>EPCOR Annual Conference</i> <b>“Liars and Hackers and Fraudsters, Oh My!”</b>	<b>October 2009</b>
<i>GACHA Annual Conference</i> <b>“Liars and Hackers and Fraudsters, Oh My!”</b>	<b>September 2009</b>
<i>NACHA Annual Conference</i> <b>“Liars and Hackers and Fraudsters, Oh My!”</b>	<b>April 2009</b>
<i>ICBA Annual Conference</i> <b>“Gen Y?”</b>	<b>March 2009</b>
<i>Financial Partners Credit Union</i> <b>“Leveraging Technology”</b>	<b>February 2009</b>

<i>Kansas Bankers Annual Conference</i> <b>“Show Me the Quan!: Nurturing Leadership and Character in the Age of Technology”</b>	February 2009
<i>Kansas Bankers Annual Conference</i> <b>“Mobile 101”</b>	February 2009
<i>NCR Annual Users Conference</i> <b>“Business Banking: Maximizing Wallet Share”</b>	November 2008
<i>Securas Community Bank Conference</i> <b>“Confessions of a Technology Mono-Maniac”</b>	September 2008
<i>Community Bankers of Georgia Annual Conference</i> <b>“Technology: Opportunity or Threat for a Community Bank”</b>	September 2008
<i>Southern Financial Exchange Annual Conference</i> <b>“So, What Now? Wisdom for the Road Ahead”</b>	April 2008
<i>NACHA Annual Conference (with Todd McGuire Global Concepts)</i> <b>“The Global Reach of Remote Deposit Automation”</b>	April 2008
<i>TAWPI Annual Conference</i> <b>“Distributed Capture: Trends, Opportunities and Threat”</b>	April 2008
<i>Wisconsin Bankers Association Conference</i> <b>“Why Marketing Matters: Technology and the Road Ahead”</b>	March 2008
<i>ICBA Annual Conference</i> <b>“The Dreaded ‘S’ Word: Developing a Sales Culture in Mortgage Banking”</b>	March 2008
<i>Michigan Bankers Association</i> <b>“Trends and Challenges in Transactional Fraud”</b>	December 2007
<i>NCR User Group Meeting</i> <b>“5 Services Every Business Needs From You”</b>	October 2007
<i>California Bankers Association</i> <b>“Acquire \$10,000,000 in Deposits in 10 Weeks”</b>	October 2007
<i>NACHA Megameeting</i> <b>“SEC Codes - Should They Stay or Should They Go?”</b>	September 2007
<i>Guaranty Bank, Houston TX</i> <b>“Future Shock - The Future of Everything”</b>	September 2007
<i>GACHA Annual Conference</i> <b>“ACH Basics”</b>	September 2007
<i>Independent Bankers of Colorado</i> <b>“Cashing in on Remote Deposit”</b>	September 2007
<i>ICBA Annual Conference</i> <b>“Acquire \$10,000,000 in Deposits in 10 Weeks”</b>	March 2007
<i>ICBA Annual Conference</i> <b>“Services Every Business Needs from You”</b>	March 2007
<i>NCR User Conference</i> <b>“Bringing Small Business Customers Online”</b>	November 2006
<i>Nebraska Heartland Expo</i> <b>“Phishing, Pharming and Phraud”</b>	October 2006
<i>RKL Credit Union Seminar</i> <b>“Oh Fee Income, Where Art Thou?”</b>	October 2006
<i>CBA - Indiana Conference</i> <b>“The Rise of Remote Deposit”</b>	September 2006
<i>GACHA Annual Conference</i> <b>“ACH Basics”</b>	September 2006

<i>RDSI Users Meeting</i> <b>"Remote Deposit: Attracting and Retaining Business Accounts"</b>	May 2006
<i>Georgia Bankers Directors Banking School</i> <b>"eBanking Update"</b>	May 2006
<i>CBA Illinois Conference</i> <b>"What Does It All Mean: The Shifting Sands of Payments"</b>	April 2006
<i>NACHA Payments 2006</i> <b>"Barriers to eCheck Adoption"</b>	April 2006
<i>Minnesota Bankers</i> <b>"Remote Deposit Strategic Business Case"</b>	April 2006
<i>ICBA Annual Conference</i> <b>"Acquire \$6,000,000 in New Deposits in 6 Months"</b>	March 2006
<i>ICBA Executive Forum</i> <b>"The Rise of Remote Deposit"</b>	March 2006
<i>Tennessee Bankers Annual Conference</i> <b>"Capitalizing on the Remote Deposit Opportunity"</b>	January 2006
<i>RPA Executives Council Meeting</i> <b>"The Rise of Remote Deposit"</b>	January 2006
<i>NACHA eCheck Council (w Elizabeth Cronenweth, 5th/3rd Bank)</i> <b>"Point/CounterPoint - Check Truncation vs. Check Conversion"</b>	November 2005
<i>NCR eCommerce Innovation Workshop</i> <b>"Commercial Banking Online"</b>	October 2005
<i>NEACH Annual Conference</i> <b>"Remote Deposit: Subtract Geography from the Equation"</b>	September 2005
<i>GACHA Annual Conference</i> <b>"Remote Deposit Strategic Business Case"</b>	September 2005
<i>Banking on the Future Conference, Trinidad</i> <b>"Capitalizing on Your Payments Franchise"</b>	August 2005
<i>CBA Georgia Bank Directors Conference</i> <b>"eBanking Update"</b>	July 2005
<i>State Treasurers Conference</i> <b>"Convergence, Payments and the Future"</b>	June 2005
<i>Jack Henry User Conference</i> <b>"Money Service Business Basics"</b>	May 2005
<i>NACHA Payments 2005</i> <b>"Top Ten Ways to Drive Customers Away"</b>	April 2005
<i>Community Bankers of Indiana Conference</i> <b>"Stop Exposing Yourself! - Addressing Security Concerns"</b>	March 2005
<i>ICBA Annual Conference</i> <b>"Payments Hot Stuff"</b>	March 2005
<i>GACHA Annual Conference</i> <b>"The U.S. Patriot Act"</b>	September 2004
<i>FELEBAN Annual Conference</i> <b>"Check 21, eChecks and the Future"</b>	August 2004
<i>Georgia Bankers Conference</i> <b>"Top Ten Ways to Drive Your Customers Away!"</b>	July 2004
<i>Community Bankers of Kansas Conference</i> <b>"eChecks, Check 21, and Where We Go From Here"</b>	July 2004



*Certegy User Conference*

**"Profiting with eChecks"**

**May 2004**

*NACHA Payments 2004 (w Kelly Jones - First Financial Bancshares Abilene TX)*

**"ARC - A Community Bank Testimony"**

**March 2004**

*Kansas Bankers Conference*

**"ACH Risk - How to Manage Exposure"**

**February 2004**

## Webinars

*Financial Education and Development*

**"Energizing Leaders: Branch Transformation"**

**April 2015**

*BankersHub*

**"Understanding ApplePay"**

**April 2015**

*BankersHub*

**"Branch Transformation Bootcamp – 3-Part Series"**

**March 2015**

*KPN Consulting*

**"BSA\_AML Director Training"**

**November 2014**

*Q2*

**"Branch Transformation Bootcamp – 3-Part Series"**

**March 2014**

*Q2*

**"Getting Sticky with Strategic Services"**

**July 2012**

*Q2*

**"Branch Out" – Virtual Banking**

**June 2012**

*bankerstuff*

**"Strategically Planning for 2011 Recovery"**

**November 2010**

*bankerstuff*

**"NSF Opt-in"**

**March 2010**

*bankerstuff*

**"Higher Hanging Fruit – Maximizing ACH Potential"**

**August 2009**

*bankerstuff*

**"FFIEC RDC Guidance"**

**May 2009**

Regular contributor to the following online blogs:

*RemoteDepositCapture.com* - <http://www.remotedepositcapture.com/Community/Blogs/RDsaw.aspx>

*Q2ebanking.com* - <https://q2ebanking.com/blog>

## Associations

GACHA - Chairman of the Board (Regional ACH Association)

2001-Present

National Speakers Association – Member

2000- Present

## EDUCATION

Florida Atlantic University

1981-1983

Palm Beach Community College

A.A. – Computer Technologies  
University of Central Florida

1979-1980  
1978-1979