

Curriculum Vitae

David L. Peterson

7111 Village Charmant Drive #34 Baton Rouge LA 70809 | 229.630-1000
david@i7strategies.com

Major Areas of Expertise:

- Electronic Payments and Related Systems
 - Automated Clearing House (ACH)
 - Remote Deposit / Mobile Deposit Capture
- Online Banking Systems
- Core Banking Processing Systems
- Correspondent Banking Systems

Expert Witness Experience:

USAA v PNC (Defendant Case)
WilmerHale

Expert Witness February 2022 to September 2022
Civil Action No. 2:21-cv-246-JRG

Expert witness contracted by attorneys representing PNC in defense of an additional lawsuit filed by USAA on 3 USAA patents, '136, '598 and '638. Created and delivered an expert report covering obviousness, lack of enablement, lack of written description support, and invalidity based on prior art. Created two supplemental reports. Completed a video deposition covering both original and supplemental reports. Testified in court the week of Sept 12, 2022.

USAA v PNC (Plaintiff Case - CounterSuit)
Wilmer Hale

Expert Witness October 2021 to September 2022
Civil Action No. 2:20-CV-00319JRG

Expert witness contracted by attorneys representing PNC for a countersuit against USAA on 2 PNC patents, '788 and '786 against USAA's Deposit@Mobile RDC service. Created and delivered an expert report covering infringement claims for both 788 and 786 patents as well as an expert opinion on the costs associated with a design or work around for the infringing systems. Also created a rebuttal expert report for the expert report submitted by Dr. Sam Malek on behalf of USAA. Completed a video deposition covering both original and rebuttal reports. Testified twice in court the week of Sept 12, 2022.

USAA v PNC (**Defendant** Case)
Munger, Tolles & Olsen, LLP / WilmerHale
Expert Witness December 2020 to October 2021

Provided expertise to MTO on Remote Deposit Capture (RDC) and related matters regarding Goldleaf Technologies patent applications and RDC software created in 2005. Also working with WH on PNC patent contentions countersuit against USAA.

Joyce Bowers v Bank of America (Plaintiff Case)
Phillip A. Bates P.A.
Expert Witness June 2021 to present
Pensacola Florida District Court - Case No.: 3:21-cv-00418-RV-EMT

Contracted by Plaintiff in a case that involves ACH rules and their application to banking procedures. Wrote and delivered expert report, completed a video deposition. No date set for trial.

LendingTools v. The Bankers Bank Oklahoma Appeal (Defendant Case)
Expert Witness October 2019 – March 2020
Kansas State Court - Case No.: 11CV1879

Original trial (see below) was sent back for re-trial by Kansas Supreme Court. Expert contracted by the defendant in a software misappropriation case before a jury. Both defendant and plaintiff created software specifically targeting the correspondent banking industry. Jury ruled for the plaintiff.

- Reviewed 5,057 trial exhibits
- Performed research as directed by defense counsel
- Assisted counsel at trial on technical matters related to banking technology and procedure
- Assisted counsel in preparing witnesses for direct and strategies for cross-examination
- Prepared for and testified at trial

Alston & Bird
Expert Advisor November 2019

Provided background information to Alston&Bird on Goldleaf's solution regarding mobile RDC in and around 2009. Phone consultation only.

Jillian L. Whittington v. Mobil Oil Federal Credit Union (Plaintiff Case)
Expert Advisor November 2017 – April 2018
U.S. District Court Beaumont TX - Case No.: 16-cv-00482

Expert contracted by the plaintiff in a case involving the calculation of share draft balances and available balances that cause overdraft situations where sufficient funds appear to be present. Provided research to counsel but did not create an expert report or testify at deposition or trial.

LendingTools v. The Bankers Bank Oklahoma / Bankers Bank of Kansas (Defendant Case)
Expert Witness December 2013-March 2016
Kansas State Court - Case No.: 11CV1879

Expert contracted by the defendant in a software misappropriation case before a jury. Both defendant and plaintiff created software specifically targeting the core correspondent banking industry. Jury ruled for the defense.

- Research and creation of 176 page Expert Report
- Research and creation of supplemental reports including rebuttal of plaintiff expert reports
- Reviewed 1,000,000+ documents and artifacts
- Prepared for and completed 2-day video deposition
- Assisted counsel with research and background as directed
- Assisted counsel at trial on technical matters related to banking technology and procedure
- Assisted counsel in preparing witnesses
- Prepared for and testified at trial

Current Employment:

FIRST NATIONAL BANKERS BANK – BATON ROUGE LA

Chief Innovation Officer/SVP October 2021 – Present

Senior executive responsible for enterprise-wide innovation initiatives. Assisting organization with technology decisions and advising customer FIs on innovation and technology decisions

I7STRATEGIES, INC. – HAHIRA, GA

Chief Strategic Officer September 2009 – Present

Company founder, responsible for business development and performance

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

VOICEOVER U.S. - HAHIRA, GA

President/CEO March 2001-Present

Provides services for public speaking, education, and training

- Managed independent contractors to perform workshops, keynotes, and custom content focused on the financial industry, electronic banking and payments
- Administrative, booking and coaching services for professional speakers
- Produce commercial and narrative voiceovers

PAYMENTSFIRST. - ATLANTA, GA

Board Member (Vice-Chair) April 2000-Present

Non-profit payment association focused on education, audit and consulting services on ACH and other electronic payments to financial institutions and affiliated companies

- Participate in the oversight of the association
- Provide industry insight and education
- Served as Chairman from 2003 through 2014

ARGOSRISK – MINNEAPOLIS, MN

Board Member January 2015-Present

Provides risk management, monitoring and modeling for financial institutions and companies for management of credit, vendor management and ACH/RDC risk

- Participate in the oversight of the company
- Provide consulting on financial industry and payments
- Development of ACH risk modeling features

SOFTGIVING – ATLANTA, GA

Board Member January 2017-Present

Payments processor for non-profits and other donor-driven organizations. Provide guidance and mentoring to CEO

Past Employment:

CHECKALT (U.S. DATAWORKS, INC.) – LOS ANGELES CA

Chief Development Officer (President) February 2018 – October 2021

Senior executive responsible for P&L, business development and direction of development of financial software and services as content expert

- Software platform called Clearingworks that enables financial institutions and their customers with the following applications:
 - Payments Hub
 - Payments Switching Network
 - Advanced Lockbox
 - Integrated Receivables
 - Payments Case Management

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 for core banking system

Publications Authored in the Previous Ten Years

<i>FNBB Blog</i> <i>“The Simple Method to Prevent Fraud”</i>	Sep 2022
<i>FNBB Blog</i> <i>“The Value of ACH Info Files”</i>	Sep 2022
<i>FNBB Blog</i> <i>“Faster Payments and the Elephant in the Room”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Who Owns the Virtual Branch? Part 2”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Where is the Virtual Branch on your General Ledger?”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Lessons from GSBC – Whatever We Do, We Can’t be Creepy!”</i>	Aug 2022
<i>FNBB Blog</i> <i>“Who Needs to Know About Banking Technology?”</i>	Aug 2022
<i>FNBB Blog</i> <i>“What is Your Box?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“What Does ‘Thinking Outside the Box’ Mean?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“Where Will You Get Innovation Ideas?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“What Should Your Innovation Focus Be?”</i>	Jul 2022
<i>FNBB Blog</i> <i>“Achieving the Innovation Mindset”</i>	Jun 2022
<i>FNBB Blog</i> <i>“The Thinking Room is Ready for Ideas!”</i>	Jun 2022
<i>FNBB Blog</i> <i>“Its Hard for Bankers to Make Good Technology Decisions”</i>	Jun 2022
<i>FNBB Blog</i> <i>“Your Advertising Budget – Are You Getting Your Money’s Worth?”</i>	Jun 2022
<i>FNBB Blog</i> <i>“What do you Do? How Bankers Should Answer ...”</i>	May 2022
<i>FNBB Blog</i> <i>“Are you Really Prepared for a Cyber Breach? Are you Sure?”</i>	May 2022
<i>FNBB Blog</i> <i>“Breaking Through Resistance to Foster Effective Creativity”</i>	May 2022

<i>FNBB Blog</i> “The One Word We Must Use to Enable Innovation”	May 2022
<i>FNBB Blog</i> “An Examination of Process Innovation	Apr 2022
<i>FNBB Blog</i> “Need to Spark Innovation?”	Apr 2022
<i>FNBB Blog</i> “Why Customer Experience Matters”	Apr 2022
<i>FNBB Blog</i> “It’s Conference Season, Are You Playing?”	Apr 2022
<i>FNBB Blog</i> “Education is Fundamental”	Mar 2022
<i>FNBB Blog</i> “How to Properly Maintenance the Machine – The Importance of Employee Education”	Mar 2022
<i>FNBB Blog</i> “The Value of Fintech Partners”	Mar 2022
<i>FNBB Blog</i> “The Great Resignation”	Mar 2022
<i>FNBB Blog</i> “The Death of Overdraft Fees – What Now?”	Feb 2022
<i>FNBB Blog</i> “An Exploration of the Strategic Importance of Fees”	Feb 2022
<i>FNBB Blog</i> “Defining the Virtual Branch: How hard can it be?”	Jan 2022
<i>FNBB Blog</i> “How important is your virtual branch?”	Jan 2022
<i>FNBB Blog</i> “Your Correspondent is the Source of Faster Payment Solutions”	Dec 2021
<i>FNBB Blog</i> “The Benefits of Innovation”	Dec 2021
<i>Pymnts.com</i> “Making Checks Part Of The B2B Payments Modernization Plan”	May 2021
<i>Paytech Magazine – American Payroll Association</i> “Bridging the AP Automation Divide for SMBs ”	Jun 2020
<i>Bankers as Buyers – William Mills and Assoc</i> “Update on Faster Payments and Branch Transformation”	Jan 2020
<i>U.S. Dataworks Insights</i> “Banks Should Pivot to Serve as Fintech Marketplace”	Feb 2019

<i>U.S. Dataworks Insights</i> “Being Strategic by Improving the Customer Experience”	Dec 2018
<i>U.S. Dataworks Insights</i> “Being Strategic by Reducing Operating Costs”	Dec 2018
<i>U.S. Dataworks Insights</i> “Being Strategic by Increasing Revenue”	Dec 2018
<i>U.S. Dataworks Insights</i> “On Becoming Strategic ...”	Nov 2018
<i>ABA Marketing Journal</i> “Creating a Culture of Enterprise-wide Innovation”	Oct 2018
<i>U.S. Dataworks Insights</i> “Why Financial Institutions Need to Become Strategic Partners”	Jul 2018
<i>ABA Marketing Journal</i> “Empowering Innovative Leadership During a Crisis”	May 2018
<i>ABA Marketing Journal</i> “Crisis Remediation: Are You Prepared”	Feb 2018
<i>ABA Marketing Journal</i> “Seeking Innovative Solutions - Conquering the Einstellung Effect”	Dec 2017
<i>ABA Marketing Journal</i> “Leading Your Organization – Getting Enterprise-wide Innovation Started”	Nov 2017
<i>ABA Marketing Journal</i> “Great Leaders Don’t React – Initiating Thoughtful Response”	Sept 2017
<i>ABA Marketing Journal</i> “Innovation Leadership - Incorporating ThinkTime”	Aug 2017
<i>Bank Administration Institute</i> “Capturing Depositors for Remote Deposit Capture”	July 2017
<i>ABA Marketing Journal</i> “Leaders_Beware AutoPilot Thinking (Decision-Making)”	July 2017
<i>ABA Marketing Journal</i> “Why Leaders Need MetaCognition (Thinking about How You Think)”	May 2017
<i>ABA Marketing Journal</i> “From Tradition to ExoMorphosis-Is Innovation Impossible, Improbable or Inevitable?”	Mar 2017
<i>International Business News</i> “Marketing to Millennials – How to reach Younger Shoppers and Survive the Millennial Crush”	Nov 2016
<i>Texas Banker Magazine</i> “Feeling the Squeeze – How to Turn Your Big Empty Branch Into a Strategic Asset”	Aug 2016
<i>Non-fiction book (Little River Publishing)</i> “Grounded: ‘Anchor Management’ for Strategic Leadership and Effective Decision-Making”	Apr 2016

<i>Texas Banker Magazine</i> "Who's on First, What's On Second: The Future of Banking in the Millennial Age"	Oct 2015
<i>Texas Banker Magazine</i> "Future Proof: How to Use Payments and Wisdom to Engage Your Millennial Depositors"	Feb 2014
<i>BAI Banking Strategies</i> "Channel of One' for Mobile and Online"	Mar 2013
<i>Texas Banker Magazine</i> "Caring for your Virtual Branch"	Jan 2013
<i>Western Independent Banker</i> "The Virtual Branch: A Channel of One"	Sept/Oct 2012
<i>White Paper - Q2</i> "Caring for Your Virtual Branch: What Financial Institutions Should Know About This Emerging Channel"	Jun 2012

Presentations Conducted in the Last Ten Years

Includes Presentations Not Specifically Attributed to a Specific Audience

<i>PaymentsFirst Solutions Conference – Chattanooga TN</i> "Overcoming Resistance to Foster Creativity"	Sep 2022
<i>PaymentsFirst Solutions Conference – Chattanooga TN</i> "Beyond the Box – A Discussion on Digital Strategy"	Sep 2022
<i>Southern Financial Exchange – Virtual Summit Conference</i> "Strategically Avoiding Payment Disasters"	Sep 2022
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> "Effective Use of Technology – 1st Year Course"	Jul 2022
<i>FNBB Summer Conference – SanDestin FL</i> " Making Strategic Innovation Decisions"	Jun 2022
<i>North Carolina Bankers Association</i> "Innovation Driven Growth Keynote"	Jun 2022
<i>Louisiana Bankers Association</i> "Innovation Driven Growth Keynote"	May 2022
<i>Southern Financial Exchange – New Orleans, LA</i> "Making Strategic Innovation Decisions"	May 2022
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> "Understanding Customer Relationships"	Apr 2022
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> "Mobile Branching and Other Delivery Systems"	Apr 2022
<i>Iowa Bankers Assoc – Technology Conference</i> "Strategically Avoiding IT/IS Disasters"	Oct 2021
<i>Indiana Bankers Assoc – CyberSecurity Conference</i> "Strategically Avoiding IT/IS Disasters"	Sep 2021
<i>First National Bankers Bank – Innovation Initiative</i> "Innovation Driven Growth Keynote"	Jul 2021
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> "Effective Use of Technology – 1st Year Course"	Jul 2021

<i>First National Bankers Bank – Annual Conference</i> “Making Strategic Innovation Decisions”	Jun 2021
<i>SIMA – (Virtual Presentation)</i> “Innovation Driven Growth Keynote”	May 2021
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Understanding Customer Relationships”	Apr 2021
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Mobile Branching and Other Delivery Systems”	Apr 2021
<i>PaymentsFirst Solutions Conference – Virtual</i> “COVID-19 – Lessons Learned Panel”	Sep 2020
<i>PaymentsFirst Solutions Conference – Virtual</i> “Faster Payments Panel”	Sep 2020
<i>Oxygen for Leadership Summit – Virtual Conference</i> “Feeding a Culture of Transformation”	Feb 2020
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Understanding Customer Relationships”	Oct 2019
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Mobile Branching and Other Delivery Systems”	Oct 2019
<i>Bankers Bank of the West IT Security Conference– Denver CO</i> “Effective Decision Making in a Crisis”	Oct 2019
<i>BankTel User Conference – New Orleans LA</i> “Innovation Driven Growth Keynote”	Sep 2019
<i>PaymentsFirst Solutions Conference – Chattanooga TN</i> “Crucial Conversations in Payments”	Sep 2019
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Effective Use of Technology – 1st Year Course”	Jul 2019
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Transformational Growth Workshop”	Jul 2019
<i>The Bankers Bank Annual Client Conference– Oklahoma City, OK</i> “Innovation-Driven Growth”	May 2019
<i>Member Driven Technologies– Farmington Hills MI</i> “Innovation-Driven Growth”	May 2019
<i>NACHA Payments 2019 – Orlando FL</i> “Systemically Addressing ACH Exception Processing”	May 2019
<i>The Bankers Bank Annual Users Conference– Oklahoma City OK</i> “Innovation-Driven Growth”	Apr 2019
<i>PaymentsFirst – Birmingham AL</i> “5 Treasury Solutions That Will Make Your FI Strategic”	Dec 2018
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Understanding Customer Relationships”	Oct 2018
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Mobile Branching and Other Delivery Systems”	Oct 2018
<i>PaymentsFirst – Atlanta, GA</i> “5 Treasury Solutions That Will Make Your FI Strategic”	Sept 2018
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Effective Use of Technology – 2nd Year Course”	Jul 2018
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Transformational Growth Workshop”	Jul 2018

<i>Community Bankers Association of Georgia – Point Clear AL</i> “Conference Emcee”	Jun 2018
<i>Valdosta/Lowendes County Chamber – Valdosta GA</i> “Innovate 2018!”	Jun 2018
<i>PaymentsFirst – Birmingham AL</i> “Innovation-Driven Growth”	Dec 2017
<i>Linn Area Credit Union – Cedar Rapids, IA</i> “Meta-Cognition: Enabling Enterprise-Wide Innovation”	Oct 2017
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Understanding Customer Relationships”	Oct 2017
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Mobile Branching and Other Delivery Systems”	Oct 2017
<i>PaymentsFirst – Atlanta, GA</i> “Top 3 Payments Technologies Bankers Must Understand”	Sept 2017
<i>Community Bankers Association of Georgia – Boston MA</i> “Conference Emcee”	Sept 2017
<i>Symitar Executive Leadership Forum – San Diego, CA</i> “Meta-Cognition: Enabling Enterprise-Wide Innovation”	Aug 2017
<i>Independent Community Bankers of Minnesota – Minneapolis MN</i> “Top 3 Technologies Bankers Must Understand”	Aug 2017
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Effective Use of Technology – 1st Year Course”	July 2017
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Transformational Growth Workshop”	July 2017
<i>Texas Bankers Association – Austin TX</i> “Grounded! Strategic Leadership and Effective Decision Making”	July 2017
<i>Community Bankers Association of Georgia – Amelia Island GA</i> “Conference Emcee”	June 2017
<i>Quad States (ND/SD/WY/MT) Annual Conference – Rapid City ND</i> “Start With Why? A Transformational Examination of Financial Services”	June 2017
<i>Western Independent Bankers – Seattle WA</i> “Grounded! Strategic Leadership and Effective Decision Making”	May 2017
<i>Innovation Summit – Valdosta, GA</i> “Enterprise-Wide Innovation – Gateway to Transformational Growth” “MetaCognition – Thinking About How We Think”	May 2017 May 2017
<i>Symitar Executive Leadership Forum – Las Vegas, NV</i> “Innovation in Banking: Impossible, Improbable or Inevitable”	April 2017
<i>North Dakota Bankers – Fargo, ND</i> “Grounded! Strategic Leadership and Effective Decision Making”	April 2017
<i>Cornerstone Credit Union League – Ft. Worth, TX</i> “Who Moved My Members:Branch Transformation” “How Technology Becomes an Entitlement”	April 2017 April 2017
<i>New York Bankers Assoc – Syracuse, NY</i> “Converting Your Branches from Transactions to Engagement”	April 2017
<i>Georgia Bankers Assoc – Valdosta, GA</i> “Innovation in Banking: Impossible, Improbable or Inevitable”	March 2017
<i>CU Reality Check (NJ/MD/DC/PA) – Atlantic City, NJ</i> “Grounded! Strategic Leadership and Effective Decision Making”	March 2017

<i>Alabama Bankers Assoc – Birmingham AL</i> “Branch Transformation: Gateway to Customer Engagement”	March 2017
<i>The Destination Experience – Kingston Jamaica</i> “Managing the 4th Industrial Revolution”	January 2017
<i>PaymentsFirst – Birmingham AL</i> “Who’s on First, What’s on Second: How Millennials are Changing Banking”	December 2016
<i>Maine Credit Union League–Rockport ME</i> “Branch Transformation: Gateway to Member Engagement”	October 2016
<i>RKL CPA Credit Union Summit–Phoenixville , PA</i> “Who Moved My Members:Branch Transformation”	October 2016
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Understanding Customer Relationships”	October 2016
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i> “Mobile Branching and Other Delivery Systems”	October 2016
<i>Association for Financial Technologies (AFT)– Colorado Springs CO</i> “Grounded! Strategic Leadership and Effective Decision Making”	September 2015
<i>PaymentsFirst – Atlanta, GA</i> “Faster Payments Panel”	September 2016
<i>PaymentsFirst – Atlanta, GA</i> “Who’s on First, What’s on Second: How Millennials are Changing Banking”	September 2016
<i>South Dakota Bankers Association – Sioux Falls SD</i> “ Who’s on First, What’s on Second: How Millennials are Changing Banking” “Enterprise Wide Innovation”	September 2016 September 2016
<i>Michigan Credit Union League – Traverse City MI</i> “ Grounded! Strategic Leadership and Effective Decision Making” “Get In or Get Out: Strategically Planning to Bank Tomorrow’s Members”	September 2016 September 2016
<i>RemoteDepositCapture.com Summit – Orlando FL</i> “RDC Debits? A Case for the Expansion of RDC”	September 2016
<i>Hospital Corporation of America (HCA) – Nashville TN</i> “Grounded! Strategic Leadership and Effective Decision Making”	September 2016
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Effective Use of Technology – 1st Year Course”	July 2016
<i>Graduate School of Banking – Univ of Colorado Boulder CO</i> “Branch Transformation Bootcamp”	July 2016
<i>Community Bankers Association of Georgia</i> “Conference Emcee”	June 2016
<i>SW Graduate School of Banking Faculty</i> “Bank Branch Transformation”	June 2016
<i>Indiana Bankers Association</i> “Branch Transformation: Gateway to Customer Engagement” “Strategically Planning for Success” “Innovation in Banking: Impossible, Improbable or Inevitable”	May 2016 May 2016 May 2016
<i>Jack Henry Gulf Coast Users Group – Orange Beach AL</i> “The Future of Universal Banking”	May 2016
<i>Valdosta State University – Valdosta GA</i> “Grounded! Strategic Leadership and Effective Decision Making”	April 2016
<i>Tennessee Tech University – Cookeville TN</i> “Grounded! Strategic Leadership and Effective Decision Making”	April 2016
<i>Tennessee Bankers Association – Nashville TN</i> “ Branch Transformation: Gateway to Customer Engagement”	April 2016

<i>Wisconsin ACH Association – Madison WI</i>	
“Grounded! Strategic Leadership and Effective Decision-Making”	April 2016
<i>EastPay</i>	
“Who’s on First, What’s on Second: How Millennials are Changing Banking”	February 2016
<i>Nebraska Bankers Association</i>	
“Who’s on First, What’s on Second: How Millennials are Changing Banking”	February 2016
<i>Wisconsin Bankers Association</i>	
“Who Moved My Customers”	February 2016
<i>Kansas Bankers Association</i>	
“Who Moved My Customers”	February 2016
<i>Kansas Bankers Association</i>	
“Branch Transformation: Gateway to Customer Engagement”	February 2016
<i>PaymentsFirst – Birmingham, AL</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	December 2015
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Understanding Customer Relationships”	October 2015
<i>Graduate School of Banking of Colorado EDI – Denver, CO</i>	
“Mobile Branching and Other Delivery Systems”	October 2015
<i>Virginia Association of Community Bankers– Atlanta, GA</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	October 2015
<i>PaymentsFirst – Atlanta, GA</i>	
“Grounded! Strategic Leadership and Effective Decision Making”	September 2015
<i>PaymentsFirst – Atlanta, GA</i>	
“What You Don’t Know Will Hurt You – Credit Underwriting”	September 2015
<i>Southwest Graduate School of Banking – Victoria, B.C.</i>	
“ Innovation in Banking: Impossible, Improbable or Inevitable”	September 2015
<i>Graduate School of Banking – Univ of Colorado</i>	
“Effective Use of Technology – 1st Year Course”	July 2015
<i>Graduate School of Banking – Univ of Colorado</i>	
“Branch Transformation Bootcamp”	July 2015
<i>Maryland Bankers Association</i>	
“ Branch Transformation: Gateway to Customer Engagement”	June 2015
<i>Oklahoma Bankers Association</i>	
“Branch Transformation: Gateway to Customer Engagement”	May 2015
<i>Oklahoma Bankers Association</i>	
“Innovation in Banking: Impossible, Improbable or Inevitable”	May 2015
<i>Wisconsin Graduate School of Banking</i>	
“Banking Tomorrow’s Customers”	April 2015
<i>Massachusetts Bankers Association</i>	
“Who Moved My Customers”	April 2015
<i>WACHA</i>	
“Capitalizing on Corporate Mobility”	March 2015
<i>Missouri Bankers Association</i>	
“Branch Transformation: Gateway to Customer Engagement”	February 2015
<i>Missouri Bankers Association</i>	
“Who Moved My Customers”	February 2015
<i>American Bankers Association Community Bank Conference</i>	
“Banking Tomorrow’s Customers”	February 2015

<i>Missouri Bankers Association</i> “Payment Security for Executives”	December 2014
<i>RemoteDepositCapture.com Annual Convention</i> “mRDC: Gateway to Branch Transformation”	October 2014
<i>GACHA</i> “Payment Security Trends”	September 2014
<i>Southwestern CUNA Management School</i> “Innovation in Banking”	July 2014
<i>Graduate School of Banking – Univ of Colorado</i> “Effective Use of Technology – 1stYear Course”	July 2014
<i>Community Bankers - Georgia</i> “Innovation in Payments”	June 2014
<i>Eastpay Annual Conference</i> “This Ain't Your Daddy's Treasury Service”	February 2014
<i>Iowa Bankers Conference</i> “Emerging Payments and Mitigating Mobile Risk”	November 2013
<i>BankTech Conference Sawyers and Jacobs</i> “Is Your Virtual Branch Growing?”	October 2013
<i>Iowa Bankers Technology Conference</i> “Technology Trends”	October 2013
<i>Payments Authority Conference</i> “Using Mobile for P2P Payments and Treasury Management”	October 2013
<i>GACHA Solutions Conference</i> “Strategically Planning for Success”	September 2013
<i>Iowa Bankers Conference</i> “Innovation in Banking: Impossible, Improbable or Inevitable?”	September 2013
<i>Alpine Bank (CO) Leadership Meeting</i> “Innovation in Banking”	May 2013
<i>Southern Financial Exchange Conference</i> “Strategically Planning for Success”	May 2013
<i>Missouri Bankers Annual Conference</i> “Synthesizing Knowledge into Wisdom”	March 2013
<i>Texas Bankers Conference</i> “Is Your Virtual Branch Growing: How Are You Feeding It?”	February 2013
<i>Kansas Bankers Annual Conference</i> “Synthesizing Knowledge into Wisdom”	February 2013

Webinars

“A Model for Making a Faster Payments Decision” <i>BankersHub</i>	Sep 2021
“How to Decide? A Model for Making a Faster Payments Decision” <i>PaymentsFirst</i>	May 2021
“Don't Reopen Your Branch” <i>BankersHub</i>	Jan 2021
“Don't Reopen Your Branch” <i>BankersHub</i>	Jul 2020
“Don't Reopen Your Branch” <i>PaymentsFirst</i>	Apr 2020
“Intro to Consultative Selling”	Dec 2019

<i>BankersHub</i>	
“Crucial Conversations in Financial Services”	Dec 2019
<i>BankersHub</i>	
“5 Strategic Services”	May 2019
<i>BankersHub</i>	
“The Future of the Unified User Experience”	Feb 2019
<i>BankersHub</i>	
“Branch Transformation Bootcamp”	Sep 2018
<i>BankersHub</i>	
“Bank at Work”	May 2018
<i>BankersHub</i>	
“Branch Transformation Bootcamp”	Mar 2018
<i>BankersHub</i>	
“Universal Banker: Answering the Burning Questions”	Jan 2018
<i>BankersHub</i>	
“Branch Transformation Bootcamp”	Dec 2017
<i>BankersHub</i>	
“Universal Banker: Answering the Burning Questions”	Oct 2017
<i>Total Training Systems</i>	
“Transformational Growth: Enabling Enterprise-Wide Innovation”	Sept 2017
<i>BankersHub</i>	
“Start With Why: A Transformational Examination of Financial Services”	Aug 2017
<i>Online Compliance Panel</i>	
“RDC: 7 Secrets of Successful RDC FIs”	June 2017
<i>California CU League</i>	
“Effective Use of Storytelling for CUs”	June 2017
<i>Online Compliance Panel</i>	
“Solving the Payments Credit Underwriting Problem”	May 2017
<i>BankersHub</i>	
“Branch Transformation Bootcamp”	April 2017
<i>Financial Education and Development</i>	
“Branch Transformation Strategies”	December 2016
<i>BankersHub</i>	
“Branch Transformation Bootcamp”	November 2016
<i>Financial Education and Development</i>	
“Treasury Services: New Delivery & Service Models for Cash Management”	July 2016
<i>BankersHub</i>	
“Branch Transformation Bootcamp”	April 2016
<i>Texas Bankers Association</i>	
“Branch Transformation Bootcamp”	December 2015
<i>Total Training</i>	
“Branch Transformation Bootcamp”	November 2015
<i>BankersHub</i>	
“Branch Transformation Bootcamp”	October 2015
<i>Financial Education and Development</i>	
“Emerging Leaders: Branch Transformation”	April 2015
<i>BankersHub</i>	
“Understanding ApplePay”	April 2015
<i>BankersHub</i>	
“Branch Transformation Bootcamp – 3-Part Series”	March 2015
<i>KPN Consulting</i>	
“BSA_AML Director Training”	November 2014
<i>Q2</i>	
“Branch Transformation Bootcamp – 3-Part Series”	March 2014
<i>Q2</i>	
“Getting Sticky with Strategic Services”	July 2012
<i>Q2</i>	

“Branch Out” – Virtual Banking
bankerstuff

June 2012

Podcasts

Innovation Driven Growth (Posted Monthly)

<https://idg.podcastnetwork.io/podcast/innovation-driven-growth/>

ongoing

Pymnts.com Podcast (guest) - The Surprising (And Overlooked) Role Of Checks In B2B Payments Modernization - <https://vimeo.com/545597712>

May 2021

Nxtsoft podcast (guest) - Meet CheckAlt

https://www.youtube.com/watch?v=9uFKJp6N_Mk

May 2021

PeopleHum Podcast (guest)

<https://www.peoplehum.com/podcasts/2020/05/25/the-innovation-code-ft-david-peterson/>

May 2020

Better3 (guest)

<https://better3.com/smshow/511>

April 2020

Online Links:

Twitter - <https://twitter.com/DLPSpeaks>

Facebook - <https://www.facebook.com/DPSpeaks>

Grounded Blog - <https://www.DLPSpeaks.com>

LinkedIn - <https://www.linkedin.com/in/DLPSpeaks>

Podcast Website - <https://www.idg.podcastsmatter.com/episodes>

I7 Website – www.i7strategies.com

Speaker Website – <http://www.davidpeterson.com>

Voiceover U.S. Website – <http://www.voiceoverus.com>

Contributor to the following online blogs:

First National Bankers Bank - <https://www.bankers-bank.com/category/blogs/>

CheckAlt / U.S. Dataworks - <http://www.usdataworks.com/blog/>

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

Q2eBanking.com - <https://q2eBanking.com/blog>

Associations

National Speakers Association – Member

2000- Present

PaymentsFirst – Vice Chairman of the Board (Regional ACH Association)

2001-Present

Toastmasters

2016 - Present

Faculty

Graduate Banking School – University of Colorado (GSBC) 2012- Present

Education

Florida Atlantic University 1981- 1983

Palm Beach Community College
A.A. – Computer Technologies 1979-1980

University of Central Florida 1978-1979