

About the Authors

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Paul Carrubba

Paul 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 currently a member of the faculty of the Alabama School of Banking and the BAI's Graduate School of Bank Operations and Technology. Prior to joining Adams and Reese, he was a Shareholder in the law firm of Watkins Ludlam Winter & Stennis, P.A.

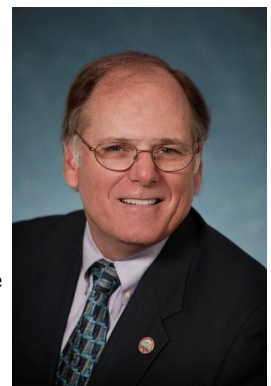


Before starting the practice of law, Paul was Executive Vice President and Managing Director of Carreker Corp., Dallas Texas. In this position, he had responsibility for the management of the P&L for the software business units. Prior to joining Carreker, Paul started a consulting firm and provided bank operations consultation to banks in the U.S., litigation support and expert testimony, and legal services to financial institutions. He also provided training seminars on issues related to banking and banking law to banks and banking associations. He was also Of Counsel to the law firm of Heidelberg, Woodliff, and Franks.

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.**

Dan Fisher

Dan Fisher is President and CEO of The Copper River Group a consultancy that focuses on information technology and payment system issues for independent community financial institutions. Dan has been in technology for 34 years and banking for over 30. He has been a director of the Federal Reserve Bank of Minneapolis, Chairman of the ABA Payments Committee, Member of the ICBA Payments Committee and participated in the industry effort with the Federal Reserve and the American Bankers Association that ultimately succeeded in the passage and implementation of the Check-21 legislation.



He has participated in a number of book projects that focus exclusively on the payments system with his book titled, **"Capturing Your Customer" The New Technology of Remote Deposit** and recently co-authored a book with Paul Carrubba on **Remote Deposit Capture - Practical Considerations** (published by Sheshunoff Information Services). Dan has written numerous white papers on technology, operations and the payments system and has been published by a variety of industry magazines such as the American Bankers Association Banking Journal, The Independent Banker magazine, Northwest Financial Review, and Information Security Magazine just to mention a few.