



ASSOCIATION FOR  
FINANCIAL  
PROFESSIONALS  
**Western NY**

The AFP of Western New York presents its  
2019 Winter Half-Day Conference Sponsored By:

# KeyBank



**Wednesday, January 23<sup>rd</sup>, 2019**  
**Located at DoubleTree by Hilton Hotel Rochester**



**1111 Jefferson Road, Rochester, New York, 14623**  
**(585) 475-1510**

#### THE ASSOCIATION FOR FINANCIAL PROFESSIONALS OF WESTERN NY

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The Association for Financial Professionals of Western New York is a non-profit, educationally oriented organization, which provides a forum for the active and open exchange of concepts and techniques related to the practice of cash and treasury management. Today's membership represents a wide cross section of local industry professionals. Membership is open to individuals from businesses and non-profit organizations, financial service vendors and banks. A free flow of ideas and information is encouraged and maintained among the Association's members.

Each year, the AFPWNY bases its education program decisions on participant response to the previous year's programs. This process ensures that topics addressed during each seminar reflect the most prevalent issues, and that the information provided is on leading edge technologies. Conference attendance continues to flourish resulting from feedback received from attendees.

AFPWNY encourages member participation in the National Association for Financial Professionals (AFP). In addition to offering a wide range of continuing education opportunities, professional certification and industry standards programs, the AFP has become an invaluable resource for disciplines represented in organizational and corporate treasury areas. Together with affiliate organizations, AFP works to increase professional skills and to enhance the recognition and credibility of the treasury management profession.

## **Conference Schedule and Speaker Information:**

*This Conference has been approved for up to **TBD** CTP/CCM and **TBD** FP&A recertification credits by the Association for Financial Professionals*

### **Program Registration & Lunch: 12:00 PM – 1:00 PM**

**Lunch will be provided during registration. Come early, it's a great chance to network!**

### **Session 1: 1:00 PM – 2:00 PM**

**Topic: Foreign Exchange...Demystified in 58 Minutes!**  
**Speaker: Flavio Giust, SVP & Manager, Foreign Exchange/Enterprise Commercial Payments – KeyBank & Mick Pujolas, VP, Foreign Exchange/Enterprise Commercial Payments – KeyBank**

Corporations of all sizes are often faced with challenges when conducting business internationally. For those companies confronted with sending or receiving a foreign currency, it can be difficult to identify the most efficient and cost-effective way to execute those payments. The challenge increases when tasked with identifying (and hopefully) reducing the financial risks that result from fluctuating currency rates. Our discussion will provide an overview of the foreign exchange markets, recommended analyses to consider when dealing with foreign currencies, and a description of products often used to reduce financial risks. In addition, a portion of the presentation will be interactive and will require participants to have their cell phones with them.

Objectives:

- Provide a basic education on the foreign currency markets along with topics to consider before committing to receiving or sending foreign payments.
- Evaluate the inherent risks of dealing in a foreign currency, and appropriate products often used to protect your company.
- Provide a clear picture of what effects the daily movements in the foreign currency markets.



**Flavio Giust**

**Sr. Vice President & Manager, Foreign Exchange/Enterprise Commercial Payments – KeyBank**

Flavio Giust's professional work has always been financial market related and while the majority of his experience is within FX, he has also managed the Interest Rate Derivative Corporate Group at KeyBank. Prior to his 20+ years at Key, Flavio's career began in London, where he worked on a proprietary trading desk, later managing trading teams in London, Hong Kong and Charlotte, for a major financial institution, and responsible for FX as well as US Government Securities. This broad based and deep market experience enables him to bring a unique perspective to the Corporate risk and hedging landscape.

He is actively involved in the local community, having recently been a board member for "America Scores" (inner city reading and soccer for Middle Schools) and is also involved in the farm-to-table movement as a board member for an active farm and restaurant. Flavio lives in Cleveland with his wife, Laura. They have two sons who live in Rochester and Boston.



**Mick Pujolas**

**Vice President, Foreign Exchange/Enterprise Commercial Payments – KeyBank**

Mick Pujolas has over 20 years of experience in the Foreign Exchange industry, advising corporations of all sizes on the how to minimize the financial risks involved with foreign currency transactions. He has been instrumental in expanding Key's footprint of international clients across the 4 geographies he currently covers. Mick joined Key in 1994 in the Corporate Insurance & Risk Management Dept. where he was active in negotiating insurance coverage and policy terms, claims resolution, and litigation management. He spent 5 years in the insurance industry with Aetna Insurance prior to joining Key.

Mick received an MBA in Finance from Case Western Reserve University's Weatherhead School of Management in Cleveland, and has a BA in Political Science & English from the University of Mount Union in Alliance, Ohio.

**Session Break: 2:00 PM – 2:15 PM**

## Session 2:

2:15 PM - 3:15 PM

**Topic:** *Financial Crimes/Trends We Are Experiencing in the Western District NY*  
**Speaker:** Michael DiGiacomo, Esq., Chief, White Collar General Crimes Division – United States Attorney's Office

This session will discuss the types of white collar crimes the WDNY is seeing in Buffalo and Rochester. The talk will also cover how these crimes are discovered and what are some of the strategies law enforcement undertakes to further investigate and locate alleged wrongdoers.



**Michael DiGiacomo, Esq.**  
**Chief, White Collar General Crimes Division – United States Attorney's Office**

Michael DiGiacomo, Esq. is a graduate of SUNY College at Buffalo and Thomas M. Cooley Law School in Lansing, Michigan. Mr. DiGiacomo joined the United States Attorney's Office in 2002 after 10 years in private practice. He currently serves as the Chief of the White Collar and General Crimes Division. In this leadership position, he oversees the prosecution of all federal criminal offenses involving fraud, public corruption, computer intrusions, intellectual property, child exploitation, environmental and immigration. In addition to overseeing the prosecution of the above, he has successfully prosecuted numerous federal offenses to include a defendant who created an investment Ponzi scheme, defendants who smuggled an inferior critical military component into the United States, and defendants who participated in an international parental kidnapping.

He also serves as the border security coordinator and computer hacking intellectual property coordinator for the United States Attorney's Office. As such, he regularly presents to various public and private sector industries. Mr. DiGiacomo is also a part-time instructor in the Criminal Justice Department at SUNY College at Buffalo.

## Session Break:

3:15 PM – 3:30 PM

### Session 3:

**3:30 PM - 4:30 PM**

**Topic:** *Real Time Payments*

**Speaker:** **Brian Guess, AAP, Sr. VP, Commercial Payments Payables Team Leader – KeyBank**

This session will review the various Faster Payments solutions such as Zelle, Same Day ACH, Real-Time Payments and others, that are currently operating today in the United States or are forthcoming. We will dive into use cases including Person-to-Person, Business-to-Person, Business-to-Consumer and Consumer-to-Business. Plenty of time will be reserved for questions, as this topic is top-of-mind for many treasury professionals.



**Brian Guess, AAP**

**Sr. Vice President & Team Leader, Commercial Payments & Payables – KeyBank**

Brian Guess began his banking career in 1988. He leads Key's Commercial Payments & Payables team and is responsible for ACH, Wires, Check Payables, fraud prevention solutions and Commercial Real Time Payments. Brian is Key's representative to the TCH Real Time Payments Business Committee and the ECCHO Legal Committee. He is also currently the Vice Chair of the EPCOR Board, the largest regional ACH Association. He is instrumental in shaping the payments landscape as part of the NACHA Rules and Operations Committee. Mr. Guess was also KeyBank's representative to the Federal Reserve Faster Payments Taskforce. Prior to his current role, Mr. Guess served as Product Manager for Electronic Check Deposits, ARP and CDA. He was previously a Payment Strategist, Float Manager and Item Processing Manager. He additionally served as Vice President of the National Clearinghouse Association.

**Reception: 4:30 PM – 6:00 PM**

**Raffle prizes will be awarded during the reception!!!**

## **Lunch Menu:**

Caesar Salad, Herbed Pasta Salad, Field Green Salad with Assorted Dressing, Sliced Tomato with Onion and Bleu Cheese

### **Choice of Three Entrees:**

Pasta Primavera – Penne Pasta Tossed with Fresh Garden Vegetables in Garlic-Infused Olive Oil with Italian Seasonings and Parmesan

Tilapia with Mango Salsa

Chicken French

### **Sides:**

Fresh Green Beans with Roasted Shallots and Applewood Smoked Bacon

Roasted Rosemary Fingerling Potatoes

### **Dessert and Beverages:**

Assorted Mini Desserts – Mini Cheesecakes, Mini Pastries, Mini Cream Puffs, Mini Eclairs, Chocolate Covered Strawberries

Coffee, Decaffeinated Coffee, Assorted Hot Teas, Iced Tea

## **Cocktail Reception Menu:**

Domestic and International Cheeses – Maytag Bleu, Gorgonzola, Sharp Cheddar, Smoked Gouda, Boursin, Brie, Camembert, Pepper Jack, Havarti, Manchego and Fontina Cheeses, Garnished with Fresh Fruits and Berries, Crostini's and French Baguettes

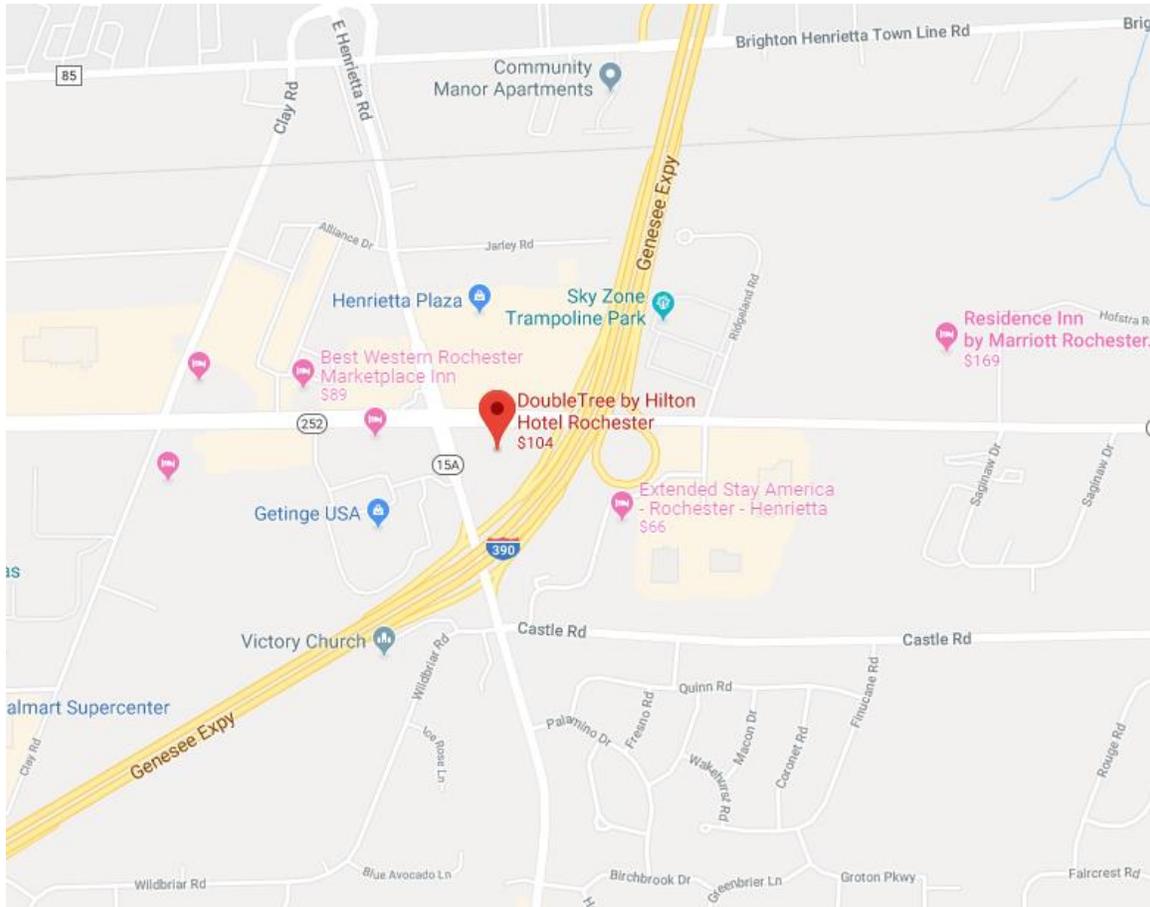
Swedish & BBQ Meatballs

Thai Vegetable Spring Rolls with Orange Ginger Sauce

Tortilla Chips with Creamy Spinach & Artichoke Dip

Beer/Wine/Assorted Soft Drinks and Juices

## **Directions to DoubleTree by Hilton:**



**From the New York State Thruway:** Exit 46 to 390N to Exit 14B, East Henrietta Rd. Turn left on Rt. 15A. The hotel is on the right.

**From the Greater Rochester International Airport:** Exit airport. Turn right to merge onto I-390S. Follow 390S to Exit 14B, East Henrietta Rd. Turn right onto Rt. 15A. The hotel is on the immediate right.

**From the North:** Take I-590S to I-390S to Exit 14B, East Henrietta Rd. Turn right onto Rt. 15A. The hotel is on the immediate right.

**From the South:** Take I-390N to Exit 14B, East Henrietta Rd. Turn left onto Rt. 15A. The hotel is on the immediate right.

**From the East:** Take I-490W to I-590S to I-390S to Exit 14B, East Henrietta Rd. Turn right onto Rt. 15A. The hotel is on the immediate right.

**From the West:** Take I-490E to I-390S to Exit 14B, East Henrietta Rd. Turn right onto Rt. 15A. The hotel is on the immediate right.