Secure Payments Task Force
Decision-Making Framework
Vote Results Addendum:
Vote and Comment Record

Published July 11, 2016

Objectives and Methodology

Background

In January 2015, the Federal Reserve published the *Strategies for Improving the U.S. Payment System*, a multi-faceted plan for collaborating with payment system stakeholders to enhance the speed, safety, and efficiency of the U.S. payment system. As a result, the Secure Payments Task Force (SPTF) was established to advise the Federal Reserve on payment security matters, coordinate with the Faster Payments Task Force and determine payment security priorities for future action. In support of this goal, the task force developed and approved the Secure Payments Task Force Decision-Making Framework (DMF).

Objective

This document (Vote Results Addendum: Vote and Comment Record) includes the votes of each Secure Payments Task Force member as well as comments, in accordance with the Decision-Making Framework (DMF). The Vote Results, which can be found in a separate document, includes the numerical result of the vote, at both the task force and voting segment level.

One of SPTF's initiatives in 2016 is to produce the DMF, the methodology for gaining task force approval of proposals and deliverables, which itself will require approval from members.

Methodology

The vote survey is the online tool to capture members' endorsement. Comments, concerns and alternative proposals have been collected as part of the voting.

Task Force members who voted were asked to: (1)"Consent," with an option to submit comments; (2)"Stand Aside," with an option to submit comments; or (3)"Object," with a required declaration of concerns and a proposal for an alternative approach that addresses those concerns. Votes of each task force member, as well as accompanying comments, vote tallies by segment and summary results, are published on FedPaymentsImprovement.org.

Executive Summary

In January 2015, the Federal Reserve published the Strategies for Improving the U.S. Payment System, a multi-faceted plan for collaborating with payment system stakeholders to enhance the speed, safety, and efficiency of the U.S. payment system. As a result, the Secure Payments Task Force was established to advise the Federal Reserve on payment security matters, coordinate with the Faster Payments Task Force and determine payment security priorities for future action. In support of this goal, the task force developed the Secure Payments Decision Making Framework.

This document (Vote Results Addendum: Vote and Comment Record) includes the votes of each Secure Payments Task Force member as well as comments, in accordance with the Decision-Making Framework (DMF). The Vote Results, which can be found in a separate document, includes the numerical result of the vote, at both the task force and voting segment level.

Background

The Decision Making Framework highlights the decision-making process that guides how the Secure Payments Task Force generates support for and approval of key task force processes, initiatives, and work products. The framework applies to task force work products requiring a super majority of votes. Decision proposals subject to this framework include the decision making framework, the minimum viable requirements for potential solutions, and the guidelines for solution work groups.

Voting and Decision-Making Framework

To record the Secure Payments Decision Making Framework as approved and final, the framework was put through a vote, with a final endorsement by the Secure Payments Task Force Chair. The vote for approving the Decision Making Framework was conducted in accordance with the Decision-Making Framework, which is applied to task force work products requiring a super majority consensus.

With 63% of task force members participating in the vote, the framework achieved a decisive 100% consent rate as well as the consent of all 8 industry segments (details can be found in the Vote Results). Task Force members who voted were asked to: (1)"Consent," with an option to provide comments; (2)"Stand Aside," with an option to provide comments; or (3)"Object," with a required declaration of concerns and a proposal for an alternative approach that address those concerns. Per the Decision-Making Framework, votes of each task force member, as well as accompanying comments, vote tallies by segment and summary results, must be published on FedPaymentsImprovement.org.

Secure Payments Decision Making Framework
Task Force Vote Record

Last Name	First Name	Organization	Voting Segment	Vote*	Comments* (Y/N)
Addington	Trent	Best Buy	Business End-User	Consent	N
Anand	Vijay	Infosys Limited	Non-Bank Provider	Consent	N
Arminio	Maria	Avenue B Consulting	Other Stakeholders	Consent	N
Aubol	Larry	TASCET	Non-Bank Provider	Consent	Y
Avena	Sherry	Interactive Financial Services Grp, Inc.	Non-Bank Provider	Consent	N
Barrow	Becky	TTCU The Credit Union	Medium Financial Institution	Consent	N
Bauer	Shane	Bankers' Bank	Small Financial Institution	Consent	N
Benardo	Michael	FDIC	Other Stakeholders	Stand Aside	N
Bland III	Andrew R.	Harland Clarke Holdings Corp	Non-Bank Provider	Consent	N
Boulnois	Arnaud	SWIFT Inc	Non-Bank Provider	Consent	N
Bozeman III	William	Bozeman Financial LLC	Non-Bank Provider	Consent	N
Bradfute	Richard	James Polk Stone Community Bank	Small Financial Institution	Consent	N
Bretz	Derrick	Computer Services, Inc.	Non-Bank Provider	Consent	N
Brungardt	Jill	Commerce Bank	Medium Financial Institution	Consent	N
Burchess	Danna	Five Points Bank	Small Financial Institution	Consent	N
Callahan	Mary Ann	ItBit Trust Company	Non-Bank Provider	Consent	N
Campbell	Angela	UMB Bank, NA	Medium Financial Institution	Consent	N
Carter	Sean	NEACH	Other Stakeholders	Consent	N
Chapman	Donald	DNC Consulting Inc.	Other Stakeholders	Consent	N
Dean	James	TrueCourse Advisory Services, LLC	Other Stakeholders	Consent	N
Deogirikar	Arvind	Individual Participant	Other Stakeholders	Consent	N
Dickerson	Kelly	CNB	Small Financial Institution	Consent	N
Dixon	Randall	Energy Capital Credit Union	Small Financial Institution	Consent	N
Dooley	Terry	SHAZAM Network	Non-Bank Provider	Consent	Y
Drohman	Jason	The Western State Bank	Small Financial Institution	Consent	N
Duke	Jim	Wood Forest Bank	Medium Financial Institution	Consent	N
Dulaney	Travis	Wildcard Payments	Non-Bank Provider	Consent	N
Evans	Frazier	Booz Allen Hamilton	Other Stakeholders	Consent	N
Faoro	Dave	Verifone, Inc.	Non-Bank Provider	Consent	N
Farren	Angi	UMACHA	Other Stakeholders	Consent	N
Flinn	Joyce	First United Bank & Trust	Medium Financial Institution	Consent	N
Fors	Terry	Deluxe Corporation	Non-Bank Provider	Consent	N
Fradella	Eugene	Allegiance Retail Services	Business End-User	Consent	N
Garner	Liz	Merchant Advisory Group	Other Stakeholders	Consent	N
Gilbert	Chris	Bankers' Bank of Kansas	Small Financial Institution	Consent	N
Goodwin	Lewis	Green Dot Bank	Small Financial Institution	Consent	N
Griffin	Terrence	CO-OP Financial Services	Non-Bank Provider	Consent	Y

Last Name	First Name	Organization	Voting Segment	Vote*	Comments* (Y/N)
Guerrier	Amma	Bank of Hampton Roads	Medium Financial Institution	Consent	N
Hallowell	Curtis	Cummins Allison Corp.	Non-Bank Provider	Consent	N
Hart	Annmarie	MagTek, Inc	Non-Bank Provider	Consent	N
Helwig	Kurt	Electronic Funds Transfer Association	Other Stakeholders	Consent	N
Hill	Christopher	Bankers' Bank of the West	Small Financial Institution	Consent	N
Holt	Daneil	BillHero, Inc.	Non-Bank Provider	Consent	N
Horton	Selina	The Northern Trust Company	Large Financial Institution	Consent	N
Iyer	Sriram	Fiserv	Non-Bank Provider	Consent	N
Jackson	David	Oracle	Non-Bank Provider	Consent	N
Jenkins	Rue	Costco Wholesale Corporation	Business End-User	Consent	N
Jensen	Austen	Retail Industry Leaders Association (RILA)	Other Stakeholders	Consent	N
Jewell	Linda	Navy Federal Credit Union	Medium Financial Institution	Consent	N
Kapoor	Arvind	Chubb Insurance	Business End-User	Consent	N
Keeling	Mark	The Bankers Bank	Small Financial Institution	Consent	N
King	Thaddeus	The Pew Charitable Trusts	Consumer Interest Organization	Consent	N
Kirsch	Steven	Token	Non-Bank Provider	Consent	N
Koncal	Christine	Individual Participant	Other Stakeholders	Stand Aside	N
Lafferty	Tracy	Alloya Corporate FCU	Medium Financial Institution	Consent	N
Larimer	Jane	NACHA	Other Stakeholders	Consent	N
Lees	Sharon	Macon-Atlanta State Bank	Small Financial Institution	Consent	N
Leirer	Richard	Jaguar Software	Non-Bank Provider	Consent	N
Levin	Jonathan	Chainalysis Inc.	Non-Bank Provider	Consent	N
Levitin	Adam	Individual Participant	Other Stakeholders	Consent	N
Lindgren	Stephen	Cornhusker Bank	Small Financial Institution	Consent	N
Luca	Andrew	PwC	Other Stakeholders	Consent	N
Luhtanen	Reed	Wal-Mart Stores, Inc.	Business End-User	Consent	N
Mac Millin	Greg	Security Service Federal Credit Union	Medium Financial Institution	Consent	N
Martindale	Suzanne	Consumers Union	Consumer Interest Organization	Consent	Y
Mason	Joseph	Louisana State Univeristy	Other Stakeholders	Consent	Y
McCullough	Michael	Eastern Bank	Medium Financial Institution	Consent	N
McNaughton	Ryan	North American Banking Company	Small Financial Institution	Consent	N
Meholic	Anthony	The Bancorp	Medium Financial Institution	Consent	N
Menchion	Cedric	Killeen Independent School District	Government End-User	Consent	N
Mendiola	Leizl	Automatic Data Processing	Non-Bank Provider	Consent	N
Merolla	Casey	First Annapolis Consulting	Other Stakeholders	Consent	N
Montis	Will	AgriBank, FCB	Large Financial Institution	Consent	N
Moore	Robert	Astoria Bank	Medium Financial Institution	Consent	N

Last Name	First Name	Organization	Voting Segment	Vote*	Comments* (Y/N)
Moser	Arnaud	Infineon Technologies	Business End-User	Consent	N
Mott	Stephen	BetterBuyDesign	Other Stakeholders	Consent	N
Nash	Bryan	McHenry Savings Bank	Small Financial Institution	Consent	N
Neustifter	Manfred	Continuous Flow Payments System	Non-Bank Provider	Consent	N
O'Brien	Richard	Payment Pathways	Non-Bank Provider	Consent	N
O'Malley	Nancy	MasterCard	Non-Bank Provider	Consent	N
Pascual	Alphonse	Javelin Strategy and Research	Other Stakeholders	Consent	N
Peretti	Brian	Department of the Treasury - OCIP	Other Stakeholders	Consent	N
Perrelli	Frank	BNY Mellon	Large Financial Institution	Consent	N
Picillo	Philip	Webster Bank	Medium Financial Institution	Consent	N
Potter	Randi	Busey Bank	Medium Financial Institution	Consent	N
Ranzini	Stephen	University Bank	Small Financial Institution	Consent	N
Reddy	Nishanth	Blue Pebble Solutions, Inc.	Non-Bank Provider	Consent	Y
Reef	Rodman	Reef Karson Consulting, LLC	Other Stakeholders	Consent	N
Reimer	Paul	Clearkey, Inc.	Other Stakeholders	Consent	N
Ruden	Seth	ACI Worldwide	Non-Bank Provider	Consent	N
Runnalls	Tim	Midwest Independent Bank	Small Financial Institution	Consent	N
Russell	Brian	Giesecke & Devrient	Non-Bank Provider	Consent	N
Scanio	Salvatore	Ludwig & Robinson PLLC	Other Stakeholders	Consent	N
Scheidt	Edward	ANSI x9 Accredited Standards Committee	Other Stakeholders	Consent	N
Schmitt	Ben	Dwolla Inc.	Non-Bank Provider	Consent	N
Schurr	Eric	TMG Financial Services	Non-Bank Provider	Consent	N
Seeterlin	Donald	Chesapeake Bank	Small Financial Institution	Consent	N
Simmons	Kaleigh	Rippleshot	Non-Bank Provider	Consent	N
Speare	Matthew	Regions Financial	Large Financial Institution	Consent	N
Srinivasan	Ganesh	Volante Technologies Inc	Non-Bank Provider	Consent	N
Stoltz	Rochelle	Coulee Bank	Small Financial Institution	Consent	N
Strayer	Victoria	TSYS	Non-Bank Provider	Consent	N
Swenson	Jeremy	Individual Participant	Other Stakeholders	Consent	N
Tapling	Peter	Early Warning Services LLC	Non-Bank Provider	Consent	N
Taylor	Gary	Conexxus	Other Stakeholders	Consent	N
Thomsen	Kevin	IBM	Non-Bank Provider	Consent	Y
Tonne	Cary	Affinity Plus Federal Credit Union	Medium Financial Institution	Consent	N
Tourt	Rob	Discover Financial Services	Large Financial Institution	Consent	N
Tyler	Eric	New America	Other Stakeholders	Consent	N
Ulrich	Glen	U.S. Bank	Large Financial Institution	Consent	N
Van Luvender	Rick	First Data	Non-Bank Provider	Consent	N

Last Name	First Name	Organization	Voting Segment	Vote*	Comments* (Y/N)
Wade-Gery	Will	Consumer Financial Protection Bureau	Other Stakeholders	Stand Aside	N
Weaver	Michelle	Extraco Banks	Small Financial Institution	Consent	N
Weiner	Stewart	BMO Harris Bank	Large Financial Institution	Consent	N
Welch	Bruce	Gilbarco Inc.	Non-Bank Provider	Consent	N
Wen	David	eCurrency Mint	Non-Bank Provider	Consent	N
Wilkes	Bradley	WingCash, LLC	Non-Bank Provider	Consent	N
Williams	Catherine	RBC	Large Financial Institution	Consent	N
Williquette	Joel	Bank of Luxemburg	Small Financial Institution	Consent	N
Wishon	Wendy	EPCOR	Other Stakeholders	Consent	N
Wiskirchen	Bradley	Kount Inc.	Non-Bank Provider	Consent	N
Wyson-Constantine	Heather	American Bankers Association	Other Stakeholders	Consent	N
Young	Richard	Deutsche Bank Trust Company America	Large Financial Institution	Consent	N
Zirkle	Amy	Electronic Transactions Association	Other Stakeholders	Consent	N

Secure Payments Decision Making Framework
Task Force Comment Record

Last Name	First Name	Voting Segment	Comment Type	Comment
Aubol	Larry	Non-Bank Provider	Consent	Well Done. Very thoughtful process. My compliments.
Dooley	Terry	Non-Bank Provider	Consent	It is an excellent document.
Griffin	Terrence	Non-Bank Provider	Consent	There were some comments that we discussed in the industry call that needs to be addressed by Todd for clarification.
Martindale	Suzanne	Consumer Interest Organization	Consent	Thank you for your careful consideration of all our comments and suggestions.
Mason	Joseph	Other Stakeholders	Consent	None
Reddy	Nishanth	Non-Bank Provider	Consent	1. Chair has sole authority over super majority or alternate decision. When alternate decision is selected, require the chair to publish to the entire task force his/her reasons for going that route. This requirement provides visibility into the process.
Thomsen	Kevin	Non-Bank Provider	Consent	I think the workflow can be further refined what is the "Subject to Alternate decision rule" process flow (non supermajority process flow). I think their should be another decision point that goes to the 'Withdraw Proposal' state.