

ESTIMATE*

FILED

Form SFEC-3.216(d)
Cover Page

2014 JUN -4 PM 4: 35

SAN FRANCISCO
ETHICS COMMISSION*Please type or print legibly in ink.*

| | | | |
|--|-------------------------|----------|-------------------|
| 1. Information regarding Elected Officer: | | | |
| Name (Last) | (First) | (Middle) | Daytime Telephone |
| Cisneros | José | Miguel | (415) 554-4479 |
| Mailing Address | Street | Zip | Fax Telephone |
| 1 Dr. Carlton B. Goodlett Place, Room 140 | | 94102 | (415) 554-5507 |
| Office Held | Email Address | | |
| Treasurer | jose.cisneros@sfgov.org | | |

2. Purpose of Travel:

1. Meeting at Dept. of Consumer Affairs, NY, NY.
2. Speaking at Network Branded Prepaid conference, Washington, DC.

3. Dates of Travel and Itinerary:

| | |
|----------------|-------------------------------------|
| 06/11/14 | New York, NY to Washington, DC |
| Month/Day/Year | City, State, Country |
| 06/12/14 | Washington, DC to San Francisco, CA |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

4. Schedule Summary:

Total number of pages, including this cover page _____

Check applicable schedules:

Schedule A ☒ **Yes – schedule attached**
Gift of transportation, lodging or subsistence

Schedule B ☐ **Yes – schedule attached**
Gift to the City of transportation, lodging or subsistence


Schedule C ☐ **Yes – schedule attached**
Reimbursement to the City of gift of transportation, lodging or subsistence

5. Verification:

I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge, the information contained herein and in any attached schedules is true and complete.

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date signed 06/04/14

Signature 

Form SFEC-3.216(d)
Schedule A – Gifts of Travel

1. Information regarding entity funding gift of transportation, lodging or subsistence

Full Name of Entity:

American Conference Institute

Address:

| | | | |
|------------|----------|-------|-------|
| [REDACTED] | New York | NY | 10010 |
| Street | City | State | Zip |

Name of Contact Person:

Brett Brumberger

Email Address: [REDACTED] Telephone: (212) 352-3220

3.. Cost of transportation, lodging and subsistence

A. Please list the total amount of costs that will be paid by the entity to fund the elected officer's travel, including but not limited to the amount directly related to the cost of the officer's transportation, lodging and subsistence.

\$700.00

ESTIMATE*

B. Please list the amount in Item A that is directly related to the cost of the officer's transportation, lodging and subsistence.

\$700.00

2. Information regarding contributors who contributed more than \$500 to the entity to fund the trip

Please list the name, occupation and employer of any contributor who contributed more than \$500 to the entity funding the trip and whose contributions were used in whole or in part to fund the trip:

Name of Contributor _____

Occupation of Contributor _____

Employer of Contributor _____

Name of Contributor _____

Occupation of Contributor _____

Employer of Contributor _____

Name of Contributor _____

Occupation of Contributor _____

Employer of Contributor _____

☐ Check box if additional schedules are attached.

4. **Information regarding persons accompanying the elected officer**

Please list the name of any individual who is

- (a) a City employee required to file a Statement of Economic Interests,
- (b) a lobbyist or campaign consultant registered with the Ethics Commission;
- (c) an employee of or individual who has an ownership interest in a lobbyist or campaign consultant registered with the Ethics Commission; or
- (d) an employee or officer of the entity that will pay for the gift of transportation, lodging or subsistence, and

who is accompanying the elected officer on the trip.

Please identify whether the individual is category (a), (b), (c), or (d), as described above.

| Name of Individual | Category |
|--------------------|----------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

☐ Check box if additional schedules are attached.

*ESTIMATED expenses; AMENDED filing to be submitted upon return.

Nichelson, Monica (TTX)

Subject: Network Branded Prepaid Card Association (NBPCA) Conf.
Location: Washington, DC

Start: Thu 6/12/2014 12:00 AM
End: Sat 6/14/2014 12:00 AM
Show Time As: Out of Office

Recurrence: (none)

Organizer: Cisneros, Jose

<http://prepaidevent.com/agenda2014.html>

From: Brett Brumberger [REDACTED]
Sent: Tuesday, February 18, 2014 12:29 PM
To: Brett Brumberger
Subject: Speaker details for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

Dear Speakers,

I am looking forward to working with you on NBPCA's 2014 Power of Prepaid™, to be held in Washington, DC, on **June 11-13, 2014**. Your session, entitled "Prepaid and the Public Sector: Innovative Applications by Federal, State, and Local Governments", is scheduled to take place **from 3:45 p.m. until 4:45 p.m. on Thursday, June 12**.

The following information will be printed in the conference brochure. Please respond with any changes **by no later than 12:00pm Eastern this Thursday (February 20)**, as we will be sending the finalized program to the printer at that time.

Speakers:

José Cisneros
Treasurer
City and County of San Francisco

Walt Henderson
Director, EFT Strategy Division
U.S. Department of the Treasury

Susan Herbst-Murphy
Senior Industry Specialist, Payment Cards Center
Federal Reserve Bank of Philadelphia

Moderator:

Phil Graves
EVP
InComm

Please do not hesitate to contact me should you have any questions.

Best regards,

Brett Brumberger, Esq.
Industry Manager

Finance, Labor & Employment, Insurance
American Conference Institute
www.AmericanConference.com

New York, NY 10010
Tel: 212-352-3220 ext. 5477

From: Brett Brumberger
Sent: Thursday, December 05, 2013 11:35 AM
To: Nicholson, Monica
Subject: RE: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

Monica,

Thank you for your email. I am thrilled to have Treasurer Cisneros on board for the conference. Regarding expense reimbursement, the maximum amount that we can reimburse for roundtrip coach airfare is \$800. For lodging expenses, we will match the cost of one night's lodging at the conference hotel (the Gaylord National Hotel and Convention Center). I know that Treasurer Cisneros will likely stay at another hotel. While that will not be a problem, we will only be able to reimburse him up to \$255 plus taxes (the cost of one night at the Gaylord).

One note: We will be including speaker photos in the brochure. To that end, I would greatly appreciate it if you would email me a headshot image of Treasurer Cisneros.

Please do not hesitate to contact me should you have any further questions.

Best regards,

Brett Brumberger, Esq.
Industry Manager
Finance, Labor & Employment, Insurance
American Conference Institute
www.AmericanConference.com

New York, NY 10010
Tel: 212-352-3220 ext. 5477

From: Nicholson, Monica [<mailto:monica.nichelson@sfgov.org>]
Sent: Tuesday, December 03, 2013 4:10 PM
To: Brett Brumberger
Subject: RE: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

Hello Brett,

Nice to speak with you today. Treasurer Cisneros is happy to speak at the NBPCA conference in June. Keeping in mind that the Treasurer is frugal, would you please let me know what the maximum allowable reimbursable amounts might be for flight and lodging expenses? He prefers to make his own arrangements.

Most sincerely,
Monica

From: Brett Brumberger
Sent: Tuesday, December 03, 2013 9:26 AM

To: Cisneros, Jose

Subject: RE: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

José, I wanted to follow up with you regarding **NBPCA's 2014 Power of Prepaid™** (the details can be found in my previous email below). I would be honored to have you speak at the conference. If you are unable to attend, please feel free to suggest any of your colleagues whom you think might be interested in participating.

Speakers and companies/agencies to date include:

The Honorable Jeb Hensarling (R-TX) (**Chairman of the House Financial Services Committee**), **Consumer Financial Protection Bureau (CFPB)** (tentative), **Financial Crimes Enforcement Network (FinCEN)**, David Nelson (**FDIC**), Doug King (**Federal Reserve Bank of Atlanta**), Susan Herbst-Murphy (**Federal Reserve Bank of Philadelphia**), Cristina Posa (**U.S. Department of Justice**), Karen Hobbs (**FTC**), Tom James (**Office of the Illinois Attorney General**), Dan Larkin (**National Cyber Forensics & Training Alliance**), David Landsman (**National Money Transmitters Association, Inc.**), Lauren Saunders (**National Consumer Law Center**), Tom Feltner (**Consumer Federation of America**), Jean Chatzky (**The Today Show**) (tentative), Rob Rosenblatt (**Unirush, LLC/RushCard**), InComm, MetaBank, Bancorp, Citibank, Discover, Fiserv, Card Compliant, Brightwell Payments, Cachet, Jacqueline Shinfield (**Blake, Cassels & Graydon LLP**), **Schulte Roth & Zabel**, and **Stinson Morrison Hecker LLP**.

I hope that you will be able to join us and please do not hesitate to contact me should you have any questions.

Best regards,

Brett

From: Brett Brumberger

Sent: Wednesday, November 20, 2013 4:20 PM

To: 'jose.cisneros@sfgov.org'

Subject: Speaking invitation for NBPCA's 2014 Power of Prepaid (June 11-13; Washington, DC)

José,

On behalf of American Conference Institute (ACI), I would like to invite you, or one of your colleagues if you are unavailable, to speak at **NBPCA's 2014 Power of Prepaid™** (www.prepaidevent.com). The conference will be held in **Washington, DC, on June 11-13, 2014**.

The Network Branded Prepaid Card Association (NBPCA) has developed this unique platform in partnership with ACI in order to bring together industry participants, government, and consumer advocates in a setting in which they will educate and engage with one another, form critical connections, and develop new and innovative ways in which to have a positive impact on the prepaid consumer. The conference agenda has been tailored to accomplish these goals, with key content delivered by the thought-leaders, innovators, advocates, and government officials who are currently shaping the industry. Content will address business direction and needs, regulatory analysis and application, technology and product innovation, and legislative developments. For your reference, I have attached the brochure from the previous iteration of this conference, held this past June, so that you may see the high quality of the program and faculty.

If you would like to speak at the conference, I would be grateful if you would inform me of your decision by phone or email by **Tuesday, December 3rd**.

At this time, panel times are still subject to change. To that end, in your response I would greatly appreciate it if you would indicate **at which session you would like to speak and one alternative session** in which you would be interested (in the event that your first choice session has been filled or is scheduled at a time that is inconvenient for you). **For your reference, I have included the relevant session titles at the bottom of this email below my contact information.** Each panel session will be approximately 60 minutes in length and will have 3-5 panelists.

I hope that you will be able to join us. Thank you for your time and kind consideration.

Best regards,

Brett Brumberger, Esq.

Industry Manager
Finance, Labor & Employment, Insurance
American Conference Institute
www.AmericanConference.com

New York, NY 10010
Tel: 212-352-3220 ext. 5477

NBPCA's
power of prepaid™
June 11-13, 2014 | Washington, DC

Main Conference Panels (June 12-13, 2014)

1. Prepaid and the Public Sector: Innovative Applications by Federal, State, and Local Governments
2. Advancing Prepaid for the Benefit of the Consumer and Industry – Government, Consumer Advocates, and Industry Weigh In

Monica Nichelson
Executive Secretary to Treasurer José Cisneros
City & County of San Francisco
City Hall, Room 140
1 Dr. Carlton B. Goodlett Place
San Francisco, CA 94102
415-554-7870

NBPCA "Power of Prepaid" Conference

Thursday, June 12, 2014

3:45 p.m. – 4:45 p.m.

TRACK ONE: THE EVOLVING REGULATORY LANDSCAPE; PREPAID IN THE PUBLIC SECTOR

Prepaid and the Public Sector: Innovative Applications by Federal, State, and Local Governments

Public sector use of prepaid products is a major growth area for the industry, and for prepaid companies of all sizes and stages. This session will explore the innovative ways in which the industry is partnering with the public sector to reduce costs and increase efficiency for federal, state, and local governments, as well as the roles of the various stakeholders in the prepaid value chain. Find out where the opportunities lie and what the challenges are in the public sector. Learn from those in the trenches how pioneering prepaid companies have successfully entered these markets and what they see for future opportunities.

José Cisneros

Treasurer

City and County of San Francisco

Alex Liu

Senior Product Manager, Government Prepaid
Bank of America Merrill Lynch

Walt Henderson

Director, EFT Strategy Division

U.S. Department of the Treasury

Moderator:

Andrew Gillen

VP, U.S. Public Sector

MasterCard

Susan Herbst-Murphy

Senior Industry Specialist

Federal Reserve Bank of Philadelphia

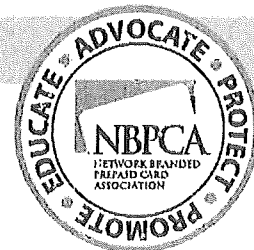
Outline:

Andrew will introduce government prepaid—its history, recent developments, the leading program types, stakeholders, etc.

We will discuss this topic in the context of several themes. Andrew will address a question to the panelists, and ask each to speak on the topic a few minutes. The topics are listed below. After each is the proposed speaking order on that topic, with the suggested time for each speaker.

1. Introduction: Gillen (10)
 - a. Welcome attendees
 - b. Introduce panel
 - c. Present background info.
2. Developments and innovations in gov't prepaid as programs mature
 - a. Cisneros (5)
 - b. Henderson (5)
 - c. Herbst-Murphy (5)
 - d. Liu (5)
3. Regulatory impacts
 - a. Liu (5)
 - b. Herbst-Murphy (3)
 - c. Henderson (3)
 - d. Cisneros (3)
4. Market changes and their potential impact (e.g., Chase's withdrawal)
 - a. Herbst-Murphy (5)
 - b. Liu (5)
 - c. Henderson (3)
 - d. Cisneros (3)
5. ?

Full Program Agenda Now Available – See Inside



Earn
CLE/CPE
Credits

NBPCA's power of prepaid™

June 11-13, 2014

Gaylord National Hotel and Convention Center | Washington, D.C.

Join Industry, Government, and Advocates
for Content, Connections, and Impact.

NBPCA is pleased to present the **full agenda** for the nation's premier event focused solely on the prepaid industry - featuring:



The Honorable Jeb Hensarling (R-TX)
**Chairman of the House Financial
Services Committee**



The Honorable Steve Stivers (R-OH)
**House Financial Services
Committee**



José Cisneros
**Treasurer of the City and
County of San Francisco**



Jamal El-Hindi
**Associate Director,
Policy Division, FinCEN**



Dan Henry
**CEO
NetSpend®, A TSYS® Company**



Brad Hanson
**President
Meta Payment Systems**



Marla Blow
**Former Assistant Director of Card
and Payment Markets at the CFPB**



Lauren Saunders
**Associate Director
National Consumer Law Center**

The key government agencies that impact your prepaid business will all be here, including: CFPB, FinCEN, Federal Reserve Board, Department of Justice, OCC, FTC, and Department of the Treasury.

As the prepaid industry continues to evolve, so will NBPCA's Power of Prepaid™. Please visit www.PrepaidEvent.com for exciting updates and additions to the program agenda, speakers, and sponsors.

Principal Sponsors:



Supporting Sponsor:

Deloitte.

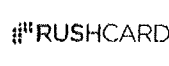
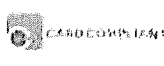
Luncheon Sponsor:



Panel Sponsor:



Associate Sponsors:



www.PrepaidEvent.com

Do you want to network with the key players in prepaid? Look no further. Here's who attended the Power of Prepaid™ in 2013:

| | |
|--|--|
| 1to1 Card | Insight Cards |
| AccountNow Inc. | IntelliSpend Prepaid Solutions |
| Ace Cash Express Inc. | IPS NV Inc. |
| ADP Payroll Services Inc. | ITC Financial Licenses Inc. |
| Aetna Inc. | Jones Management Services LLP |
| American Express | JP Morgan Chase |
| Arroweye Solutions Inc. | KeyBank |
| Baird Holm LLP | Lindquist & Vennum |
| Baker Wright Group LLC | Locke Lord LLP |
| Banking Up | Market Platform Dynamics |
| Barclays Card | MasterCard Inc. |
| BB&T Corporation | MasterCard Worldwide |
| Better ATM Services Inc. | MB Financial Bank |
| BlackHawk Network | Mercator Advisory Group |
| Blake Cassels & Graydon LLP | Meta Payment Systems |
| Branch Banking & Trust Company | MetaPay |
| Bretton Woods Inc. | Midco Connections |
| Brightwell Payments Inc. | National Consumer Law Center |
| Bryan Cave LLP | National Council of La Raza |
| Butler Snow O'Mara Stevens Canada PLLC | National Cyber Forensics & Training Alliance |
| Cachet Financial Solutions | National Urban League |
| Capital Prepaid Services | NBPCA |
| Card Compliant LLC | NetSpend Corporation |
| Careington International Corporation | NexisCard |
| Cash Pass Network | Numi Financial |
| Center for Financial Services Innovation | Parago Inc. |
| CenterState Bank | Patton Boggs LLP |
| CenterState Bank of Florida | Paul Hastings |
| Central National Bank | Pay O Matic |
| Citi Prepaid Services | Paybefore |
| Citibank NA | Paypal Inc. |
| Comerica Bank | Pillsbury Winthrop Shaw Pittman LLP |
| Commerce Bank of Kansas City | PLS Financial Services |
| Community Choice Financial Inc. | Prepaid International Forum |
| Comptroller of the Currency | Prepaid Resources LLC |
| Conference of State Bank Supervisors | Prepaid Technologies |
| Consumer Financial Protection Bureau | Provident Payment Systems LLC |
| Contact Solutions | PSCU |
| Core Innovation Capital | R&P Group |
| Criminal Division US Dept of Justice | Rapid! PayCard |
| Deloitte & Touche LLP | Reinvestment Partners |
| Department of Treasury | Republic Bank |
| Discover Financial Services LLC | Republic Bank of Chicago |
| Dollar Tree Stores Inc. | Schulte Roth & Zabel LLP |
| E&S Consulting LLC | SightSpan Inc. |
| eCredable | State of Michigan |
| EPS Financial LLC | Sterne Agee |
| Etsy | Stinson Morrison Hecker LLP |
| Evolution1 Inc. | Store Financial |
| FDIC | Sunrise Banks |
| Federal Deposit Insurance Corporation | Systems & Methods Inc. |
| Federal Reserve Bank of Atlanta | Target Corporation |
| Federal Reserve Board | The Bancorp Inc. |
| Federal Trade Commission | The Pew Charitable Trusts |
| Fifth Third Bancorp | TPG |
| Financial Management Service | True Course Advisory Services |
| Financial Services Roundtable | TSYS Loyalty & Prepaid |
| FinCEN | UMB Bank |
| First California | UMB Financial Corporation |
| First Covenant Bank | UniRush LLC |
| First Data Corporation | University Bank |
| First View LLC | US Bank |
| FIS | US Department of the Treasury |
| Fiserv Inc. | US House of Representatives |
| FMS US Department of Treasury | USA Today |
| FSV Payment Systems | Vantiv |
| Galileo Processing | Visa Inc. |
| Global Cash Access | VoltDella |
| Global Cash Card | Washington Post |
| Google Inc. | WebBank |
| Green Dot Corporation | Wells Fargo Prepaid Business |
| Harris Poll Insights | Western Union |
| InComm Inc. | Wright Express Rapid! PayCard |
| | Xerox State & Local Solutions Inc. |

Join Industry, Government, and Advocates for Content, Connections, and Impact.

The Network Branded Prepaid Card Association (NBPCA)'s Power of Prepaid™ is the nation's premier event focused solely on the prepaid industry. It offers 3 full days rich in networking, content, and education on the topics that *directly impact your prepaid business* – your products, your brand, and your bottom line. This is the event that the prepaid industry turns to in order to protect your industry, drive growth, innovation, and success.

It uniquely attracts the support and participation of those with the most influence over the prepaid industry – namely Hill leadership, regulatory and enforcement officials, media, customers, and consumer groups – providing you with an unparalleled platform for in-person interaction with the key influencers and policy makers who can have such a profound impact on the industry and your business.

This is the most relevant event to those driving and seeking to grow the prepaid industry. You, your staff, and partners are invited to exchange ideas, partake in the content-rich sessions, and capitalize on the networking offered.

NBPCA's Power of Prepaid™ has fast become the prepaid industry's official event – and one that connects, educates, inspires, and empowers. As the not-for-profit organization serving the network branded prepaid industry, the Officers, Board, and Membership of the NBPCA sincerely hope that you will join us for this must-attend event. We look forward to welcoming you to Washington, D.C., on June 11th-13th!

Warmly,



Kirsten Trusko
President & Executive Director
NBPCA

P.S. As the prepaid industry continues to evolve, so will NBPCA's Power of Prepaid™. Please visit www.PrepaidEvent.com for exciting updates and additions to the program agenda, speakers, and sponsors.

Hear from and network with our unparalleled faculty of key industry players, government officials, and consumer advocates.

Featuring:



The Honorable Jeb Hensarling (R-TX)
**Chairman of the
House Financial Services Committee**



Jamal El-Hindi
Associate Director, Policy Division
Financial Crimes Enforcement Network (FinCEN)



The Honorable Steve Stivers (R-OH)
House Financial Services Committee



José Cisneros
Treasurer
City and County of San Francisco

And including speakers from:

Consumer Financial Protection Bureau (CFPB)
Financial Crimes Enforcement Network (FinCEN)
Office of the Comptroller of the Currency (OCC)
Federal Reserve Board
U.S. Department of the Treasury
Federal Trade Commission (FTC)
Federal Reserve Bank of Philadelphia
Federal Reserve Bank of Atlanta
U.S. Department of Justice
New York County District Attorney's Office
Office of the Illinois Attorney General
Conference of State Bank Supervisors
Center for Financial Services Innovation (CFSI)
U.S. Chamber of Commerce
National Consumer Law Center
Consumer Federation of America
Consumer Action
National Council of La Raza (NCLR)
American Bankers Association (ABA)
National Money Transmitters Association, Inc.
Card Coalition
Mercator Advisory Group, Inc.
Core Innovation Capital
Xerox State & Local Solutions, Inc.
Ready Credit Corporation
Ace Cash Express Inc.
Evolution1, Inc.
Wave Crest Group Limited
Heartland Payment Systems, Inc.
Sunrise Banks
Margeta, Inc.
FBR Capital Markets Corporation
TrueCourse Advisory Services, LLC
Ogilvy Government Relations
Fenway Summer LLC
Compass Point Research & Trading, LLC
Pillsbury Winthrop Shaw Pittman LLP

InComm
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FIS
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Visa Inc.
Blackhawk Network
Fiserv, Inc.
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Brightwell Payments, Inc.
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Discover
Galileo Processing, Inc.
Wells Fargo
AchieveCard
FSV Payment Systems
First Data Corporation
FirstView Financial LLC
UMB Bank
Parago, Inc.
Bain Capital Ventures
Payoneer
E&S Consulting LLC
Schulte Roth & Zabel LLP
Davis Wright Tremaine LLP
Bryan Cave LLP
Blake, Cassels & Graydon LLP
Stinson Leonard Street LLP
Baird Holm LLP
Paul Hastings LLP
Locke Lord (UK) LLP