

Cathy Glassman

CC Glassman Consulting Inc.

Coral Springs, FL

Cathy Glassman has over 30 years' experience in bank operations, consulting, and expert witness testimony. She specializes in the areas of bank payment operations, check/image clearing and settlement, teller and ATM deposit processing, float, ACH and electronic payment processing, and correspondent banking. She is experienced as an expert at trial, in depositions, and in reports prepared for the court. Ms. Glassman brings a unique combination of hands-on management and consulting experience with the ability to condense complex financial procedures into clear, understandable terms for the court and the jury.

Ms. Glassman's experience as a banker and consultant provides clients with an understanding of banking standards and practices that is both broad and deep. In addition, her contacts and access to management at key financial institutions keep her up-to-date on procedures, products, technology, and regulation. Ms. Glassman has designed and facilitated national seminars on payment issues and has fostered thought leadership through white paper publications on Regulation CC, ACH Processing, and Correspondent Banking.

Ms. Glassman began her expert witness career in 1995, representing a major financial institution in a \$71 million lawsuit involving posting procedure, kiting, check processing, and float management. Since the successful outcome of that suit she has continued to accept cases, along with her occupations as a consultant and as a financial services company employee. Glassman Consulting Services, Inc. was formed in July 2012, devoted exclusively to expert witness and consulting services.

As a Senior Principal for ten years in the Global Payments Consulting practice of Fiserv (formerly Carreker Corporation), a bank payment, consulting and technology provider, Ms. Glassman provided project management expertise and consulting to a client base composed primarily of the top 25 banking institutions in the US. Her specific areas of expertise addressed market segmentation, deposit product design and analysis, electronic payments, revenue enhancement, and check/ACH/image processing.

Prior to joining Fiserv, Ms. Glassman was editor and author of *Endpoint Express*, a bi-monthly, national newsletter for bank operations, check processing, and ACH professionals. During her six years as editor, she conducted research on trends in bank operations, cash management, and fraud detection and control.

Ms. Glassman began her banking career in trainee positions with the Federal Reserve Bank of New York and as a financial analyst with Depository Trust Company of New York. Her banking operations management positions included coordinating check clearing services, designing float reports, and reducing non-earning assets at First National Bank of Maryland (now M&T Bank) and First National Bank of Atlanta (now Wells Fargo).

Ms. Glassman has been active in industry forums, conducting presentations for the Bank Administration Institute (BAI), Association of Financial Professionals, and The Association for Work Process Improvement (now IFO). She has also served on the BAI payments board and BAI TransPay steering committee. She received her BA from Lafayette College in Easton, Pennsylvania and studied at the University of Paris (Sorbonne). Ms. Glassman resides in a suburb of Ft. Lauderdale, FL.