PAYMENTS UNIVERSITY AGENDA - Day 1

December 6, 2017	Core Concepts	Payments Now
8:00-9:00	**Registration**	
9:00-10:00	**Faster Payments Update** Don't be left in the dark! With all of the recent progress on faster payments, we need to prepare our businesses and consumers for the upcoming changes. Join us to discuss what's ahead in faster payments. We will discuss: An assessment of proposed solutions by the Faster Payments Task Force, solutions being developed by The Clearing House (RTP), solutions being developed by Early Warning, and Same Day ACH.	
10:00-10:15	**Break**	
10:15-11:30	**ACH Fundamentals – Breaking Ground on the Path to ACH Success** It's hard to know where we're going unless we know where we've been. This course is designed to lay the groundwork and give you the building blocks to understanding and using the ACH network. Join us as we take a look back into the history of the network, examine the legal framework of those who govern the rules and guidelines, explore and define common terminology, and take an in-depth look at core ACH fundamentals.	**ACH Rules vs. Reality – Let's Debate** The NACHA Operating Rules provide minimum requirements that must be met by the participants. The Rules are not prescriptive in many areas, which leaves them open for interpretation on how participants should comply. This session will pit two payments professionals, who train on the Rules for a living, against each other. The speakers will look at some of the gray areas within the rules and debate them, in a civilized and professional manner, of course! Attend this session as an audience participant to decide who is right and who is wrong.
11:30-12:15	**Lunch**	
12:15-1:30	**Understanding ACH Products** For both ODFIs and RDFIs alike, it is very important that your staff knows every Standard Entry Class (SEC) Code. Understanding the 23 SEC Codes will allow your staff to know what kind of authorization each SEC Code requires, timeframes to provide proof of authorization, and how to handle disputes or inquiries. You and your staff will walk away with a core understanding from the Origination and Receipt side to immediately benefit your Operations and Frontline activities.	**Identifying and Registering Your Third-Party Senders** NACHA has just passed a new rule that requires every Originating Depository Financial Institution (ODFI) to either register its third-party sender customer(s) with NACHA, or provide NACHA with a statement that it has no such customers. The Rule became effective September 2017. You will take away a clear understanding of how to identify and audit your third-party senders.
1:30-1:45	**Break**	
1:45-3:00	**Deconstructing the ACH File** With all of the potential impacts of Same Day ACH, what do your corporate users of the network need to know? Some of the technical elements are useful – like how to identify Entries, but what about how they can make Same Day ACH work to their benefit? We break it down for you to understand the Originator point-of-view on this industry-changing amendment.	**UDAAP (Unfair, Deceptive, or Abusive Acts or Practices)** UDAAP is the elephant is the room when dealing with consumer accountholders. What can your financial institution do to ensure that you are treating your accountholders appropriately? Join us for this session and learn how to avoid the UDAAP trap.
3:00-3:15	**Break**	
3:15-4:45	**Key Components of a RDFI** Batter up! Be confident in your ability to step up to the plate and swing for the fences. As a financial institution playing in the ACH Game, you don't have a choice but to receive transactions, just like a batter waiting for the pitcher to throw the ball. No matter what is thrown to you, you have to be ready to react, whether it's to let it go, bunt the ball, or swing for the fences. In the ACH game we also have choices. Whatever the choice is, our strategy is to win the game and limit our losses. This session will give you the tools to understand what a Receiving Institution is, how you fit into the overall ACH function, what your responsibilities are, and equip you to appropriately respond to win!	**Fundamentals of Risk Management** A risk management program is important to every financial institution. This session, taught by an examiner, will focus on understanding how the FFIEC Guidance is applied to day-to-day operations as well as Audit and Examiner expectations, including documentation and best practices.

PAYMENTS UNIVERSITY AGENDA - Day 2

December 7, 2017	Core Concepts	Payments Now
8:00-8:30	Breakfast	
8:30-10:00	**Round Table Discussions** Are you experiencing problems processing payments? Feel like your voice isn't heard? Concerned that there is something you are missing? We have designed this session to give you the opportunity to express concerns with processing, operations, managing risk, staying on top of the latest trends in payments, and any other related concerns you may have. This is your chance for your voice to be heard and to hear from others in the field, including industry professionals.	
10:00-10:15	Break	
10:15-11:30	**Key Components of an ODFI** Slow and steady wins the race! Chances are that we've all found ourselves in this situation: we rush to get that one last thing accomplished on Friday before leaving for the day. We can relax over the weekend and feel good about what we accomplished only to end up coming back to work on Monday and realize that we made a mistake and have to fix it! When we are originating transactions into the ACH network, especially now with Same Day ACH, we want to take our time and make sure that we get it right the first time. Mistakes are costly! This session will focus on what it takes to be an Originating Institution. What are the responsibilities and risks of doing this type of business, and how do we win the race?	**Regulation CC changes are finally here!** In this session, you will learn about the FRB's Final Regulation CC Amendments and proposed rule.
11:30-12:15	Lunch	
12:15-1:30	**Stop Payments vs. WSUD** One of the most common audit findings is errors made with Stop Payments and WSUD. Let our elite trainer help your operations department understand the difference and what documentation is required. You will also learn about document retention warranties RDFIs carry when processing Stop Payments or Extended Returns. This session will go into great detail from a consumer vs. non-consumer request and will include review activities to ensure your staff is ready to handle a Stop Payment or Extended Return.	**Treasury Management 101** Treasury Management and/or Cash Management services are used by business customers for managing cash positions as well as for performing a variety of tasks related to business operations. This includes services for managing account balances and performing accounts payable/receivable processes and procedures. Learn more in this enlightening session!
1:30-1:45	Break	
1:45-3:15	**Exception Processing** Garbage in, Garbage out – This saying holds true for many things in life, especially in the world of ACH. It's likely that we've all had the situation where your accountholder has cancelled their gym membership and revoked their authorization for the monthly dues, only to have yet another month where the dues are being taken out. Or how about those situations where we are sending the same NOCs to the ODFI over, and over, and over again! These situations are frustrating to our accountholders and us. Handling exceptions takes time and money. "Automated Clearing House" means it's automatic and we shouldn't have to manually touch these items, but the reality is that we do. This session will focus on appropriately and efficiently handling these exceptions while making sure that we take on a limited amount of liability.	**Setting Exposure Limits** Whether you're ready to add your first ACH Originator, or you've been onboarding ACH Originators for years, you need to have processes and procedures in place to onboard those Originators. This interactive session will help you gain a greater understanding of what due diligence needs to be done and the criteria needed to evaluate and underwrite your Originators. In turn, you will establish the appropriate exposure limits as required by the ACH Rules. Walk through the process with case studies and sample documents to increase your understanding of this important topic.
3:15-4:15	**Winning the Cybersecurity Race** Do you feel like you're running a marathon just trying to keep pace with cybersecurity trends? Join this team of experts as they share experiences and solutions that can help you cross the finish line and win the cybersecurity race. Enjoy the fast-paced panel discussion as our relay team passes the baton between industry experts to share various viewpoints on this hot topic!	