PAYMENTS UNIVERSITY AGENDA - Day 1

November 6, 2019	*Core Concepts*	*Payments Now*
7:00-8:00	**Registration**	
8:00-9:00	**Evolution of Payments-Where We've Been, Where We Are, Where We Are Going** Join us as we explore where we've been and where we are headed. What can we learn from our past that will help us advance in the future?	
9:00-9:15	**Break**	
9:15-10:30	**Fundamentals of Payments** Laying the Groundwork: It's hard to know where we're going unless you know where we've been. This course is designed to help lay the groundwork and give you the building blocks to understand and use 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.	**Rules/Industry Update** Don't be left in the dark! These upcoming ACH changes will affect all of us, so ignorance will NOT be bliss if you don't educate yourselves and have a plan in place to comply. Listen in on this Informative session to stay up-to-date with the newest Rules updates focusing on enhanced Same Day ACH, and questionable return entries. We'll also give you an update on the faster payments landscape. Join us for a time to connect with your peers and hear what's new in the payments industry.
10:30-11:30	**Top 10 ODFI Pitfalls** Whether it's Faster Payments, or classic ACH, Check processing or a Wire transfer, 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, so 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, especially now with faster being a priority for all types of payments, we certainly want to make sure we get it right the first time. Mistakes are costly! This session will focus on what it takes to stay on top of payments as an originating institution, what are the responsibilities and risks of doing business, and how we win the race!	
11:30-12:30	**Lunch**	
12:30-1:30	**Deep Dive into ACH** Join this informative session on ACH. The Nacha Rules are extensive, and how much do you really know about RDFI and ODFI responsibilities? What about your originators – are you educating them on the rules each year plus telling them the new rules as they become available? What about excused delay, or exception processing and due diligence with onboarding a new originator? Then there's the ACH Operator, Arbitration and Compensation. Do you know your rights and are you protecting yourself and your originators from others that may be breaking the rules? Learn all that and more!	**Advanced Exception Handling/Case Studies** We all encounter challenging transactions during our day-to-day ACH processing. We've developed a new slate of case studies that address the issues that your department and call centers deal with on a regular basis. In this interactive session, you will be given a scenario to work through and see if your group can solve the problem according to the ACH rules. This is a can't miss session for all experienced ACH Professionals!
1:30-1:45	**Break**	
1:45-2:45	**Deep Dive into Check** Attend this interactive session going beyond the Check Fundamentals and Processing, into the Rules and Regulations of Check Law both for the Federal Reserve and ECCHO. Learn more about Agreements and Warranties plus an added benefit – the ins and outs of remote deposit capture.	**Regulation E and Protecting Your Consumers** What does Regulation E mean to you and your staff? This session will help you understand the requirements you have to fully protect your consumers under Regulation E. You'll learn about disclosures, error resolution, liability, pre-authorized transactions and receipts. Gain a better understanding of this very important regulation that outlined rules and procedures for EFT's and guidelines for debit cards.

PAYMENTS UNIVERSITY AGENDA - Day 2

November 7, 2019	*Core Concepts*	*Payments Now*
7:15-8:00	**Breakfast**	
8:00-9:00	**Faster Payments-How Do I Get Connected?** Join us for an exciting and informative session on: Faster Payments and/or RTP & Zelle: How do you get connected? This is a can't miss session for the beginning of your second day at Payments University. Grab a coffee and join in the conversation.	
9:00-9:15	**Break**	
9:15-10:30	**Card Essentials** Card payments include debit card, credit card and prepaid cards. Have you heard the latest in fallback transactions and liability concerns? How about EMV – are you aware of the newest in dispute processes, changes with (digital) signature requirements, and the Visa Claims dispute process? Join us for a look at card payments and what you should know if you are offering this service to your end users.	**Check Pain Points** Do you know the difference between an ECI and an Electronic Check? What about returns vs. adjustments? Or maybe you just want to know about the newest RDC indemnification rules for image and paper banks. Join us for a deeper discussion on these pesky check pain points and more that trip you up during normal day-to-day business that are just not normal!
10:30-11:30	**Deep Dive Wire** In this session you will gain a firm understanding of wire transfer fundamentals and go a little deeper, including risks, controls, internal strategies, and popular fraud schemes. Everything and more that you didn't know about Wire transfer plus risk and fraud schemes targeting this payment system.	**Payments Risk Management** No matter which channel a payments flows through, there is going to be some risk for every transaction type. This session will walk through the different kind of risk that each payment channel presents and offer some suggestions for managing those risks.
11:30-12:30	**Lunch**	
12:30-1:30	**Government Payments** This session will walk through important information regarding all there is to know about the Federal Government's ACH payments programs. Come to this session and get your questions answered about the Green Book, SSI, SSA, VA, reclamations and more. After this session you'll be better able to navigate around the obstacles you may encounter when navigating the terrain of decedent accounts. Topics include commercial and government reclamations, misdirected payments and other tales from the trenches.	**Emerging Technology and How It's Impacting FIs** Today's hyper-connected consumer associates personal finance with crowdfunding, virtual currencies and online payment apps, and their current appetite makes them the most educated generation of financial services in history. How do FIs keep up with innovation without getting bogged down with expensive technology and continue to meet their end users' needs?
1:30-1:45	**Break**	
1:45-2:45	**Talking Payments** Talking Payments is an open discussion format with the experts. What do you need to know and didn't get a change to ask during the previous two days of sessions. Come join the experts and get it all out in the open. What are your problem areas, the hard questions? See if you can stump us and hear from your peers on their special circumstances. We'd love to chat with you!	