

Hawai'i Payments University 2023 Agenda - Day 1*

*Agenda is subject to change

Nov 15, 2023	Payments Essentials	Payments in Practice
8:30 - 8:45	Welcome to Payments University - Introduction and Housekeeping	
8:45 - 10:00	What's New with Nacha - Debbie Barr , Nacha	
10:00 - 10:10	Transition Break	
10:10 - 11:00	<p>ACH Warranties & Indemnities</p> <p>Nothing is more important than understanding what you are and are not responsible for. In this session we'll start with the ACH Network and review the participants and then dive a little deeper into the rights and responsibilities as a Financial Institution participating in the ACH. You'll learn about the warranties, responsibilities and what occurs if you break those warranties and how the indemnities can affect your institution. We'll also touch on the structure of ACH legal framework and define common ACH terms.</p>	<p>What Would You Do? – ACH</p> <p>This session will focus on those hard to deal with situations that you encounter in your day-to-day ACH operations. We will use actual cases that have gone through Nacha's System of Fines and Arbitration process and let you be the judge of the outcome. Do your decisions match those of Nacha's panel of experts? Joins us for this fun and interactive class!</p>
11:00 - 11:10	Transition Break	
11:10 - 12:00	<p>Check Warranties & Indemnities</p> <p>This session will be all about the warranties with respect to electronic checks and electronic returned checks. Come learn about the basics regarding what each bank that transfers or presents a check and receives a settlement for warrants to the other parties in the chain. Checks may be a legacy system that has been around for decades, but still heavily used and check fraud exists. Know what to do & when to keep your FI to stay between the lines (rules in this case) to keep your FI protected.</p>	<p>What Would You Do? – Check</p> <p>This session looks at the more complex questions around checks. Have you had questions about duplicate presentments? Cashier's checks converted to an ACH POP? Eligibility for image exchange? Timing requirement for a return? What about adjustments allowed by agreement? Have you had a holder in due course situation? Join us for all kinds of fun with Check Case Studies!</p>
12:00 - 12:45	Lunch	
12:45 - 1:35	<p>Cards 101</p> <p>How do cards make your financial institution money? Why are there so many networks? Who is paying for the fees? This session will answer some burning questions about cards and help you understand the card system and its participants.</p>	<p>What's New with Government Payments?</p> <p>Earlier this year, Bureau of the Fiscal Service made it mandatory that all responses to Notices of Reclamation be completed in the Automated Reclamation Processing System, found at pay.gov. In this session, we will explore the ARPS, including how to register, using the ARPS and some frequently asked questions. We will also complete a refresher on government reclamations to ensure your financial institution is prepared to prevent unnecessary loss.</p>
1:35 - 1:50	Afternoon Break	
1:50 - 2:40	ACH Audit Findings	
2:40 - 3:30	Praises, Raises and Promotions - Kevin Olsen, "The Payments Professor"	

Hawai'i Payments University 2023 Agenda - Day 2

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Nov 16, 2023	Payments Essentials	Payments in Practice
8:30 - 8:35	Welcome to Day 2 of Payments University	
8:35 - 9:45	Faster Payments Fireside Chat	
9:45 - 9:55	Transition Break	
9:55 - 10:45	Risky Business Basics Do you understand the types of risk your organization faces? Unidentified risk is unmitigated risk. In this session, learn about the various types of risk inherent in the payment channels you use every day and best practices for controlling these risks.	Fraud Controls with RTP and FedNow This session will cover how your financial institution can control fraud in the instant payments space. We will address the requirements of the operating rules as well as Operating Circular 8.
10:45 - 10:55	Transition Break	
10:55 - 11:45	Regulation E (Taylor's Version) You don't have to be a Swiftie to understand that we are in an Era of Regulation E compliance. This session will look at the more complicated areas of compliance to make sure that your financial institution is the hero, not the anti-hero.	Reversals - Why and How? No one ever wants to do a Reversal, but they are occasionally necessary. Do you understand the process for reversing Entries or Files? This session reviews why Reversals may be necessary and how they should be handled.
11:45 - 12:30	Lunch	
12:30 - 1:30	Digital Currency-land and Financial Institutions There is so much more to digital currencies than crypto and bitcoin. This session looks at different types of digital currencies, regulatory guidance, and considerations every financial institution should be familiar with in this growing area.	
1:30 - 1:45	Break	
1:45 - 2:45	Faster Payments Use Cases	

