



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Pre-Conference
Agenda
(In-Person Only)

Pre-Conference - Monday 8/28

9:00 - 9:50 AM ET

The Basics of Understanding Debit and Credit Cards

Jennifer Stadler, CPP, CCE, SVP, Marketing Strategy & Communications, PaymentsFirst

Debit and credit card transactions are issued and processed in a variety of different ways. Understanding and having knowledge of the debit and credit card transaction process is important for participants within a financial institution. The mishandling and lack of understanding of debit and credit cards can represent a significant cost to card issuers and acquirers, including the merchants and at times the consumer. We will have a brief review of debit and credit cards, the issuing, authorization, and settlement process, in addition to understanding who the key players are. If you are new to the financial industry, or new to working with debit and credit cards, we encourage you to take this brief introduction class.

Track: New to Payments

Best Practices for ACH Originators

Randy Traynham, AAP, CTP, NCP, EMBA, Director, Education, PaymentsFirst

Step into the role of your ACH Originator and learn what they need to know to prepare for origination and avoid errors, mitigate risk, and ensure compliance. The Nacha Rules can appear overwhelming to our ACH Originators. Join us as we cover Nacha Rules Compliance, File Formatting Requirements, Security Best Practices and Risk Management Strategies.

Track: Treasury Management

ACH Fundamentals Workshop – Part 1 – ACH Network and the Transaction

Allen Young, AAP, VP, Education Services, PaymentsFirst

Understanding how electronic payments function is critical to the success of your financial institution. We have broken up our ACH workshop into two parts. For part one, we will provide an overview of the ACH network, define who the participants are, and provide a clear explanation of the transaction flow. Participants will receive ACH Quick Reference information that is useful for their organization or financial institution.

Track: ACH



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An Understanding of Checks and Wires

Meredith Stubblefield, AAP, APRP, NCP, VP, Risk & Compliance Operations, PaymentsFirst

Are checks and wires a mystery to you? If you are new to the payments industry or need a refresher course, join us as we review who the participants are in the check network and wire transfer. Do You know the difference between check clearing and check collection? What about the rules and regulations that govern checks? Do you understand the wire transfer flow and instructions, the various types of wire transfers, and the financial institution's role? Participants who attend the Check and Wire workshop will receive quick reference guides.

Track: New to Payments

Risk Management Foundation for Payments

Chad Frank, AAP, APRP, CCBIA, EVP, Risk & Compliance, PaymentsFirst

Risk Management is an evolving and critical element in managing, measuring, and mitigating risk for your institution. Your strategy evolves to meet customer needs and new products, your risk management approach should evolve as well but it must begin with a strong foundation. Ensuring payments risk is incorporated in the overall Enterprise Risk Management is essential in operating within your risk appetite. There are new ways to move money, and it is your job to incorporate that risk in the overall risk profile. Chad Frank, EVP of Risk & Compliance, at PaymentsFirst works closely with Financial Institutions as an auditor and consultant to help institutions evaluate and manage payments risks.

Track: Treasury Management

ACH Fundamentals Workshop – Part 2 – Common ACH Exceptions and Rules & Regulations

Allen Young, AAP, VP, Education Services, PaymentsFirst

Part 2 of our ACH Fundamental workshop will provide an overview of the most common ACH exceptions. When working with ACH transactions, it is imperative to understand the function of ACH processing in addition to understanding the corresponding rules and regulations, the most common ACH exceptions, and preparation and reaction to ACH problem resolution. Participants will receive ACH Quick Reference information that is useful for their organization or financial institution.

Track: ACH



SOLUTIONS
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RTP & FedNow - Understanding the Basics

Kevin Olsen, AAP, APRP, NCP - The Payment Professor, SVP, Pidgen

Session information coming soon!

Track: New to Payments

Effective Treasury Management Reporting to the Board

Randy Traynham, AAP, CTP, NCP, EMBA, Director, Education, PaymentsFirst

How do you ensure your Board of Directors receives the information about treasury management? Your Board seeks to guide financial resources, optimize return, and provide strategic guidance and they need effective reporting about treasury management. During this workshop, gain an understanding of treasury management reporting, including regulatory guidance, key metrics, and presentation best practices.

Track: Treasury Management

You May Not Be an ACH Expert, But We Are!

Allen Young, AAP, VP, Education Services, PaymentsFirst

Mandy Herman, AAP, NCP, Senior Director, Operations & Member Support, PaymentsFirst

Questions regarding ACH exception processing and how non-compliance may lead to rule violations will be answered during this workshop. Avoid customer frustration and learn more about how to handle reclamations, returns, and NOCs. We are ACH experts, so bring your questions, we have the answers.

Track: ACH

11:50 - 1:00 PM ET

Lunch



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference Agenda

Monday, August 28th

1:00 - 1:10 PM ET

Welcome Introduction

Rich Leary, President & CEO, PaymentsFirst

1:10 - 2:10 PM ET

Artificial Intelligence: An Existential Threat?

Dave Bernard, Co-Founder, Managing Partner, ConCap Global, LLC

March of 2023, with the introduction of ChatGPT, will go down as one of the most revolutionary months in history. Artificial intelligence (AI) tools released during this time have changed the world forever. If you read the press, there are no lukewarm reactions; you either believe that many jobs will be eliminated before AI takes over the world, or you embrace it as yet another technology-based productivity-enhancing tool. This talk will provide a high-level understanding of generative AI, artificial general intelligence, and large language models, and will guide your thinking into how best to take advantage of this revolution!

Opening Keynote

2:20 - 3:10 PM ET

Faster Settlement and FI Liquidity

Abhishek Veeraghanta, VP, Marketing & Product Management, VSoft Corporation

Mary Williams, EVP & COO, United Bankers' Bank

Liquidity can be your superpower - unlock the secrets of lightning-fast settlement and liquidity management and the impact on onboarding. Gain the skills and knowledge to wield and propel the settlement process with greater efficiency.

- What have we learned about onboarding?
- What have learned about Liquidity Management Tools?
- What has been learned about settlement?

Track: Operations



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference
Agenda

Monday, August 28th

2:20 - 3:10 PM ET *Continued*

Is the Lie Covered Under REG E? – Using OSINT to Enhance Investigations.
Hailey Windham, CFCS, Financial Crimes Investigations Officer | Safe FCU

Have you ever processed a Reg E dispute and thought to yourself, “I know he/she is lying”? How do you determine if a consumer is the victim or the fraudster of an unauthorized transaction dispute? While the purpose of Regulation E is to protect the consumer, the intent is not to enable fraudsters to cheat the system. In this session, we will introduce the use of open-source intelligence (OSINT) gathering and the vital role it can play in an investigation. You'll learn to trust your spidey sense through practical suggestions for conducting and documenting an investigation. Fraud and Dispute teams will leave feeling validated in their mission to protect the financial security of the institution and its members.

Track: Risk & Compliance, Fraud

Faster Payments Strategy - What Does Success Look Like?
Sean Carter, AAP, NCP, President & CEO, NEACH

The one constant is change. Changes in consumer expectations and behaviors related to payment preferences continue to evolve. Corporate clients must evolve to meet those changes and they need their financial institutions to be able to support their business needs. Your financial institutions must have a strategy that allows you to meet the needs of account holders while managing risk. From the board room to the branches and everywhere in between each employee and department have roles to play. How will you know if you have had success? This session we will discuss how each financial institutions can determine success and what are the performance indicators that you should be measuring.

Track: Emerging Payments

3:20 - 4:10 PM ET

Piecing Together Processes and Controls in Payments Operations
Kristin Stedman, AAP, APRP, VP, Bank Operations Control & 3rd Party Verification Manager, Pinnacle Financial Partners

Our payments operations teams are busy each day completing processes to post payments, initiate payments, handle disputes, and more. Employees within these same teams are also busy completing controls to ensure work is being managed properly. The controls assist in ensuring we are meeting regulatory/rule requirements and handling processes within institution standards. Attend this session to review control ideas for key processes within your payments' operations teams.

Track: Operations



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference
Agenda

Monday, August 28th

3:20 - 4:10 PM ET Continued

Nacha's Risk Management Framework for the Era of Credit Push Fraud

Jordan Bennett, AAP, APRP, Senior Director, Network Risk, Nacha

Nacha updated the Risk Management Framework in 2022 to reflect evolving threats posed to the Network by credit push fraud scenarios. These schemes include business email compromise (BEC), vendor and payroll impersonation frauds, and account take over (ATO). Financial Institutions, Third-Party Senders and other payments participants must also adjust their strategies to mitigate credit push scenarios. The 2022 Risk Management Framework focuses on three areas Nacha believes will have the greatest impact on reducing credit push fraud: enhanced guidelines and Rules to support RDFI risk management responsibilities; information and data sharing; and end-user education. This session will provide the latest information about developments in all three areas.

Track: Risk & Compliance, Fraud

FedNow: Ready, Set, Go

Joni Hopkins, AAP, VP, Federal Reserve Bank of Chicago

The Federal Reserve System announced that FedNow will launch in July. Is your organization ready to capitalize on instant payments when the FedNow Service arrives this summer? This service will enable financial institutions and other service providers to offer innovative instant payments solutions that support a broad range of transaction types and use cases for businesses and consumers alike. Join Joni Hopkins Vice President - Federal Reserve Financial Services to learn about FedNow functionality, use case opportunities and research on U.S. instant payments demand. Plus, learn about resources available today to help your organization embrace instant payments transformation with an actionable strategy for FedNow Service implementation.

Track: Emerging Payments

4:20 - 5:20 PM ET

The Politics of Payments

William Sullivan, Senior Director & Group Manager, Government & Industry Relations, Nacha

This session offers an examination and discussion of significant policy developments in Washington as well as insights from the mid-term congressional elections. The speaker will discuss the impact of a divided congress run by Democrats in the Senate and Republicans in the House. How will that impact payments policy at the congressional, regulatory and administration levels and who will be driving payments-related policy as we move closer to the 2024 elections.

Keynote Session

5:20 - 6:50 PM ET

Networking Reception



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference
Agenda

Tuesday, August 29th

9:00 - 10:00 AM ET

Push Payments Panel

Jorge Jimenez, President, Juniper Payments

Scott Jones, Partner, Adams & Reese

Kevin Olsen, AAP, NCP, APRP, The Payments Professor, SVP, Innovation & Strategy, Pidgin

More information coming soon!

10:10 - 11:00 AM ET

How to get Involved with Nacha

Jordan Bennett, AAP, APRP, Senior Director, Network Risk, Nacha

Nacha governs the thriving ACH Network, the payment system that drives safe, smart, and fast Direct Deposits and Direct Payments. Nacha is one organization with many roles. Not only does Nacha govern the ACH Network, but also the development of rules and standards. Join us for an informative session, as we take you through the various parties Nacha engages with across the financial spectrum, including the multiple volunteer opportunities available and how you can get involved with Nacha.

Track: Operations

Transaction Data: Payment StRATegy Finding the RAT!

Nanci McKenzie, AAP, APRP, EVP, Compliance & Product Strategy, Affirmative Technologies

In this fun and energized session from a Payment's Nerd in the middle of the financial industry - you find Nanci in the middle of fiNANCia! - you'll learn from an experienced payments professional of over 37 years on what your payments strategy should look like, how you can create it, and how you can use your data to find the RAT that may cause unwanted risks and future risks of loss within your transaction data. and, potentially bring failure to your Payment Strategy plan.

Track: Risk & Compliance, Fraud

Breaking Down the Barriers of Operating Circular 8 (OC 8)

Mary Gilmeister, CEO, Macha

Mary Gilmeister, CEO of Macha, will join us for a vibrant discussion on the recent updates to Operating Circular 8. She will provide details of the various key terms involved, including an overview of Regulation J 210.40(c) which provides Operating Circulars, a subpart that governs the details of its funds-transfer operations in connection to the FedNow Service. This session will include a vibrant discussion on UCC4A – 107 and Regulation E. In addition, a discussion on receipt, acceptance, and delivery of messages including non-value messages and settlement.

Track: Emerging Payments



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference Agenda

Tuesday, August 29th

11:00 - 12:00 PM ET

Networking

12:00 - 1:00 PM ET

Lunch

1:00 - 1:50 PM ET

Our Love/Hate Relationship with Third Party Payment Apps

Diana Kern, Client Learning Strategist, Shazam

Consumers love them, and there's a good chance you've used one yourself. But in your role as the card issuer, the unauthorized claims related to them are a source of frustration that was intensified by the 2020 spike in volume. This session will analyze recent years' P2P payments volume and fraud rates, plus the interchange revenue generated. It will also cover unauthorized claims, and provide best practices for debit card error resolution to help you stay compliant with Reg E.

Track: Operations

Best Practices for Risk Management in Cannabis Banking: Lessons Learned and Future Outlook

Erin O'Donnell, CMM, DES, CBP, Founding Partner, Infused Banking

This session is designed to provide banking professionals with a comprehensive understanding of risk management practices within the burgeoning cannabis industry. By exploring past experiences, regulatory changes, and current trends, participants will learn how to effectively navigate the unique risks associated with cannabis banking. The session will provide practical insights, share valuable lessons learned from experienced professionals in the field, and discuss the future outlook of risk management in cannabis banking.

Track: Risk & Compliance, Fraud



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference
Agenda

Tuesday, August 29th

1:00 - 1:50 PM ET *Continued*

Digital Currency 101: A Crypto Class for the Rest of Us (Part 1)

Kevin Moland, Senior Advisory Product Strategist, Payments Strategy, Jack Henry

Do you tense up when people use terms like blockchain or distributed ledger? Are you bewildered that a single Bitcoin could be worth tens of thousands of dollars? Do you struggle with the idea of mining anything digital? If you answered "yes" to any of these questions, this session is for you. Join us for Part 1 of a non-technical (but fully financial) explanation of what digital currencies are, how Bitcoin works, and what all the fuss is about.

Track: Emerging Payments

2:00 - 2:50 PM ET

Understanding Check Fraud: Types, Warning Signs, and Red Flags

Meredith Stubblefield, AAP, APRP, NCP, VP Risk & Compliance, PaymentsFirst

Mandy Herman, AAP, NCP, Senior Director Member Services, PaymentsFirst

Randy Traynham, AAP, CTP, NCP, Director Education, PaymentsFirst

This session will shed light on various type of check fraud, from counterfeit checks to altered or forged checks including the effect of warranty breaches. Speakers will also cover the key warning signs and red flags to watch out for to help you stay vigilant against potential threats.

Track: Operations

Authority and Authentication: An Overview of Customer Agreements and Company Resolutions in a Digital Age

Scott Jones, Partner, Adams & Reese

Authority and authentication are necessary for customers to initiate transactions. Understanding these important legal concepts and how they apply to an ever-expanding digital world are paramount to financial institutions properly complying with customer desires and avoiding liability for unauthorized transactions. Attendees of this session will come away with a better understanding of these important concepts and some real life examples of lessons learned from recent court decisions.

Track: Risk & Compliance, Fraud



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference
Agenda

Tuesday, August 29th

2:00 - 2:50 PM ET *Continued*

Digital Currency 101: A Crypto Class for the Rest of Us (Part 2)

Kevin Moland, Senior Advisory Product Strategist, Payments Strategy, Jack Henry

Do you wonder what makes a smart contract smart or what makes a stablecoin stable? Would you have trouble explaining the difference between CNBC and a CBDC? If you answered “yes” to either of these questions, this session is for you. Join us for Part 2 of a non-technical (but fully financial) discussion about smart contracts, stablecoins, and the future impact of digital currencies on financial services. (Attending Part 1 of this dual session may be helpful but is not required.)

Track: Emerging Payments

3:00 - 3:30 PM ET

Vendor Showcase

3:40 - 4:10 PM ET

Developing an Emerging Workforce

Drinal Foster, SVP, Technology Workforce Engagement Leader, Wells Fargo & Company

The workforce has changed drastically in recent years. Organizations are embracing change with a mix of generations and cultural backgrounds. Creating an emerging workforce is an essential part of competing in a fast-moving world. During this 30-minute session, we will cover the benefits of adapting to changing circumstances. We will discuss how individuals can come together with different backgrounds and provide a look into the human experience. Making dramatic shifts in the workforce is not something that can be done overnight. Organizations need to put the right people in place, look at their current practices, cultivate a workplace that addresses change, and make efforts toward retaining talent. We will discuss the benefits of advocacy groups and other methods by which you can prepare for an emerging workforce that will benefit your employees and the growth of your organization.

General Session



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference Agenda

Tuesday, August 29th

4:10 - 5:10 PM ET

Unlocking the Future of Banking: Embracing Open Banking

Jorge Jimenez, Chairman, Juniper Payments

More information coming soon!

Keynote Session

Wednesday, August 30th

9:00 - 10:00 AM ET

Identiffee Panel

Kevin Miyamoto, COO, Identiffee

Steve Douglass, CTP, VP, Sales & Business Development, The Clearing House

Glenn Wheeler, VP, Payments Strategy & Product Innovation, Catalyst Corporate Federal Credit Union

David Peterson, President, Board of Directors, PaymentsFirst & CIO, First National Bankers Bank

More information coming soon!

General Session

10:10 - 11:00 AM ET

Navigating Limits and Regulations in Account to Account Transfers

Randy Traynham, AAP, CTP, NCP, EMBA, Director, Education, PaymentsFirst

Understanding the regulatory landscape can impose a challenge for many working within the financial industry. Join us for an informative session on account-to-account transfers, the process of how they work, and the various benefits and risks involved. We will cover the regulatory landscape, provide an overview of transaction limits, the importance of fraud prevention, and provide valuable and informative customer service.

Track: Operations



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference Agenda

Wednesday, August 30th

10:10 - 11:00 AM ET *Continued*

When Your Customers Don't Exist: The Reality of Synthetic Identity Fraud
Staci Shatsoff, AVP, Secure Payments, Federal Reserve Bank of Boston

For years, synthetic identity fraud has raged within the shadows of the payments industry, often remaining undetected by companies and their defense systems. Fraudsters create synthetic identities by combining personally identifiable information to fabricate a person or entity in order to commit a dishonest act for personal or financial gain. Payments organizations have struggled to combat this specific fraud type in the past due to a lack of understanding around this threat and even how to define or report it. To partner with the industry in this fight, the Federal Reserve investigated synthetic identity fraud through an educational white paper series and led an industry focus group to develop a comprehensive, clear definition for synthetic identity fraud to help the industry distinguish it from other types of fraud.

Track: Risk & Compliance, Fraud

Modernizing B2B Payments with Instant Payment Rails
Debbie Smart, CTP, NCP, Senior Product Marketer, Q2

The RTP® and FedNow networks are often referred to as real-time or instant payment rails. However, the real power of these for B2B payments is the rich messaging available to solve decades-old pain points for businesses around payments and the associated remittance information. Explore with us how these messages help create efficiencies for sending and receiving payments and streamlining and automating accounts receivable/payable processing.

Track: Emerging Payments

11:00 - 12:00 PM ET

Vendor Networking



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference
Agenda

Wednesday, August 30th

12:00 - 1:30 PM ET

Keynote Lunch

Payments Ain't About Payments: The Bigger Picture

Lee Wetherington, Senior Director of Corporate Strategy, Jack Henry & Associates

Payments are never an end unto themselves. They're always a means to something else. Payments professionals often get lost in the mechanics of money movement. Admit it. You experience a rush from your mastery of the minutiae. But that myopia blinds you to the bigger picture, to upside potential, to where the opportunity lies. What do payments mean in 2023? In 2024? How does payments strategy map to deposit strategy, financial fragmentation, and financial health? The complexities of your craft are exactly what must be abstracted away from the average consumer and business. Join Lee for a look at solving the biggest challenge in financial services, and learn to think beyond payments.

Keynote Session

1:40 - 2:30 PM ET

A Friendly Reminder: Your Bank Needs a Payment Strategy

Marisa Reynolds, VP, Core Services, Genesys Technology Group

In today's digital age, financial institutions cannot afford to overlook the significance of developing a comprehensive payment strategy to stay competitive and meet customer expectations. This session serves as a wake-up call for financial institutions to assess their current payment landscape, recognize the importance of a well-defined payment strategy, and adapt to the evolving customer expectations and technological advancements in the industry.

Track: Operations



SOLUTIONS
PAYMENTS CONFERENCE
August 28-30, 2023

Conference Agenda

Wednesday, August 30th

1:40 - 2:30 PM ET *Continued*

Safeguarding Against Payment Fraud: Protecting Our Finances and Future

Kevin Miyamoto, COO, Identiffee

Scott Jones, Partner, Adam & Reese

We will delve into the critical issue of payment fraud and the importance of protecting ourselves against this ever-evolving threat. As technology continues to advance, so do the techniques employed by fraudsters, making it crucial for individuals, businesses, and organizations to stay vigilant and informed.

Track: Risk & Compliance

Payments: The Next Three Years

Tammy Wilson, VP, Product Innovation, The Clearing House

Payments today have myriad processing options that can create complexity, and we keep adding more. Providing smart, comprehensive, layered payment experiences that simplify the decisions for the customer is critical for adoption of new services. Streamlining access through APIs and strategic integration with key providers supports an ecosystem that allows for embedding key processes into customer workflows. Listen as The Clearing House dives into critical trends for payments innovation in the next three years.

Track: Emerging Payments

2:40 - 3:40 PM ET

What Now?

Kevin Olsen, AAP, NCP, APRP, The Payments Professor, SVP, Innovation & Strategy, Pidgin

As the conference wraps up, it's time for the grand finale! What lingering questions keep you up at night? What mysterious next steps lie ahead? What mind-boggling revelations did we stumble upon, and which ones do we wish we could unsee? Fear not, for the Payments Professor is here to bring it all together with eye-opening insights, refreshing recaps, and fearless predictions for the future. Brace yourself for a closing session that will leave you on the edge of your seat. Don't even think about missing out on this epic conclusion!

Keynote Session

3:40 - 4:00 PM ET

Prize Giveaway