



PAYMENTS UNIVERSITY AGENDA - Day 1

August 13, 2018	Core Concepts	Payments Now
8:00-9:00	Registration	
9:00-10:00	Everything I Know About Faster Payments I Learned in RDC Kindergarten It wasn't long ago this new product, RDC, came along and changed how we processed and even looked at Payments. Suddenly we relied more on software and hardware. We also relied more on the account holder (now we refer to them as end-users), we made some good decisions, and we paid (literally, it cost us money and/or account holders) for our mistakes and oversights, yet this product blossomed into an industry standard serving multiple industry segments, adapted to newer technologies and is now part of main stream payments. The future of faster payments may be still a little blurry, but a couple things are certain: they ARE coming, and we can apply the lessons learned from RDC to help guide us in their implementation.	
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 you know where we've been. This course is designed to help get you started laying 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.	Industry Update The Payments Industry is changing faster than a teenager can text their friends about how lame your advice on life is and how they just DNC, Do Not Care! Great, yet another three-letter acronym to learn. Keeping up with the industry can be challenging and, in this session, we will cover the latest developments that you need to have plans for as well introducing you to what may lie ahead in future of the payments.
11:30-12:30	Lunch	
12:30-1:30	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.	Originator Education Educating your Originators is a hot topic with regulators these days. How do you speak to your Originators about the responsibilities that they hold in the ACH network, in language they understand? If you give them too much information, you lose their attention, too little, and there could be compliance issues. This session will identify and expand upon which rules your originators must know to be in compliance with the NACHA Operating Rules and audit requirements. We will discuss the format of your communication and what needs to be documented within your origination agreements.
1:30-1:45	Break	
1:45-2:45	Key Components of a RDFI 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!	Top 10 Exception Handling Issues Join us for this very interactive session as the speakers discuss the top ten error resolution questions that an ACH Association receives from their members. At the top of the list are questions about reversals, stop payments and unauthorized entries. Bring your ACH knowledge and see if you can answer the questions we present to you.
2:45-3:00	Break	
3:00-4:15	Key Components of an ODFI Slow and steady wins the race! When we are originating transactions into the ACH network, especially now with Same Day ACH, it is certainly a time when 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!	Excused Delay Winter Storm Warning, Damaging Winds, Tornado Watch, we see it all in our territory! When natural disasters occur, it's almost a guarantee that we will get Excused Delay inquiries, but that section of the ACH Rules is not intended to take the place of a robust, well-tested business continuity plan. If you need to firm up your knowledge of what should be included in your business continuity plan, or are just interested in hearing of the misadventures of those who didn't heed the warnings, then join us for this session!



PAYMENTS UNIVERSITY AGENDA - Day 2

August 14, 2018	Core Concepts	Payments Now
8:30-9:00	Breakfast	
9:00-10:00	Are you Talking to Me? Do you ever feel like you're talking but no one is listening? Like everything you are saying is falling on deaf ear? What if I told you someone is listening, and you had better be careful what you are saying? Ready to tell yourself how to set yourself up for success then this is the session for you.	
10:00-10:15	Break	
10:15-11:30	Exception Processing It's likely that we've all had the situation where your account holder 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 account holders and us. Handling exceptions takes time and money. "Automated Clearing House" means its automatic and we shouldn't have to manually touch these items, but 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.	Death by Government Payments You don't have to die to learn the latest on Government Payments, it just may feel like it. This session will help you understand your liability for government payments posted in error? Learn what is changing in the way you handle reclamations. Why not gain insight into how Government payment rules differ from ACH rules to provide peace of mind that you have all the right answers.
11:30-12:15	Lunch	
12:15-1:30	Around the World in 80 Payments Have you ever noticed that anybody driving slower than you is an idiot, and anyone going faster than you is a maniac? --George Carlin Everyone keeps talking about how faster payments are coming to America, how it's going to change everything, and how we need to prepare now. Instead of worrying about what we need to do, let's step back and see what other countries are doing. As we take a trip around the globe you might be surprised what's available. Payments are schneller, mais rapido, vite, or "holy cow look at him go" – there is plenty of speed in payments around the globe. Secure your seat belts and hold on as we take a tour of the many options the globe has to offer.	
1:30-1:45	Break	
1:45-3:15	Deconstructing the ACH File With all the potential impacts of Same Day ACH, what do your corporate users of the network need to know? Some of the technical elements like how to identify Entries, to be sure, 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.	The ABC's of Payments Regulations & FFIEC This session will help you gain a better understanding of the alphabet soup of laws and regulations that govern payments of all types. A high-level overview of what each regulation covers as well as how they interact with the private sector rules that cover the payments systems will be discussed.
3:15-4:15	Talking Payments Bring your questions about processing payments to this open, interactive session where your voice gets to be heard. Concerned that there is something you are missing? We have designed this session to give you the opportunity to express your concerns with processing, operations, managing risk, staying on top of the latest trends in payments and more just for you.	