

# Hawai'i Payments University Agenda\*

November 3-4, 2022

In-person & Virtual Event

\*Agenda is subject to change.



November  
3, 2022

9:00-9:15

## Core Concepts

**Welcome to Payments University: Introduction & Housekeeping**  
**Speaker:** Carol Marx, Hawai'i Credit Union League (HCUL)

9:15-10:30

**Faster Payments Panel**  
**Panel:** Bradley Wilkes, OPN; Richard Watada, FRB; Scott Miller, TCH; Pat Dix, SHAZAM; Moderator: Kevin Olson

10:30-10:45

**Break**

10:45-12:00

**Faster Payments Basics**  
**Speaker:** Jessica Lelii, Macha  
Faster Payments are coming! We will discuss the basics of the current faster payments from The Clearing House, The Federal Reserve, and more. It is hard to keep up with all the changes, and what you should know to keep your Faster Payments strategy current. This course is designed to lay the groundwork to understanding the Faster Payments landscape.

12:00-12:45

**Lunch**

12:45-2:00

**ACH Basics**  
**Speaker:** Kari Kronberg, Macha  
This ACH basics course is designed to give you the building blocks to understand and utilize the ACH network. Join us as we 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.

2:00-2:15

**Break**

2:15-3:30

**Check Basics**  
**Speaker:** Kari Kronberg  
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 impacting image and paper banks? Join us for a deeper discussion on these abnormal check issues that trip you up during normal day-to-day business!

3:30-4:15

**Instant/Faster Payments and Developing a Strategy**  
**Speakers:** Bradley Wilkes, OPN; Michael Coates, First Hawaiian Bank; Scott Young; Hawaii USA FCU; Moderator: Kevin Olson  
Do you have a strategy for instant/faster payments? Learn from this panel the steps you need to take and who should be involved from your organization in developing your instant/faster payments strategy.

## Payments Now

**Case Studies: Risk Advanced**

**Speaker:** Mary Gilmeister, Macha

We all encounter challenging situations related to payment transactions during our day-to-day operations. Join us for risk case studies that address the issues that your management, your department, and call centers deal with on a regular basis. In this interactive session, you will be given scenarios to work through regarding risk and managing that risk to an acceptable level. This is a cannot miss session for all experienced risk professionals!

**What's New? What's Not? Green Book and Government Payments Explained**

**Speaker:** Jessica Lelii, Macha

Did you know that the Green Book has been updated? Want to learn more about the new electronic reclamation FS-133 form? We have heard a lot about government payments in the last couple months. This session will walk you through important information regarding all there is to know about the Federal government's ACH payments programs. Get your questions answered about the Green Book, SSI, SSA, VA, reclamations, and more. After this session, you will be better prepared to traverse around the obstacles you may encounter when navigating the terrain of decedent accounts. Topics include government reclamations, misdirected payments, and other tales from the trenches.

**Case Studies: CSI-Check Systems Investigations**

**Speaker:** Michele Barlow

This session looks at the more complex questions of check. What is eligible for image exchange? Returns and adjustments? Yes, please! We will talk about the timing requirement of a return; what adjustments are allowed by agreement; and the loss allocation between Bank of First Deposit and Paying Bank that is allowed under check law.



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9:00-9:05

## Core Concepts

**Welcome to Day 2 of Payments University**

9:05-10:15

**Payments in a Post Pandemic World**

**Speaker: Pat Dix, SHAZAM**

In this session, we will discuss how the payments landscape has changed.

10:15-10:30

**Break**

10:30-11:45

**Reg E Basics**

**Speaker: Kari Kronberg, Macha**

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. Hear details about disclosures, error resolution, liability, pre-authorized transactions, and receipts. Gain a better understanding of this very important regulation that outlines rules and procedures for EFTs and guidelines for debit cards.

11:45-12:45

**Lunch**

12:45-2:00

**Card Risk & Disputes**

**Speaker: Kari Kronberg, Macha**

Do cards feel like foes instead of friends? The use of cards in apps and online marketplaces has caused a swing in how this payment method is viewed by consumers. We will discuss the risks of Card Not Present transactions, the challenges of fighting "friendly fraud" in dispute cases and talk about the future of virtual and prepaid cards. Advance your card knowledge and befriend cards again!

2:00-2:15

**Break**

2:15-3:15

**Future of Payments**

**Speaker: Kevin Olson**

What is the future of payments? Kevin will talk about the future of payments as it relates to Cryptocurrencies, Cannabis Banking, Faster/Instant, and more!

## Payments Now

**Use Cases: Reg E**

**Speaker: Michele Barlow, Macha**

Do you really know your Reg E details? Regulation E is a Consumer Financial Protection Bureau (CFPB) regulation that outlines rules and procedures for electronic funds transfers (EFTs). This all-new session will dig into the compliance while also ensuring the protection of your customers from unauthorized EFTs. Go through our use cases related to Regulation E. Fun stuff!

