

“Charting the Course through Payments”

Macha’s Payments Forum

June 14, 2023

Agenda is subject to change without notice

9:30 - 9:40am	Introductions and Housekeeping <i>Mary Gilmeister AAP, NCP President/CEO, Macha</i>
9:40 - 10:40am	Faster Payments Fireside Chat <i>Mary Gilmeister, AAP, NCP - President/CEO, Macha - Moderator</i> <i>Steve Douglass, The Clearing House</i> <i>Joni Hopkins, Federal Reserve Financial Services</i> <i>Kevin Miyamoto, Identiffee</i> <i>Steve Asbach, M&T Bank</i>
10:40 - 11:00am	Networking Break
11:00am - 12:00pm	The Dirty Dozen of Payments Lawsuits <i>Paul Carrubba, Of Counsel, Adams and Reese LLP</i> This session looks at recent, real lawsuits involving various payment types, including checks, wire transfers, ACH Entries, and some faster payment platforms. Participants attending this session will gain a better understanding of the underlying laws applicable to payments and common pitfalls that often lead to liability for financial institutions.
12:00 - 1:00pm	Lunch

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1:00-2:00pm	<p>Debit Profitability in a Digital World <i>Manish Nathwani, SHAZAM</i></p> <p>In October 2022, a decision by regulators sparked a new wave of competition in your debit card program. The new rules could impact how up to 50% of your transactions are routed and how much you get paid in interchange. There is opportunity for the financial institutions looking to take advantage.</p> <p>This session will break down the latest decision from the Fed and how you the critical questions you need to be asking today to optimize the profitability of your debit card program. We will look at the new consumer trends and technologies impacted by the change and show you how to avoid potential fraud as you see new transaction.</p>
2:00 - 2:15pm	Networking Break
2:15 - 3:15pm	<p>ACH State of the Union 2023 <i>Debbie Barr, AAP, Nacha</i></p> <p>“Strong” is a good word to describe the ACH State of the Union. The 2022 numbers back that up. The ACH Network continues to grow with 30 billion payments valued at \$76.7 trillion last year. Same Day ACH is stronger than ever, as the \$1 million per-payment limit makes it an even more attractive option. Join us to learn how to make the most of ACH, including an update on Late Night ACH, which has nothing to do with TV and everything to do with accelerating payment information for financial institutions and their customers. We will also look at Nacha’s updated Risk Management Framework and how your institution can help combat the growing scourge of credit-push fraud.</p>
3:15pm	Wrap Up / Door Prizes