



# PAYMENTS UNIVERSITY AGENDA - Day 1\*

August 12, 2024	<i>Payments Essentials</i>	<i>Payments in Practice</i>
9:00 - 9:15	<b>Welcome to Payments University - Introduction and Housekeeping</b>	
9:15 - 10:30	<b>Industry Update</b> This general session will help you navigate all the changes that are taking place around the Payments Ecosystem. We will spotlight upcoming Rule changes and the potential impact on Financial Institutions. Come and listen to payments industry changes related to rules, regulations, & requirements.	
10:30 - 10:40	<b>Transition Break</b>	
10:40 - 11:30	<b>Payments Exception Handling</b> Let's discuss the various payment systems and the types of exceptions that financial institutions see on a regular basis. This session will feature an overview of the various payment systems, including their participants, payment flows, and common uses. Once we talk about how the payments should flow, we'll discuss what happens when there is an exception.	<b>ACH Rules and Reality</b> Do you follow the Nacha Operating Rules to the letter all the time? Does your organization have processes that, when compared to the Rules, might make sense for your organization, but could be considered a violation? This interactive course looks at some processes that walk a fine line between compliant and noncompliant.
11:30 - 11:40	<b>Transition Break</b>	
11:40 - 12:30	<b>Common Check Complications</b> What's the difference between altered and counterfeit? How do you handle a late return? Who's liable for a forged indorsement? This session will outline the most frequently asked about scenarios in the check world and help you get a better understanding of your obligations when you are the Paying Bank and when you are the Bank of First Deposit.	<b>Check Brainteasers</b> Feel pretty good about your check knowledge? Let's get into some doozies of check scenarios! We will take a closer look at holder-in-due course claims, RDC indemnity, ECI vs RCC, a claim of damage due to under encoding, and more!
12:30 - 1:15	<b>Lunch</b>	
1:15 - 2:05	<b>What's New with Government Payments?</b> This session will provide a refresher on all things government payments to ensure your financial institution is prepared to prevent unnecessary loss.	<b>90 Day Fiancé Card Dispute</b> It may seem like 90 days is a short amount of time to get married, but 90 days is a LONG time to finalize a card dispute! This session will show you the step-by-step timeframes of filing a card dispute with Visa or Mastercard. We will touch on provisional credit, fraud vs. non-fraud disputes, merchant credit, and final credit letters. Card disputes just might become the new love of your life!
2:05 - 2:25	<b>Snack Break</b>	
2:25 - 3:40	<b>BSA &amp; ACH Operations Collaboration</b> The Bank Secrecy Act (BSA) requires each Financial Institution to appoint a BSA Officer to monitor activity for signs of money laundering and/or terrorist financing. The Nacha Rules will soon (?) have a rule requiring monitoring by all parties for suspicious ACH Entries. Let's talk through some of the requirements for the BSA team and the ACH Operations team to see where there is overlap that we can use to collaborate and make our lives a little easier.	
3:40 - 4:00	<b>End of the Day Q &amp; A</b> You've got questions-we've got answers! Join our payments experts as we end the day with time for you to revisit any lingering questions you may have after a full day of learning.	

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# PAYMENTS UNIVERSITY AGENDA - Day 2\*

August 13, 2024	<i>Payments Essentials</i>	<i>Payments in Practice</i>
<b>9:00 - 9:05</b>	<b>Welcome to Day 2 of Payments University</b>	
<b>9:05 - 10:15</b>	<b>Faster Payments Update</b> This session will begin with an overview of the various faster payment systems in the US today. We will focus on development of use cases and why your financial institution should be paying attention to Faster Payments. Lastly, we'll discuss the Faster Payments Professional certificate program and Accredited Faster Payments Professional accreditation from Nacha, including how you can prepare for these programs and what they mean to your organization.	
<b>10:15 - 10:25</b>	<b>Transition Break</b>	
<b>10:25 - 11:15</b>	<b>Risky Business Basics</b> 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.	<b>Risk in the Real World</b> 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, operations departments, and call centers deal with on a regular basis. You will work through scenarios to manage risk to an acceptable level - an interactive session that all risk professionals will not want to miss!
<b>11:15 - 11:25</b>	<b>Transition Break</b>	
<b>11:25 - 12:15</b>	<b>Who Wants to Be Accredited?</b> AAP, APRP, NCP, AFPP... What do all these letters mean? Are you looking to boost your payments knowledge and add some fancy letters behind your name in the next few years? Find out about the testing process, the prep packages that Macha offers, and how to maintain the accreditation once it is earned. Take your payments game to the next level ASAP!	<b>Payments Court: Ripped from the Headlines</b> Attendees of this session will become the judge and jury as they preside over payments-related legal rulings. Teams are divided into plaintiffs and defendants as they strategize to break down the facts of each case and make their arguments.
<b>12:15 - 1:00</b>	<b>Lunch</b>	
<b>1:00 - 2:15</b>	<b>Regulation E - Moving Beyond "Us vs. Them"</b> Consumers have the upper hand when it comes to Regulation E compliance. It's make or break for financial institutions to ensure the error resolution process is followed correctly. How do P2P platforms like Venmo or Zelle come into the picture? What about FedNow or RTP? Is there ANYTHING that can be pushed back to the consumer? Join us to take a deep dive into the world of consumer protection in electronic funds transfers and make sure you have a handle on your responsibilities.	
<b>2:15 - 2:30</b>	<b>Snack Break</b>	
<b>2:30 - 3:20</b>	<b>Artificial Intelligence and Financial Institutions</b> The financial landscape is undergoing a revolution, driven by the power of Artificial Intelligence (AI). This session will dive deep into this exciting transformation, exploring how AI is impacting different aspects of banking and paving the way for a more efficient, secure, and personalized financial experience.	
<b>3:20 - 3:40</b>	<b>End of the Day Q &amp; A</b> You've got questions-we've got answers! Join our payments experts as we end the day with time for you to revisit any lingering questions you may have after a full day of learning.	

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