



# PAYMENTS UNIVERSITY AGENDA - Day 1\*

Nov 13, 2024	<i>Payments Essentials</i>	<i>Payments in Practice</i>
8:30-8:45	<b>Welcome to Payments University-Introduction and Housekeeping</b>	
8:45-10:00	<b>Faster Payments Update – Kevin Olsen, AAP, APRP, CHPC, NCP (“Payments Professor”, Pidgin), Joni Hopkins, AAP (Federal Reserve Financial Services), Scott Miller, NCP (The Clearing House), Bradley Wilkes (Open Payment Network)</b>	
10:00-10:10	<b>Transition Break</b>	
10:10-11:00	<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>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!
11:00-11:10	<b>Transition Break</b>	
11:10-12:00	<b>A Guide to Navigating the Debit Card Highways-Diana Kern (SHAZAM)</b> Processor, network, issuer, acquirer and PAN are among the multitude of terms and acronyms used in the card payments industry. Who, or what, are they? What role does each organization play in the payments system? To a consumer a card transaction simply works—and very quickly! But how? Pull back the curtain and look at the entities involved in a debit transaction, learn the critical part each one plays, and discover why so many variables exist today.	<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.
12:00-12:45	<b>Lunch</b>	
12:45-1:35	<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.	<b>Implementing Instant Payments, Receive and Send</b> Joni Hopkins, AAP (Federal Reserve Financial Services), Scott Miller, NCP (The Clearing House), Bradley Wilkes (Open Payment Network), and Scott Young (HawaiiUSA FCU and PacPay)
1:35-1:50	<b>Afternoon Break</b>	
1:50-2:40	<b>Banking MSBs and Risk Management: A View from Hawaii’s Division of Financial Institutions - Matt Luzadder (Kelley, Drye &amp; Warren LLP)</b> Financial institutions are generally aware of the risks presented by money services businesses (MSBs). But a deeper understanding MSBs’ regulatory obligations improves how banks and credit unions onboard, monitor and manage relationships with MSBs. Hear directly from the Division of Financial Institutions on MSB licensing, ongoing compliance obligations and what policies and programs financial institutions should expect to see from MSBs. The Division will share red flags that should cause financial institutions to ask additional questions and issues that have gotten MSBs into hot water. Learn about how the Division is addressing installment lenders and the digital currency industry and what is on the horizon for the Division.	
2:40—3:30	<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.	

\*Agenda subject to change



**Macha** PAYMENTS UNIVERSITY AGENDA - Day 2\*  
EVERYTHING PAYMENTS - EVERYWHERE

Nov 14, 2024	<i>Payments Essentials</i>	<i>Payments in Practice</i>
8:30-8:35	<b>Welcome to Day 2 of Payments University</b>	
8:35-9:45	<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.	
9:45-9:55	<b>Transition Break</b>	
9:55-10:45	<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>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!
10:45-10:55	<b>Transition Break</b>	
10:55-11:45	<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>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!
11:45-12:30	<b>Lunch</b>	
12:30-1:30	<b>Diving into the Payment Fraud Landscape: The Rise of Historic, Evolving, and Future Threats-Mike Timoney (Federal Reserve Financial Services)</b> Fraud and scam losses were reported to be over \$151 billion in the US in 2023. Losses are attributed to increasing historic threats, such as check fraud and account takeovers, and existing threats that continue to evolve, such as scams, synthetic fraud, and money mules. Emerging threats, such as Generative AI, aid scams by allowing malicious actors to create more believable narratives and translate into most languages. Join us as we dive into the current landscape of these "old" and "new" fraud threats, drivers behind their continued success, and options to address these challenges.	
1:30-1:45	<b>Break</b>	
145-2:45	<b>Aligning Financial Services with Customer Expectations in the Age of Instant Payments – Kevin Olsen, AAP, APRP, CHPC, NCP ("Payments Professor", Pidgin)</b> In today's fast-paced financial landscape, a critical disconnect persists between financial institutions and the very people they aim to serve. This keynote addresses the growing concern that financial institutions and individuals are not effectively listening and responding to the evolving needs and requests of their customers, especially in the realm of instant and faster payments. Through insightful analysis and real-world examples, we will explore how miscommunication and misinterpretation hinder customer satisfaction and trust. Join us to uncover strategies for better listening, more empathetic engagement, and innovative responses that align with what customers are truly asking for. Learn how to turn these challenges into opportunities for stronger, more meaningful customer relationships and sustainable business growth, with a focus on meeting the demand for rapid and efficient payment solutions.	

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