PAYMENTS UNIVERSITY AGENDA - Day 1

August 17 2015	Basic Track	Advanced Track	
8:00-9:00	**Registration**		
9:00-10:00	**Introductions and Industry Update** Kick off your learning experience by hearing what's going on in the industry right now! We will look at the latest ACH Rule changes for 2015, Details on the latest Request for Comment (RFC) and Request for Information (RFI), and NACHA initiatives will all be discussed!		
10:00-10:15	**Break**		
10:15-11:30	**ACH Fundamentals** Begin your university experience with a history and legal framework overview of the ACH Network. Learn who the ACH Participants are and what role they each play in the Network. Do a comparison of ACH Credits vs. ACH Debits as well as Consumer vs. Corporate payments.	**Check Exception Case Studies** Check exceptions still plague us on a day to day basis. Check exceptions include fraudulent endorsements, fraudulent signature, duplicate presentment, and more. Attend this session and earn 1.8 NCP CEU	**Card Payment Overview** Swiping a card is quick and easy, but what happens when that transaction is initiated is far more complex. Learn from a card payments expert and gain high-level knowledge on what goes on behind the scenes to ensure the transactions are executed. You will learn about the different players involved and what goes into deterring the costs associated with real-time EFT and card routing.
11:30-12:15	**Lunch**		
12:15-1:30	**Payment Applications (SEC Codes)** There are 23 different Standard Entry Class (SEC) Codes which represent the different applications and/or products in the ACH network. Attend this session and expand your knowledge for each of these SEC Codes; to include how they work, authorization requirements, and special format details for each one.	**Third Parties are the talk of the town, but do you really understand what the talk is all about?** NACHA has put out an Operations Bulletin in an attempt to simplify understanding Third Parties. We will review this bulletin and then get you out of your seats and bring third parties to life.	
1:30-1:45	**Break**		
1:45-3:00	**ACH Origination** This session provides insight into the day to day obligations of the Originating Depository Financial Institution (ODFI) you will be provided with an overview of the Originator's compliance responsibilities, warranties and liabilities, including the handling of Returns, NOCs, reversal and managing the risks.	**Regulation Royalty** Here is your chance to earn the Crown of Regulation Knowledge! This session will challenge your knowledge of the regulations and everyone will have a chance to become Royalty of the Kingdom of Regulations	
3:00-3:15	**Break**		
3:15-4:45	**ACH Receipt**	**ACH Problem Solving: Advanced Case Studies**	**Apple Pay and Emerging Mobile Wallets**

The RDFI has responsibilities too! This session focuses on the details of Article 3 of the NACHA Operating Rules. The RDFIs daily operations, customer service issues, how the rules apply and areas of risk will be addressed. Dispute resolution and the rules enforcement process between financial institutions will also be covered.	These new case studies address some of the more advanced questions/scenarios that come into our Call Centers. We will work in groups to solve the issues according to the rules and regulations which apply. A must-attend for all 'seasoned' ACH professionals	What is Apple Pay™? What does it mean for you and your financial institution? This session will teach you all you need to know about how Apple Pay works, the security behind it and how it and other mobile wallets will impact your financial institution	

PAYMENTS UNIVERSITY AGENDA - Day 2

August 18, 2015	*Basic Track*	*Advanced Track*	
8:00-8:30	**Breakfast**		
8:30-9:45	**Federal government payment Roadblocks** A panel of experts will answer your questions and help you navigate around the potholes you encounter once you learn of the death of your accountholder. We will cover both commercial and government reclamations, misdirected payments, account titling requirements and other roadblocks.		
9:45-10:00	**Break**		
10:00-11:30	**ACH Returns** Payments processing is easy when the payments post automatically; but what happens when they don't? This session will review the common reasons for exceptions; provide details on Return Reason Codes, including ODFI requests for return, permissible returns and dishonored/contested dishonored returns. Case Studies will be used to test what you've learned during this workshop -- this is definitely a must attend session!	**EMV and Tokenization** EMV® and Tokenization will change how customers use their cards, so education is crucial! In this session, learn how your customers will interact with chip cards and the terminals that accept them, so that your financial institution can properly educate your customers before the point-of-sale (POS) liability shift occurs this fall.	
11:30-12:15	**Lunch**		
12:15-1:45	**The ACH Rule Book: Where Does It Say That?** Interactive workshop		
1:45-2:00	**Break**		
2:00-3:30	**Understanding ACH Files and Formats** Do you know the difference between a 1 and a 9 record? Have you ever seen sound and what does it have to do with file formats? What is EDI information and how would it appear in a file? This session is designed to provide you with the technical	**Regulation E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation** This session will define and explain the types of transactions covered by Regulation E and the requirements pertaining to debit cards. We will take a look at the timeframes and dollar limits spelled out in the regulation and apply them to debit card error resolution.	

	understanding needed to be able to look into an ACH file for details. Topics in this session include file layouts, field definitions and requirements, data acceptance specifications, and more. Attendees will create an ACH file by hand. This session is a must for anyone supporting ACH services or desiring to increase their ACH knowledge.	
3:30-4:15	**Let's Play the Payments Feud!** Play the fast-paced survey game based on the hit game show! See if you can guess the most popular answers to ACH survey questions. Get all the answers correct and move on to the next round. But be careful not to strike out!