



PAYMENTS UNIVERSITY AGENDA - Day 1

August 14 2017	Core Concepts	Payments Now
8:00-9:00	Registration	
9:00-10:00	ACH Rules vs. Reality – Let's Debate The NACHA Operating Rules provide minimum requirements that must be met by the participants. The Rules are not prescriptive in many areas, which leaves them open for interpretation on how participants should comply. This session will pit two payments professionals, who train on the Rules for a living, against each other. The speakers will look at some of the gray areas within the rules and debate them, in a civilized and professional manner, of course! Attend this session as an audience participant to decide for yourself who is right and who is wrong!	
10:00-10:15	Break	
10:15-11:30	ACH Fundamentals – Breaking Ground on the Path to ACH Success It's hard to know where we're going unless you know where we've been. This course is designed to help lay the groundwork and give you the building blocks to understanding and using the ACH network. Join us as we take a 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.	Rules Update/Same Day ACH Don't be left in the dark! These upcoming ACH changes will affect all of us, so ignorance will NOT be bliss if you don't educate yourselves and have a plan in place to comply. This Rules update session will focus on the second phase of Same Day ACH and implementing debit transactions, Third Party Sender Registration with NACHA, and other upcoming changes.
11:30-12:15	Lunch	
12:15-1:30	Understanding ACH Products For both ODFIs and RDFIs alike, it is very important that your staff knows every Standard Entry Class (SEC) Code! Understanding the 23 SEC Codes will allow your staff to know what kind of authorization each SEC Code requires, timeframes to provide proof of authorization, and how to handle disputes or inquiries. You and your staff will walk away with a core understanding from the Origination and Receipt side to immediately benefit your Operations and Frontline activities.	Cyber Crime-You're doing it Wrong Data breaches, email compromises, SMiShing, phishing, hopelessly wishing – yeah, we've all heard that story before. Yahoo, Target, some pop star, the government, who knows where the next hack will come from. Cybercrime is a growing industry, a constantly changing environment and one that takes constant attention. Attend to learn more on what you can do to stay on top of the latest trends in cybercrime.
1:30-1:45	Break	
1:45-3:00	Key Components of a RDFI Batter up! Be confident in your ability to step up to the plate and swing for the fences. As a financial institution playing in the ACH Game, you don't have a choice but to receive transactions, just like a batter waiting for the pitcher to throw the ball. No matter what is thrown to you, you have to be ready to react, whether it's to let it go, bunt the ball, or swing for the fences. In the ACH game we also have choices, and whatever the choice is, our strategy is to win the game and limit our losses. This session will give you the tools to understand what a Receiving Institution is, how you fit into the overall ACH function, what your responsibilities are, and equip you to appropriately respond to win!	Wire Transfer Basics-How to Ease your Mind from the Unknown Let's face it Wire transfers can be just a little intimidating and feel almost like they are being sent into an unknown black hole in cyberspace somewhere. Who are all of the players? Where do I put what information in hopes it gets to its intended receiver? What are my risks when sending a wire transfer and how do I mitigate those risks? What are all of the rules and regulations I have to worry about that surround wire transfers? These are all great questions! So, if you are feeling a little uneasy about the whole wire transfer process, come and sit through this session to put your mind at ease and to get all of your questions answered as well as hear what struggles other Financial Institutions may be experiencing.
3:00-3:15	Break	
3:15-4:45	Key Components of an ODFI Slow and steady wins the race! Chances are that we've all found ourselves in this situation: we rush to get that one last thing accomplished on Friday before leaving for the day, so we can relax over the weekend and feel good about what we accomplished. Only to end up coming back to work on Monday and realize that we made a mistake and have to fix it! When we are originating transactions into the ACH network, especially now with Same Day ACH, it is certainly a time when we want to take our time and make sure that we get it right the first time. Mistakes are costly! This session will focus on what it takes to be an Originating Institution, what are the responsibilities and risks of doing this type of business, and how do we win the race!	Business Continuity Planning – Don't let a Disaster take Down your FI WARNING WINTER STORM WARNING ADVISORY IN EFFECT! Depending on where you are, this warning has a different effect. Some of you up north power up the generators, get the snowmobiles gassed and ready for action. Others down south, well you might have to wear jeans for a day, but there are other natural disasters you need to be aware of. Whenever we see a storm warning it's almost a guarantee that we will see excused delay request to follow, but excused delay is not automatically granted. In fact, you should have a well-tested business continuity plan in place. Need to know more about what goes into a business continuity plan, or just interested in hearing of the misadventures of those who didn't heed the warnings? Then join us for this session!



PAYMENTS UNIVERSITY AGENDA - Day 2

August 15, 2017	Core Concepts	Payments Now
8:00-8:30	Breakfast	
8:30-10:00	Round Table Discussions Are you experiencing problems processing payments? Feel like your voice isn't heard? Concerned that there is something you are missing? We have designed this session to give you the opportunity to express your concerns with processing, operations, managing risk, staying on top of the latest trends in payments and more just for you? This is your chance to voice your concerns, here from others in the field, as well as industry professionals.	
10:00-10:15	Break	
10:15-11:30	Stop Payments vs. WSUD One of the most common audit findings is errors made with stop payments and WSUD. Let our elite trainer help your operations department understand the difference and what documentation is required. You will also learn about document retention warranties RDFIs carry when processing stop payments or Extended Returns. This session will go into great detail from a consumer vs. non-consumer request and will include review activities to ensure your staff is ready to handle a stop payment or Extended Return.	Regulation CC Exceptions and Holds To hold or not to hold, that is the question. Dealing with checks is always a challenge, especially when it comes to Regulation CC and the different types of holds allowed. As a financial institution, the processing of checks has evolved over the years from paper processing to images. Because of the advancement of technology and rules, this can make it difficult to understand what rights you have as a financial institution when processing checks, when to place a hold, and when not to hold. Join UMACHA's NCPs in this 90-minute webinar on Regulation CC.
11:30-12:15	Lunch	
12:15-1:30	Exception Processing Garbage in, Garbage out – This saying holds true for many things in life, especially in the world of ACH. It's likely that we've all had the situation where your accountholder has cancelled their gym membership and revoked their authorization for the monthly dues, only to have yet another month where the dues are being taken out. Or how about those situations where we are sending the same NOCs to the ODFI over, and over, and over again! These situations are frustrating to our accountholders and us. Handling exceptions takes time and money. Automated Clearing House means it's automatic and we shouldn't have to manually touch these items, but reality is that we do. This session will focus on appropriately and efficiently handling these exceptions while making sure that we take on a limited amount of liability.	Treasury Management 101 Treasury Management and/or Cash Management services are used by business customers for managing cash positions as well as for performing a variety of tasks related to business operations. This includes services for managing account balances, performing accounts payable and accounts receivable processes and procedures.
1:30-1:45	Break	
1:45-3:15	Deconstructing the ACH File With all of the potential impacts of Same Day ACH, what do your corporate users of the network need to know? Some of the technical elements like how to identify Entries, to be sure, but what about how they can make Same Day ACH work to their benefit? We break it down for you to understand the Originator point of view on this industry changing amendment.	Setting Exposure Limits Whether you're ready to add your first ACH originator, or you've been onboarding ACH originators for years, you need to have processes and procedures in place to onboard those originators. This interactive session will help you gain a greater understanding of what due diligence needs to be done and the criteria needed to evaluate and underwrite your originators and in turn establish the appropriate exposure limits as required by the ACH Rules. Walk through the process with case studies and sample documents to increase your understanding of this important topic.
3:15-4:15	Are you Smarter than an AAP Put your skills to test in this interactive game show format closing session. Partner up with your classmates and see how rich (with ACH and payments knowledge) you really can be!	