PAYMENTS UNIVERSITY AGENDA - Day 1

August 15 2016	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 2016, Details on the latest Request for Comment (RFC) and Request for Information (RFI), and any 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 Case Studies** Check exceptions continue to be a daily issue. Improper handling of these problem children can lead to operational headaches and financial losses. This interactive session will include scenarios to help clarify whether the sticky wicket needs to be a return, adjustment or warranty claim.
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.	**Name that Code!** How well do you know your Standard Entry Class (SEC) and Return Reason Codes? This fast-paced game will put your skills to the test. Grab a marker and your own paddle board and get ready to compete for the heavyweight title of ACH knowledge! A great way to review proper return reason and SEC code usage for all ACH professionals.
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.	**Mobile RDC Rules, Funds Availability, and Risk** Mobile Remote Deposit Capture has become a "game changer" for financial institutions. Mobile deposits are now viewed by many organizations as a strategic channel to extend remote deposit offerings. The ever changing marketplace and the technologies pose challenges and opportunities for financial institutions to make the right decision for themselves and their accountholders. Session topics include various risks, funds availability options, rules and agreement considerations to help.
3:00-3:15	**Break**	
3:15-4:45	**ACH Receipt** 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.	**Payment Disruptors** Many new technologies and trends are disrupting the way payments are processed by Financial Institutions and other entities. Join us to learn what's new in the payments industry and how it will impact consumers, merchants, and the future of banking.

PAYMENTS UNIVERSITY AGENDA - Day 2

August 16, 2016	Basic Track	Advanced Track
8:00-8:30	**Breakfast**	
8:30-10:00	**Same Day ACH Operations** *(General Session)* With the first phase of Same Day ACH rapidly approaching, Day Two of your learning experience starts off with an overview of what you need to know now about Same Day ACH. We'll review important operational topics for all organizations, whether you are an RDFI, ODFI or an Originator within the network. Have questions? Get answers and learn about what your peers are doing with an interactive discussion as part of this opening session.	
10:00-10:15	**Break**	
10:15-11:30	**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!	**Third-Party Issues: What's the Latest?** Third-Party Senders and similar entities are a big focus in your institution's ACH program. This session will provide a great overview of the different Third-Party relationships you should be in tune with and what the latest news is on how NACHA and other regulators are approaching Third-Party Issues. Come prepared with your questions for our speakers to ensure you know whether you do or don't have a Third-Party Sender in your program!
11:30-12:15	**Lunch**	
12:15-1:30	**Federal Government Payments Overview and Panel Discussion** Back by popular demand! Our team of instructors will walk through important information and updates regarding the Federal Government's ACH payments program. Then, our panel of experts will answer your questions to help you navigate around the obstacles you may encounter when navigating the terrain of decedent accounts. Topics may include commercial and government reclamations, misdirected payments and other tales from the trenches.	
1:30-1:45	**Break**	
1:45-3:15	**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 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.	**ACH Problem Solving: Choose your own ACH Adventure!** We all encounter challenging transactions during our day to day ACH processing. We've developed a new slate of case studies that address the issues that your department and call centers deal with on a regular basis. In this interactive session you will be given a scenario to work through and see if your group can solve the problem according to the ACH rules. A can't miss session for all experienced ACH Professionals!
3:15-4:15	**Who Wants to be a Payments Millionaire?** *(General Session)* 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!	