

# Winning the Payments Game Session Descriptions

## Pre-Conference | April 9, 2019

### **Progress on the Path of Payments Improvement: Update from the Federal Reserve**

*Kandie Alter-Federal Reserve Bank of Chicago*

Over the years, the Federal Reserve has worked alongside the industry to pursue real-time, safe, highly secure, efficient, broadly inclusive and ubiquitous payment services in the U.S. During this session, attendees will learn about the efforts of industry work groups focused on real-time payments, the Fed's initiatives to assess any needed improvements to its services in pursuit of real-time payments, and the collaborative work to identify and mitigate payment security risks. Hear from the Federal Reserve on how you should prepare for the future of the U.S. payment system.

### **Harvesting Innovation: New Efficiencies in an Ever Changing Digital World**

*Jeremy Joseph, eZforex*

The moves to make now and what to wait for. The Speaker will talk about Artificial Intelligence, API's, and Blockchain technology and their applications in our day to day business. Focusing on a case study on how a F.I. in California managed to implement a new international payments mechanism capitalizing on blockchain technology and Same Day ACH. This is the first case of a real-life blockchain cross-border transaction from a credit union, Ripple, and EZFOREX.

### **Slowing the Spinning Wheel of Payments Fraud**

*Mike Volker, Retired Police Detective*

The presence of payment fraud losses appear to be a permanent line on any businesses spreadsheet. This presentation will review areas that your business may want to review and address in order to bolster your defenses against payment fraud.

### **What You Really Need to Know about Vendor Management**

*Rory Gunther, Federal Reserve Bank of Minneapolis*

Despite an increased focus by institutions and regulators, examiners continue to cite issues in the field relating to overreliance on outsourcing without appropriate oversight.

This session will:

- Help you understand regulator expectations for a vendor risk management program,
- Review common exam findings related to third-party risk management,
- Share industry best practices and other tips to help you manage your vendors.

## Full Conference | April 10 & 11, 2019

### **Faster Payments – The Processors Perspective**

*Kevin Christensen, Kevin Olsen, Keith Gray, TBD*

Is your institution taking advantage of faster payment opportunities – or planning to? Our panelists will bring their individual perspectives on the role of faster payments in shaping customer experiences, and the data and trends supporting the need for faster payments.

### **What You Gonna Do When NACHA Calls on You?**

*Shelly Sipple, EPCOR*

Over the last several years, significant strides have been made to enhance risk management within the ACH Network and to improve origination practices. Recently, the *NACHA Operating Rules* were amended to further reduce the number of returned entries. Join the speakers for an overview of these *Rules* and the enforcement process. Hear from a community bank and its Originator about their experience related to exceeding a return rate, including what actions they took to resolve the issue.

### **Leveraging Data Analytics in an ACH File**

*Rob Heiser, Tracy Berriman, Mark Nelson*

Learn about what hidden gems to look for in DDA transactions as you explore competitive trends and learn how leveraging data will help you navigate a changing landscape. In this session, you will learn how to capitalize on the data, and better understand the competitive trends and the tales they tell.

### **Embezzlement Before Your Very Eyes**

*Mike Volker, Retired Police Detective*

No doubt you would like to think that your staff, your procedures and protocols would alert you to any signs of embezzlement. But what if it was going on right before your very eyes, despite your best efforts. This presentation will look at a \$1.38 million dollar embezzlement, and the signs of embezzlement that presented themselves over the years. Don't blink, as your businesses may be missing the signs as this business did.

### **Got a Claim? Reviewing the RDC Indemnity a Year Later**

*Ellen Heffner, ECCHO*

In July 2018, extensive updates to Regulation CC took effect including two new indemnities: the RDC Indemnity, to provide some level of protection against RDC duplicate losses, and a definition of and indemnity for ECIs, to provide some level of protection for banks that receive them. Have you made a claim under one of these indemnities? Have you received an indemnity claim yet? If you offer remote deposit capture products, join this session and learn what's happening today!

### **A Remedy for Your Aching Chargeback**

*Diana Kern, SHAZAM*

Join Diana to identify some common chargeback pain points including disputes resulting from free trial offers, perceived compliance conflicts with Mastercard® and Visa® rules, and maintaining consistent procedures across your frontline staff. You'll leave with key takeaways that'll help you find relief. Diana will also introduce you to the Visa® Claims Resolution and Mastercard® Dispute Resolution claims processing steps, reasons and applicable timeframes.

### **Regulation CC Update**

*Dick Fraher & Ana Cavazos, Retail Payments Office Federal Reserve Bank of Atlanta*

In this session, you will learn about the FRB's Final Regulation CC Amendments and proposed rule and how these changes will affect your financial institution.

### **Solving the P2P Payments Puzzle**

*Peter Tapling, Spring Labs*

### **Blockchain 101-Simplifying the Complexity**

*Mike Richert, Juniper Payments*

Blockchain Basics: This session is for any participant who may have heard blockchain presentations before but still feel like the technology is beyond understanding. Blockchain Basics is an introduction to what blockchain technology is, how it works and some real-world applications for the financial services industry. Emphasis will be placed on understanding the basic concepts of blockchain. Terms and definitions will be simplified so that audience members will walk away with at least a basic understanding of why it is considered a hot topic for FI's and corporations today, real-world applications and what the future holds.

### **Driverless Cars! Artificial Intelligence! What's Next, Checkless Lockbox?**

*Mike Reynolds, TMR Solutions*

Is lockbox relevant in a dynamic payments landscape if (when) there are no more B2B checks? The answer is yes! It will however, require financial institutions to focus on the strategic importance of extracting value from the payments ecosystem. And that "value" is the remittance data associated with the B2B payment.

### **What's Been Adjusted with Fed Adjustments?**

*Becky Fraiser, Federal Reserve Bank of Atlanta*

### **Unclaimed Property**

*Mike Ryan, Pam Wentz, Georgeson, Erin Egan, State of Wisconsin*

### **Let it Go, Just Let it Go**

*Kent Rader*

Your audience will love the entertaining, yet informative keynote titled "Let It Go, Just Let It Go". The U.S. Department of Labor survey states 49% of the employees in our country dislike their jobs with a third of them looking for positions in other industries. The number one reason cited by these individuals is the stress associated in most companies today. Retaining quality employees is essential to an organization's financial future. Having spent seventeen years as a Hospital CEO and a CPA, I have experienced this stress first hand. This keynote program takes participants on a journey they won't want to end. It begins by showing participants the origins of stressful feelings and how humor is a proven tool in combating these feelings. I offer practical ways to include more humor in your life and work, along with stories that are guaranteed to make your audience laugh and your conference a success.

### **An Examiner's Perspective on the Payments Landscape**

*Tony DaSilva, Federal Reserve Bank of Atlanta*

Is your institution really prepared for: faster payments; new networks; Person-to-Person payments; non-bank competitors; FinTechs; blockchain; distributed ledger; cryptocurrencies; etc.? At this session you will get an examiner's perspective on what your institution should be doing to stay competitive, but avoiding some of the hype and risks.

### **Combatting Fraud in Credit Push Payments**

*Debbie Barr, NACHA*

Fraud schemes continue to grow, evolve and target legitimate businesses, nonprofits, government and other public-sector organizations. Business email compromise, vendor impersonation and payroll impersonation, and real estate transaction email fraud are all on the rise. In this session learn how each of these methods of fraud manipulates targets into sending payments, and steps to take to help avoid becoming a victim. Attendees will leave this session with resources and tools to help their customers avoid becoming a victim.

### **Gone in 60 Seconds, the Brave New World of Faster Payments**

*Kevin Olsen, V-Soft*

“Speed is irrelevant if you are going in the wrong direction.” Mahatma Gandhi

What is driving faster payments in other countries and what does it mean to the US? It’s amazing how fast the world of electronic payments is changing, but the world of faster payments is changing even faster. From Australia all the around to the USA what is happening around the globe of faster payments today? Experience can be the best teacher, let’s learn from the experiences of other countries and see how we can apply their hard earned lessons to covering our assets. Of course, let’s also look at how they are handling fraud since it’s gone in 60 seconds.

### **Monetize Mobile and Seize the Opportunity**

*Debbie Smart, Q2 eBanking*

With intense competition in the marketplace, mobile online banking and mobile payments offerings have become a must for FIs. In this session, we will filter through the dynamics of today’s mobile industry, the expectations of consumers and businesses, and the latest trends and advances in the mobile space, including mobile banking, mobile payments, and other consumer and business mobile applications. What’s more, FI’s will learn how to generate meaningful and sustainable revenue from mobile through services like RDC for consumers and other value-added services for business customers.

### **Why Get Certified? Exploring AAP, APRP and NCP**

*Wendy Wishon, EPCOR, Laura Nelson, WACHA*

The Accredited ACH Professional (AAP) and National Check Professional (NCP) designations are highly regarded in the payments industry. The new Accredited Payments Risk Professional (APRP) had high demand for the pilot exam and is the next must-have certification. Attend this session to learn more about these certifications and how they benefit both you and your organization. This session will provide the history of the certifications, the benefits, and best practices for studying for the exam. If you are considering sitting for one (or more) of these exams, come and learn how you can take the next step toward your goal of planning and preparing to become an AAP, APRP or NCP.

### **Anatomy of a Hack**

*Chris Nichol, Thrive Networks*

This interactive session takes the audience through a timeline of the Equifax hacks among other recent nefarious incidents. A can’t miss session for those interested in how these incidents can occur!

### **A Lighthearted Look at the ACH Rules**

*Mary Gilmeister, WACHA, Fred Laing, UMACHA, Paul Carrubba, Adams and Reese, Debbie Barr, NACHA, Wendy Wishon, EPCOR*

The *NACHA Operating Rules and Guidelines* are no laughing matter, but that doesn’t mean we can’t poke fun at them. Join our panel of industry experts as they present the *Rules* in a whole new light.