



PRESENTED BY MACHA AND THE FEDERAL RESERVE BANK

2020



MACHA

Electronic Payments Conference  
October 13&14

**Conference Agenda – October 13 – Day One**

	<b>Payments Trends</b>	<b>Hot Topics</b>
8:15 – 8:35	<b>Opening Remarks</b> Mary Gilmeister, AAP, NCP, President, Macha & Kevin Olsen, V-Soft Corporation	
8:35 – 9:25	<b>The Future of Faster Payments Starts Now</b> Peter Davey, The Clearing House, Mike Herd, Nacha, Connie Theien, Federal Reserve Bank Moderated by Kevin Olsen, AAP, APRP, NCP	
9:25 – 9:40	<b>Transition Break</b>	
9:40 – 10:30	<p><b>Same Day ACH – Impact and Opportunities</b> Kimberly Rector, AAP, Macha</p> <p>Just six months away, March 19, 2021 – mark your calendar and start preparing now! All financial institutions will be impacted by the third Same Day ACH processing window. Now is the time to prepare for the impacts to your daily ACH Operations. This new processing window will provide new opportunities for Originating Depository Financial Institutions. Join us from your home or office desk for this critical conversation about preparation and how your organization might take advantage of the benefits of this later in the day payments processing choice.</p>	<p><b>Financial Institutions' Secret Weapon Against Digital Disruption</b> Rob Heiser, Segmint</p> <p>Looming threats to the retail bank from fintech disruptors, technology companies and “deposit displacement” are emerging from all sides. Mega-brands like Google now offer checking accounts, P2P payment providers are transforming commerce, and even digital lenders are offering everything from micro loans to mortgages – the state of banking is changing rapidly. Banks are still in a great position however, as they are trusted by consumers more than other industry and sit on the most valuable asset – DATA. We will help you understand the impact of these threats, and how you can use data as the secret weapon to help fight off threats from these disruptors.</p>
10:30 – 10:45	<b>Transition Break</b>	
10:45 – 11:35	<p><b>Reversals – An Origination U-Turn</b> Shelly Sipple, AAP, APRP, NCP, EPCOR</p> <p>Using real-life scenarios, determine appropriate ODFI and RDFI strategies for handling unintended errors, such as sending a reversal with a correction, posting or returning the reversal, or settling the issue outside of the ACH Network.</p>	<p><b>How Controlled are Your Payments Risks and Controls? Lessons Learned from 2020</b> Jennifer Aguilar, NAFCU &amp; Jennifer Wasmund, AAP, CTP, NCP, Capital One</p> <p>The way you do business has changed drastically over the past several months. Identifying, understanding, and mitigating the evolving risks these changes pose to your financial institution is essential. Join in a conversation with your peers to discuss these issues, focusing on risk controls for responding to change, wire origination, online banking, record retention, and more.</p>
11:35 – 12:35	<b>Lunch</b>	
12:35 – 1:25	<b>Future Scenarios Post-COVID-19: Insights into the Near-Term Impact to the Payment Processing Business</b> Bob Steen, Bridge Community Bank & Paul Tomasofsky, The Secure Remote Payments Council	



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<b>Transition Break</b>		
<p>1:25 – 1:40 1:40 – 2:30</p>	<p><b>Warranty Breaches and Dealing Direct</b> Dal Bolt, <i>ECCHO</i></p> <p>What do you do when a warranty that was made to you was breached by the warrantor? This session addresses the legal framework governing checks, the warranties made by exchange parties, and how to resolve warranty breach claims.</p>	<p><b>Modernizing AP and AR: RTP Applications and Strategies</b> Peter Davey, <i>The Clearing House</i> &amp; Debbie Smart, CTP, NCP, Q2</p> <p>In this session, attendees will hear from seasoned commercial payment veterans who will offer real-world examples of implementing innovative commercial payments strategies—including best practices for remittance messaging and streamlining accounts receivable/payable processing—as well as new strategies for automating the corporate payment supply chain.</p>
<b>Transition Break</b>		
<p>2:30 – 2:45 2:45 – 3:35</p>	<p><b>Mobile Payments Fraud – Who is Really Responsible</b> Jennifer Aguilar, <i>NAFCU</i></p> <p>As more consumers migrate to mobile apps and digital wallets to make payments, understanding how Regulation E's error resolution and liability rules apply to these payments is essential. Join this session to learn the various responsibilities financial institutions and app providers have (or don't have) to resolve unauthorized transactions by working through different scenarios.</p>	<p><b>The Beatles Banking Revolution (Payments Strategy According to the Beatles)</b> Kevin Olsen, <i>V-Soft Corporation</i></p> <p>"We all want to change the world; you tell me that is evolution." There are apps everywhere, what do I do? When I find myself in times of trouble, apps like Stash and Acorns standing right in front of me, do I just let it be? My account holders are growing younger every day, and now you find I've changed my mind and opened the door, help me if you can. I'd like to get my bank back on the ground. What is attracting the young, older, and even new generations? What are the features and functionality is that is drawing them in. In the evolution of banking, what do you need to do? Can you afford to do nothing? Do you need a revolution? To let it be? Or HELP?</p>
<p>3:35 – 4:25</p>	<p><b>Meaningful Modernization – Alexa – Siri?</b> Jeanette Blanco and Cari Conahan, <i>Nacha</i></p>	
<p>4:25 – 5:00</p>	<b>Virtual Happy Hour</b>	



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	<b>Payments Trends</b>	<b>Hot Topics</b>	
9:00 – 9:05	<b>Day 2 Kickoff</b>		
9:05 – 9:55	<b>Mastering Payments Technology</b> Peter Tapling, <i>Ptap Advisory</i>  Understanding changing technologies, including APIs, blockchain and standards, is a critical element of helping your organization manage change. This course examines APIs from both a consuming and publishing perspective, as well as explores the capabilities and possibilities that exist in blockchain and cryptocurrency.		
9:55 – 10:10	<b>Transition Break</b>		
10:10 – 11:00	<b>Vendor Showcases</b> 10:10 – The Clearing House 10:35 - Segmint	<b>Vendor Showcases</b> 10:10 – Bankers' Bank 10:35 – Q2	<b>Vendor Showcases</b> 10:10 – ACH Alert 10:35 – Nacha
11:00 – 11:50	<b>Advocacy in Action: An Inside Look at Government Relations</b> Kim Ford, <i>Fiserv</i> , Steve Kenneally, <i>American Bankers Association</i> , and Deborah Matthews Phillips, <i>AAP, ICBA</i> ,  Government relations professionals focus on advocacy, policy strategy and industry relations. This work often takes place behind the scenes, yet their contributions are impactful in influencing the direction of legislative policies and regulatory actions and rules. The COVID-19 crisis validated the importance of the relationships between GR teams and policymakers. Their advocacy-in-action played a vital role in shaping stakeholder opinion and government sentiment, while allowing the industry's collective voice to be heard. This session highlights some lessons learned during the pandemic and what to expect in the next year from perspectives of government relations professionals.	<b>Fighting Authorized Payments Fraud</b> Jeanette Fox, <i>AAP, Nacha</i> & Amy Morris, <i>Nacha</i>  Fraud schemes continue to grow with 78% of companies reporting they were targets of payments fraud in 2017. These schemes are constantly evolving to target legitimate businesses, nonprofits, government, and other public-sector organizations. Business email compromise, payroll/vendor 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 employees and their customers avoid falling prey to fraudsters.	
11:50 – 12:50	<b>Lunch</b>		



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<p>12:50 – 1:40</p>	<p align="center"><b>Synthetic Identity Fraud</b> Mike Timoney, <i>Federal Reserve Bank of Boston</i></p> <p>As the payments ecosystem becomes more sophisticated and digitized, a host of new and dynamic security threats have surfaced. Synthetic identities are increasingly used to commit payments fraud and cost U.S. lenders an estimated \$6 billion in 2016, yet this type of fraud can be difficult to detect or prevent. Furthermore, inconsistencies in fraud classification and detection approaches leave the industry with little capacity to identify and address payments fraud trends on a timely basis. During this session, Mike Timoney, Vice President of Payments Security, will discuss the Federal Reserve's efforts to collaborate and engage with industry leaders to combat these ongoing challenges for the U.S. payment system.</p>	
<p>1:40 – 1:55</p>	<p align="center"><b>Transition Break</b></p>	
<p>1:55 – 2:45</p>	<p><b>Card Payments: All the Things You Didn't Know You Needed to Know!</b> Diana Kern, AAP, SHAZAM</p> <p>"Just getting by" just isn't going to cut it when it comes to debit card payments anymore. Learn about the finer points of card transactions and get answers to questions you didn't even know you had. This session will cover the nuts and bolts of debit card payments from basic concepts like industry players' roles, comparing PIN and non-authenticated transactions and interchange concepts, to more advanced topics including merchant routing choices, P2P payment apps and Credential on File (COF) practices. Join Diana and prepare to impress your cardholders and colleagues with your newfound knowledge about the inner workings of card payments.</p>	<p><b>The Generation Gap in Payments: How Big is It?</b> Claire Greene, <i>Federal Reserve Bank of Atlanta</i></p> <p>Young and old use cash; old and young use cards. What are differences across the generations? This session will include the latest data from the Federal Reserve's nationally representative Survey and Diary of Consumer Payment Choice.</p>
<p>2:45 – 3:00</p>	<p align="center"><b>Transition Break</b></p>	
<p>3:00 – 4:00</p>	<p align="center"><b>Keynote Address: Train Your Brain for Success</b> Penn Vieau, <i>Leadership Expert and Life-Changing Coach</i></p> <p>Your brain is the single biggest driver of your energy, your focus, and the results you get in every area of life. Your career, your finances, your physical health, your relationships- all of them are constantly created and influenced by your thinking. Unfortunately, your brain didn't come with an owner's manual...until now. In Train Your Brain for Success, you will learn to harness the incredible creative capacity of your mind and achieve your personal best – professionally, financially, and personally.</p>	
<p>4:00 – 4:45</p>	<p align="center"><b>Virtual Happy Hour</b></p>	