



PAYMENTS UNIVERSITY AGENDA - Day 1

| November 6, 2018 | Core Concepts | Payments Now |
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| 8:00-9:00 | Registration | |
| 9:00-10:00 | Medical Cannabis-Gina Anonuevo | |
| 10:00-10:15 | Break | |
| 10:15-11:15 | ACH Fundamentals – Breaking Ground on the Path to ACH Success-Michele Barlow It's hard to know where we're going unless we know where we've been. This course is designed to 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. | ISO 20022-Nell Campbell-Drake To better enable transactional banking across all geographies, high-value, low-value and real-time payments systems from around the world are adopting ISO 20022. And just as many large, multinational corporations are seeking to do the same. In the U.S., Fedwire is planning to move to ISO 20022. NACHA has addressed various aspects of the standard in relation to ACH payments – notably remittance information and corporate payment operations using ISO 20022 – and The Clearing House's real-time payments system went live with ISO 20022 as its messaging standards. In a world more connected than ever before, what does all of this mean for your financial institution? |
| 11:15-12:00 | Lunch | |
| 12:00-1:00 | Understanding ACH Products-Andy Barlow 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. | Risk for Faster Payments-Rajiv Donde, Jason Carone, Jennifer Kuon, First Hawaiian Bank As faster payments options continue making their way into the spotlight, there are always more information to process and more decisions to make. What do these systems do? What do they mean for your organization's policies, procedures and customers? How can you manage your risk? Join our industry experts to discover what your financial institution needs to do to effectively manage your faster payments risk. |
| 1:00-1:15 | Break | |
| 1:15-2:15 | Making Sense of All of Your Payment Options-Jason Carone, Fred Laing Between traditional payment methods and the myriad of new and emerging payment options, it's easy for FI's and their customers to become confused by all of the choices. In this session we will filter through the various payment alternatives in the market. We will explore traditional, new, and emerging payment methods and discuss where they are at, where they are going, and why you would want to use one versus another. The discussion will include Person-to-Person payments, Real-Time Payments, and a variety of traditional payment methods. | Electronic Agreements and E-Sign Act-Paul Carrubba, Dick Fraher This session will cover some best practices regarding electronic signatures for online agreements including: Do the <u>terms</u> of the agreement provide the bank's business customer's consent to enter into an agreement electronically? Does the <u>process</u> for collecting the business customer's electronic signature provide an actual expression (manifestation) of assent to enter into the agreement? Can the bank <u>reasonably identify</u> the individual electronically "signing" the agreement? Does the individual "signing" the agreement have the <u>authority</u> on behalf of the business customer to execute and deliver the agreement for all purposes in the agreement? |
| 2:15-2:30 | Break | |
| 2:30-3:30 | Key Components of a RDFI-Michele Barlow 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. Whatever the choice is, our strategy is to win the game and limit our losses. | Payments Systems Regulations-Dick Fraher This class introduces students to the so-called "alphabet soup" of laws and regulations that govern payments. The purpose and scope of applicable laws and regulations are explored, as well as how they are administered and enforced. The course also examines how they intersect with private-sector operating rules. Students leave this course with reference tools important for any subsequent courses. |
| 3:30-4:30 | The Payments Game-Mary Gilmeister, Fred Laing, and Paul Carrubba Come play! Be part of a team that decides if the hosts, Mary and Fred, are telling the truth or not. Or just watch. It will be loads of fun! Round one will begin with a number of scenarios – pick the right answers as determined by our host, Paul Carrubba, and win. Round two will be the lightning round and will be in a true/false format. Answer correctly and win! All facets of payments will be covered, from ACH to check image to wire. Let's have fun and learn together! | |



PAYMENTS UNIVERSITY AGENDA - Day 2

| November 7, 2018 | Core Concepts | Payments Now |
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| 8:30-10:00 | Industry Update-Mary Gilmeister, Nell Campbell-Drake, Jason Carone The Payments Industry is changing faster than a teenager can text their friends about how lame your advice on life is and how they just DNC, DO Not Care! Great yet another three-letter acronym to learn. Keeping up with the industry can be challenging and, in this session, we will cover the latest developments that you need to have plans for as well introducing you to what may lie ahead in future of the payments. | |
| 10:00-10:15 | Break | |
| 10:15-11:15 | Key Components of an ODFI-Andy Barlow 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. 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, 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? | Meet with the Attorneys-Dick Fraher and Paul Carrubba This session will focus on two different yet important concepts, changes to Regulation CC and things you need to know about UCC4A. The Fed has finalized the Regulation CC presumption of alteration rule. The rule addresses certain instances where an original paper check may be unavailable for inspection in a dispute between banks about a fraudulent check. This new rule creates a presumption that a substitute or electronic check was altered in certain instances when the original check is unavailable. Article 4A of the Uniform Commercial Code requires compliance from financial institutions and corporations, and their business models could be challenged by noncompliance with the obligations defined under the Code. Students gain an overview of the Article, an understanding of how the UCC relates to the <i>NACHA Operating Rules</i> , and the significance to financial institutions and their corporate clients. |
| 11:30-12:00 | Lunch | |
| 12:00-1:15 | Death by Government Payments-Lisa Innurato You don't have to die to learn the latest on Government Payments, it just may feel like it. This session will help you understand your liability for government payments posted in error? Learn what is changing in the way you handle reclamations. Why not gain insight into how Government payment rules differ from ACH rules to provide peace of mind that you have all the right answers. | Payments Systems Risk Management & Controls-Michele Barlow/Andy Barlow Risk Management controls impact numerous systems and functions within any organization. Vendor management, business continuity, authentication to verify identity, and capital adequacy are some examples of policies your organization may have in place, but how should they work together to create a risk management profile? Students learn key elements of risk management systems and controls and review how their organization's overall risk strategy may be impacted. |
| 1:15-1:30 | Break | |
| 1:30-2:45 | Exception Processing-Michele Barlow 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. Learn how to properly handle your exceptions to save your FI time and money! | RDC Risk Assessments-Fred Laing, Mary Gilmeister Do you have all the necessary steps covered to ensure you have created a comprehensive risk assessment for remote deposit capture (RDC)? Do they comply with FFIEC guidelines? The FFIEC issued "Risk Management of Remote Deposit Capture" along with regulators expecting you to identify the risks within your institution and to evaluate your controls while implementing risk management practices. Be ready to answer your examiner's questions on this important topic! |
| 2:45-4:00 | Business Continuity Planning-Nell Campbell-Drake Hurricane Lane battered the Hawaiian Islands this summer. Was your financial institution ready to deal with this potential threat? Hurricanes are only one of the myriad of reasons a financial institution may need to activate their Business Continuity Plan. Is your financial institution's BCP up to snuff? This session will cover what should be considered when you are developing and testing your business continuity plan. | |