

Thursday, October 21, 2021

9:45 – 10:00am	Welcome and Opening Remarks
10:00 - 10:45am	<p>General Session - Messages from Your Corporate Audience Doug Hartsema, <i>The Hartsema Group</i></p> <p>Having orchestrated strategic customer advisory groups for financial institutions and technology providers for years, Doug is uniquely positioned to share his perspectives on the opinions of corporate payments professionals, including what they think is scarce, plentiful, critical and frustrating. Some feedback is new, some pandemic-triggered, and some is just plain timeless.</p>
10:50 - 11:35am	<p>Concurrent Sessions</p> <p>Nacha's Rules Enforcement Process - A Look Behind the Curtain Lori Nash, AAP, <i>Nacha</i></p> <p>Compliance with the ACH Rules is essential for a safe and reliable payments network and all participants must do their part. But what happens when a rule follower becomes a rule breaker? Does the party get a day in "rules court?" Are there automatic fines? Can a damaged party receive compensation through a rules enforcement claim? Learn about Nacha's enforcement and arbitration processes and case studies that demonstrate how a violation of the rules resulted in monetary fines.</p> <p>What Regulators Do and Don't Want to See in Your Next Review Todd Sims, <i>NCUA</i></p> <p>There are numerous ways for a financial institution to prepare for their regulatory review - Know the rules and regulations, follow the rules and regulations, and be ready for the regulator when they arrive. Learn how to recognize and avoid potential issues before your next regulatory review.</p>
11:40am - 12:25pm	<p>Concurrent Sessions</p> <p>Addressing the Top Six Business Issues Identified in ACH Risk Assessments Gina Carter, AAP and Debbie Arai, AAP, <i>Optim Audit Solutions</i></p> <p>An ACH Risk Assessment should dive deep into your operating environment and identify glitches in the functional areas that can wreak havoc on your day-to-day operations. Speaking from experience, presenters will address common risk assessment issues like undefined risk tolerance, complacency, weak controls, risk as an afterthought and more.</p> <p>Are You Prepared to do Business with Fintechs? Nanci McKenzie, AAP, APRP, <i>Affirmative Technologies</i></p> <p>Financial institutions (FIs) are often eager to partner with Third-Party Solution Providers acting as Third-Party Senders (Fintechs) to bring in revenue, but they're not always ready to handle the increased risks and compliance requirements. We'll look at how FinTechs go about choosing a financial institution to act as their ODFI, and what every ODFI should consider before signing on the dotted line.</p>
12:25- 1:30pm	Lunch Break
1:30 – 2:15pm	<p>Concurrent Sessions</p> <p>Automated Reclamation Processing System Lisa Innaurato and Patricia McMaster, <i>Department of Treasury, Bureau of Fiscal Service</i></p> <p>The ACH Network is evolving to reduce the friction in the authorization process by providing Receivers with greater control. We'll take a look at Nacha's "Meaningful Modernization" rule amendments, including Standing and Oral authorizations and Subsequent Entries, the business cases they are designed for and the new risks and controls for consideration by Originators and financial institutions.</p> <p>Meeting the Payments Needs of Gig-Workers and Faster Payments Early Adopters Tim Ruhe, <i>Fiserv</i></p> <p>Consumer expectations are shifting, demanding more real-time payment capabilities from their FIs. Gen Z, Gen Y, and gig economy workers are early adopters, but demand for faster payments is growing broadly. In this session we will explore new research on who is using real-time payments, why it is important to meet their expectations sooner rather than later, and where to start as a financial institution.</p>

2:20 - 3:05pm	<p>Concurrent Sessions</p> <p>The Evolution of ACH Authorizations Connie LaChance, AAP, NCP, APRP, <i>WesPay</i> Deirdre Ashby, AAP, NCP, <i>The Clearing House</i></p> <p>The ACH Network is evolving to reduce the friction in the authorization process by providing Receivers with greater control. We'll take a look at Nacha's "Meaningful Modernization" rule amendments, including Standing and Oral authorizations and Subsequent Entries, the business cases they are designed for and the new risks and controls for consideration by Originators and financial institutions.</p> <p>Mitigating Financial Crime Risk on the Road to Faster Payments Dave Excell, <i>Featurespace</i> Tim Mills, AAP, <i>Regions Bank</i></p> <p>The growing demand and necessity for convenience and speed in the U.S. financial system is bringing a more sophisticated level of financial crime and in greater volumes. During the pandemic, we saw this in the surge of new scams, account takeover and identity fraud. We can't predict the next wave of attacks, but we can make sure we're prepared by using real-time risk decisioning at the enterprise level to detect criminals.</p>
3:10 - 3:55pm	<p>General Session</p> <p>An RTP Conversation Keith Gray and Amy Smith, AAP, CAE, <i>The Clearing House</i></p> <p>Processors and technology companies are ready now to help financial institutions (FIs) make the connection and support round-the-clock processing of payments in real time. What are you waiting for? Join us for a casual conversation, in plain English, as we discuss what FIs need to know about Real-Time Payments and the RTP® Network.</p>
4:00 - 4:30pm	<p>Breakout Rooms - Payments Industry Discussions</p> <p>Live interactive discussions on a variety of today's hot topics in payments.</p>

Friday, October 22, 2021

9:00 - 9:45am	<p>General Session</p> <p>The Impact of COVID-19 on the Adoption of Electronic Banking Nell Campbell-Drake, AAP, <i>Federal Reserve Bank of Atlanta</i></p> <p>COVID-19 has changed consumers' behavior and payment preferences and led businesses to expand their suite of electronic offerings. This has reshaped how many in the payment services space operate today and the shift to a more digital experience has created ups and downs in volume trends for some payment instruments. Will this digital preference be the new norm, and if so, how will financial institutions continue to evolve to retain and attract customers?</p>
9:50 - 10:40am	<p>Closing General Session</p> <p>How to Follow Payments Rules and Regulations When There's No Clear-Cut Answer Panel Discussion, <i>Staff of The Clearing House Payments Authority (TCHPA)</i></p> <p>Join us for a review of the trending questions that TCHPA receives from our members and the frustration we ALL experience when guidance from the governing bodies is not crystal clear. More and more often, financial institutions are having to make business decisions and consult their legal department when specific guidance doesn't exist for payment entries and processes. Let's talk about that!</p>
10:45 - 11:00am	<p>Wrap-up / Exhibitor Prizes (must be present to win)</p>
11:00am - 4:00pm	<p>Agenda On-Demand</p> <p>Presentation recordings will be accessible for all conference attendees. This is your chance to consume sessions you wanted to attend but missed.</p>

Continuing Education Renewal Credits: Earn up to 11.5 continuing education credits by consuming all of the following over the course of the two days.

- Eleven 45-minute sessions
- One 30-minute breakout session (choose from three at end-of-day Thursday)
- One 50-minute session (Friday closing with TCHPA)

Agenda subject to change without notice.