



19th Annual Solutions Payments Conference

Wednesday, September 18

Pre Conference Roundtables 8:00AM - 11:30AM

Roundtable Card Discussion

Karen Grahn, ServisFirst Bank & Jennifer Stadler, CPP PaymentsFirst

Weigh in and participate in interactive discussions that will focus on the growth, security and regulatory requirements impacting financial institutions working with debit cards and the credit card industry. Discover what others are doing, how they are accomplishing their strategic goals and learn new ways to tackle some of the most common issues facing dispute processing, issuing requirements, liability changes and more.

Roundtable Compliance Discussion

Tony DaSilva, AAP, CISA Federal Reserve Bank of Atlanta; Scott Jones, Partner Adams and Reese, LLP & Donna Ashworth, AAP, IOM PaymentsFirst

Join three top industry compliance experts as they lead attendees in an interactive roundtable discussion. As an attendee, you can submit topics, share questions and discuss real life stories. There are so many payments regulations that it is difficult if not impossible to keep up! The experts leading this discussion are ready to help clarify the unclear with everything from Regulation E, FFIEC Guidance, New ACH Rules, E-Sign Act, Online Banking Compliance, and Marijuana Banking Compliance..... just to name a few. Don't miss this opportunity to learn from the experts and each other.

Introductions 1:00PM - 1:10PM

General Session 1:10PM - 2:00PM

The Road to Faster Payments

Jane Larimer, Nacha; Tim Mills, AAP The Clearing House Payments

Company; Nell Campbell-Drake, Federal Reserve Bank Atlanta; Steve Huff, Zelle; David Peterson, AAP U.S. Dataworks

We are bringing major players together to discuss what is happening in the faster and real-time payments space. Our moderator will take representatives from The Clearing House (RTP), Nacha, The Federal Reserve Bank and Early Warning (Zelle), through a series of questions, to provide the most recent updates on the continued growth and plans for expansion and information surrounding current and upcoming offerings available to the marketplace. Gain a better understanding of how the faster payments movement can help financial institutions of all sizes meet the expectations of their account holders. Discover how your financial institution can incorporate faster and real-time payments into your overall payments' strategy.

Concurrent Sessions 2:10PM - 3:00PM

An Examiner's Perspective on the Payments' Landscape 2019

Tony DaSilva, AAP, CISA Federal Reserve Bank Atlanta

We will discuss regulatory hot topics such as faster payments, FinTech competition, InTReX examinations, vendor management, FFIEC updates, and Cyber Assessment Tool (CAT). 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. He'll recommend techniques you can use at your institution to identify areas that need improvement. This practical discussion will equip you with confidence as you prepare for your next exam.

Combatting Fraud in Authorized Push Payments

Jeanette Fox, 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.

Concurrent Session 3:20PM - 4:10PM

Payment Systems Disruptors: How to Leverage Risk

Assessments to Combat Eternal Risks

David Payne, AAP, NCP, CIA, CFSA EPayResources

While external pressures are not new to payments, keeping up with risks in an ever-increasing environment of change can be daunting. Developing a clear understanding of critical risk management methodologies tied to internal controls allows an organization to increase their responsiveness to mitigate risks and become nimbler. We'll examine how internal control methodologies can be leveraged to provide enhancements to the organizations risk management strategies to further mitigate risks driven by external pressures.

Blockchain 101: Simplifying the Complexity

Mike Richert, Juniper Payments

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.

Keynote Session 4:20PM - 5:20PM

Initiating "Crucial Conversations" That Generate Loyalty

David Peterson, AAP U.S. Dataworks, Inc.

Lets face it; we are bankers, not traditional "salespeople". Many in financial services recoil at the thought of "selling" to customers. But what if you replaced "selling" with "Asking strategic questions and aligning services to solve problems?" Sounds like a better activity, right?

This exciting session is built around these "strategic conversations" between bankers and specifically their business customers. Financial Institutions have solutions to common business problems (especially as related to payments) that exist at businesses but bankers rarely ask, never probe into what problems may exist. Business customers are not conditioned to think that their primary financial institution would have solutions for common business problems. So there is the "elephant in the room" that prevents FIs from becoming more strategically viewed by the business customer. Join us for insight about how to initiate these conversations, particularly focused on payments, and how to get comfortable about initiating them.

Conference Reception/Entertainment

5:25PM - 6:45PM

Certification Dinner (Invitation Only)

7:00PM - 9:00PM

Thursday, September 19

Breakfast

7:30 AM - 8:30 AM

Keynote Session 8:30AM - 9:30AM

Deposits and Payments What Can Go Wrong?

Paul Carrubba, Partner; Scott Jones, Partner Adams and Reese, LLP

This session will address the exposures financial institutions may face related to deposits, payments, and new account opening, as well as the commercially reasonable policies, procedures, and agreements that can reduce risk and facilitate success in the event of litigation.

Concurrent Session 10:00AM - 10:50AM

ISO 2022 for Fedwire Funds and Chips

Nell Campbell-Drake, Federal Reserve Bank Atlanta

Over the past few years, several worldwide markets have moved to adopt the ISO 2022 standard to improve payment efficiencies and meet technological upgrades, with the US moving forward with the migration of high-value (wire transfer) payments to the ISO 2022 format. Join Nell Campbell-Drake to learn about the Federal Reserve Banks' plans for migrating its FedWire® Funds Service to the ISO 2022 payments messaging standard and what is being considered for low-value payments (ACH).

Real-life Case Study of an ACH Clerk Embezzling over \$200K

Beth McDonald, AAP Fiserv

A gentle yet thorough introduction to ACH Fraud Risks– the Risks are High! Statistics and Daily introductions into common ACH Fraud potentials using real life examples.

WHAT YOU WILL LEARN

- Types of Payment Frauds – Trends & Case Study's
- Characteristics & Statistics of ACH Fraud
- Fraud detection & Symptoms of Fraud internally and externally
- Real life example - How embezzlement starts, what to look for and, Common pitfalls introducing Embezzlement. How I uncovered it.
- Common gaps in ACH processing that introduces Fraud Risks
- What Fraud measures should be in place
- Takeaways -DAILY checklist of ALERTS & procedures.

Concurrent Session 11:00AM - 11:50AM

New Error Resolution Changes & Fallback Transactions

Jennifer Stadler, CPP PaymentsFirst

Both Visa and MasterCard have new products designed to improve processes around disputes and claims. Attend this session to learn about these dispute process rules changes and the impact these changes will have at your FI when handling disputed transactions. Find out how to protect your chargeback rights, what liability concerns of fallback transactions you should be aware of and what industry impact that Petroleum liability extensions have had. Learn how to prepare your financial institution for fallback transactions and the potential fraud your financial institution may be exposed to under the rules of the payment processing network.

RDC Hot Topics

John Leekley, RemoteDepositCapture.Com

Now some 15 years since the passage of the Check 21 legislation, Remote Deposit Capture (RDC) continues to drive significant change in banking and payments. Today, every financial institution in the U.S. uses or offers RDC in some shape or form. This engaging session will cover several key "Hot Topics" impacting every financial institution, including New Reg CC implications and compliance, the latest Risk & Fraud trends, as well as recent tech and industry developments.

Lunch

11:50AM - 1:10PM

Concurrent Session 1:10PM - 2:00PM

Cannabis Banking: Yes, No...Maybe SO??

Ralf Kaiser, Integrated Compliance Solutions

Whether you have a risk appetite to directly accept MRB (marijuana-related businesses) or you prefer to leave that risk on the table, the industry will inevitably touch your doorstep.

AI, Alexa, Authorizations & ACH

Karen Nearing, AAP, CAMS, CRCM, NCP

With the advent of Alexa and Siri and all of their "friends," what are the possible roles for artificial intelligence and voice activated personal assistants in ACH payments? This very human discussion examines what can be done now and in the near future using these tools to advance payment capabilities.

General Session 2:30PM - 3:30PM

Faster Payments, Plant it and it will grow!

Kevin Olsen, AAP, NCP, APRP

Faster Payments, Plant it and it will grow!

When's the best time to plant a tree? According to the Chinese proverb it's twenty years ago or today. When's the best time to plant a faster payments tree. Answer to that is, "It Depends!" Depends on what? Hear what the Payments Professor has to say about when and how to launch a faster payment system based on the growing trends, use cases, and consumers needs domestically and internationally.