



Join your peers and industry professionals in the fascinating and fluid payments space!

Orlando 8/4 & 5 Richmond 8/18 & 19
Austin 8/11 & 12 Virtual 8/25 & 26

Day 1 Virtual is CT In-Person is local time		<h1>Day 1 – The Basics</h1>		
8:15 - 8:45 a.m.		Registration		
8:45 - 8:55 a.m.		Welcome		
8:55 - 9:55 a.m. 1.2 CEC		Industry Update: Impact of the New Nacha Rules – Michael Jeffcoat, ePayResources This general session will help you navigate changes that are taking place in the payments ecosystem, specifically spotlighting the four upcoming changes and proposed changes to the Nacha Rules regarding International ACH Transactions (IAT).		
9:55 - 10:05 a.m.		Transition Break		
10:05 - 10:55 a.m. 1.0 CEC	Check Basics Wanda Downs, ePayResources	Do you know the difference between an ECI and an Electronic Check? What about returns vs. adjustments? Or maybe you just want to know about the newest RDC indemnification rules impacting image and paper banks? Join us for a deeper discussion on these abnormal check issues that trip you up during normal day-to-day business!	Reg E Basics Stephanie Felthouse, ePayResources	What does Regulation E mean to you and your staff? This session will help you understand the requirements to fully protect your consumers under Regulation E. Learns the details of disclosures, error resolution, liability, pre-authorized transactions, and receipts. Gain a better understanding of this very important regulation that outlines rules and procedures for EFTs and guidelines for debit cards.
10:55 - 11:10 a.m.		Transition Break		
11:10 - 12:00 noon 1.0 CEC	Nested Third-Party Senders TBD, ePayAdvisors	Description coming soon	Reversals: Why & How? Barbara Hudgins, ePayResources	Description coming soon
12:00 - 1:00 p.m.		Lunch		
1:00 - 1:50 p.m. 1.0 CEC	Faster Payments Basics Stephanie Felthouse, ePayResources	Faster payments are coming! We will discuss the basics of the current faster payments solutions from The Clearing House, Federal Reserve, and more. This session will help get you started by laying the groundwork for understanding the faster payments landscape and developing your strategy.	ACH Basics Angelica Larrañaga, ePayResources	New to ACH or need a refresher? This session provides the building blocks for understanding and working with the ACH network. We'll start with the history of the network; examine the legal framework, rules, and guidelines that govern it; and define its terminology in this in-depth look at core ACH fundamentals.
1:50 - 2:00 p.m.		Transition Break		
2:00 - 2:50 p.m. 1.0 CEC	Authorizations from the Corporate Perspective TBD	Description coming soon	Card Basics Barbara Hudgins, ePayResources	Description coming soon
2:50 - 3:00 p.m.		Transition Break		
3:00 - 4:30 p.m. 1.8 CEC	Suspicious Activity Reporting – It Takes a Village – Angelica Larrañaga, ePayResources One of the requirements of the Bank Secrecy Act is monitoring for suspicious activity; it is arguably one of the most difficult components. Everyone in your institution plays a role in reporting suspicious activity, so this session helps you determine what everyone's role is in this process. This session also takes a deeper dive into what a suspicious activity report (SAR) is, what triggers a SAR, what activities may be considered suspicious, when a SAR should be filed, and what happens after a SAR is filed.			

Day 2 Virtual is CT In-Person is local time	Payments University Day 2 – Applied Learning			
8:30 - 9:05 a.m.	Registration & Welcome to Day 2			
9:05 - 10:05 a.m. 1.2 CEC	FedNow: Faster, NOW! - Speaker TBD from Federal Reserve Bank The faster payments buzz this year is all about FedNow, the solution from the Federal Reserve Bank on target for availability in 2023. You'll hear straight from the source the latest on the development and testing of this faster payments innovation. Learn about pilot updates, features, and deliverables, and the FedNow Explorer resources that are available now to get your institution ready!			
10:05 - 10:20 a.m.	Transition Break			
10:20 - 11:10 a.m. 1.0 CEC	Case Studies: Checks Angelica Larrañaga & Wanda Downs, ePayResources	This session looks at the more complex questions around checks. What is eligible for image exchange? What is the timing requirement for a return? What adjustments are allowed by agreement? What is the loss allocation between Bank of First Deposit and Paying Bank allowed under check law?	Case Studies: Reg E and Warranty Claims Barbara Hudgins & Stephanie Felthouse, ePayResources	Regulation E outlines rules and procedures for electronic funds transfers (EFTs), but how well do you really know the details? This session will dig into Reg E compliance to help ensure the protection of your customers from unauthorized EFTs. Our case studies on Reg E and related warranty claims make the learning come to life!
11:10 - 11:25 a.m.	Transition Break			
11:25 - 12:00 noon .6 CEC	Case Studies: Checks (continued)	Discuss the decisions from the check case studies.	Case Studies: Reg E (continued)	Discuss the decisions from the Reg E case studies.
12:00 - 1:00 p.m.	Lunch			
1:00 - 1:50 p.m. 1.0 CEC	Case Studies: Standing Authorizations and Nested & Third-Party Senders Stephanie Felthouse, ePayResources & TBD, ePayAdvisors	Case studies for the courageous! Are you implementing the newest authorization for payments called Standing Authorizations? How about Nested Third Parties - do you know if you have them? This session will acquaint you with new and innovative ways to process payments. Learn a little about something that will surely pop up in your operations area in the upcoming months!	Case Studies: Risk Michael Jeffcoat, ePayResources	We all encounter challenging situations related to payment transactions during our day-to-day operations. Join us for risk case studies that address the issues that your management, operations departments, and call centers deal with on a regular basis. You will work through scenarios to manage risk to an acceptable level - an interactive session that all risk professionals will not want to miss!
1:50 - 2:05 p.m.	Transition Break			
2:05 - 3:35 p.m. 1.8 CEC	Digital Currency and Financial Institutions - Barbara Hudgins, ePayResources Session description coming soon.			
3:35 - 3:45 p.m.	Transition Break			
3:45 - 4:15 p.m. .6 CEC	Ask ePay – ePayResources Education Team			
4:15 - 4:30 p.m.	Thank You and Prize Drawings			

AAP/APRP CECs: 13.2

NCP CECs: 2.6 (estimated; awaiting final approval from ECCHO)

