State of the Union: Core FP Discussion  Elspeth Bloo  D:00 – 11:00 a.m.  Understanding Your Liabilities: ACH Warranties & Indemnifications  FRFS Retail Payments Product Management Update  Alan Dupree  D:1:10 a.m. – 12:00 noon  Understanding Your Liabilities: Check Warranties & Indemnifications  Wanda Down  Payments Escape Room  Payments Escape Room  Elspeth Bloo  Stephanie Fe  Wanda Down  Payments Escape Room  Payments Escape Room  Angelica Larr  Dunderstanding Payments Risk  Crissy Terry  Dunderstanding Payments Risk  Crissy Terry  Dunderstanding Payments Risk  Crissy Terry  Do – 4:00 p.m.  Fraud Trends: SAR Case Studies  Fraud Trends: SAR Case Studies  Do – 9:00 a.m.  Registration and Breakfast  Don – 9:00 a.m.  Registration and Breakfast  Don – 9:35 a.m.  FedNow Update  John Sapping  D-1:00 – 12:00 noon  Reg E Case Studies  Barbara Hud  Don – 1:00 p.m.  Lunch	dgood, JHA elthouse , FRB ns & Tracy Merritt tes Team
8:45 – 8:55 a.m. Welcome and Opening Remarks Angelica Larr 8:55 – 9:45 a.m. State of the Union: Core FP Discussion Elspeth Bloo 10:00 – 11:00 a.m. Understanding Your Liabilities: ACH Warranties & Indemnifications Stephanie Fe FRFS Retail Payments Product Management Update Alan Dupree. 11:10 a.m. – 12:00 noon Understanding Your Liabilities: Check Warranties & Indemnifications Wanda Down Payments Escape Room ePayResource 12:00 noon – 1:00 p.m. Lunch 1:00 – 1:50 p.m. BSA Fines: The Costs of Non-Compliance Angelica Larr Understanding Payments Risk Crissy Terry Wichele Barl Understanding Payments Risk Crissy Terry 3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies 8/30: Payments University - Virtual Central Time Session 8:00 – 9:00 a.m. Registration and Breakfast Wanda Down 8:45 a.m. Welcome and Opening Remarks Wanda Down 9:45 – 10:35 a.m. FedNow Update John Sapping 9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe ACH Reversals Barbara Hud 11:00 – 12:00 noon Reg E Case Studies Barbara Hud 12:00 noon – 1:00 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritt	dgood, JHA elthouse , FRB ns & Tracy Merritt tes Team
8:55 – 9:45 a.m. State of the Union: Core FP Discussion Elspeth Bloo 10:00 – 11:00 a.m. Understanding Your Liabilities: ACH Warranties & Indemnifications Stephanie Fe  FRFS Retail Payments Product Management Update Alan Dupree 11:10 a.m. – 12:00 noon Understanding Your Liabilities: Check Warranties & Indemnifications Wanda Down Payments Escape Room ePayResourc 12:00 noon – 1:00 p.m. BSA Fines: The Costs of Non-Compliance Angelica Larr 1:00 – 1:50 p.m. Reg E: Taylor's Version Michele Barl Understanding Payments Risk Crissy Terry 3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies 8/30: Payments University - Virtual  Central Time Session 8:00 – 9:00 a.m. Registration and Breakfast 8:30 – 8:45 a.m. Welcome and Opening Remarks 8:30 – 8:45 a.m. Welcome and Opening Remarks 8:45 – 9:35 a.m. FedNow Update 9:45 – 10:35 a.m. Card Risks and Disputes ACH Reversals Barbara Hud 11:00 – 12:00 noon Reg E Case Studies Barbara Hud 12:00 noon – 1:00 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritt	dgood, JHA elthouse , FRB ns & Tracy Merritt tes Team
10:00 – 11:00 a.m. Understanding Your Liabilities: ACH Warranties & Indemnifications  FRFS Retail Payments Product Management Update  Alan Dupree  11:10 a.m. – 12:00 noon Understanding Your Liabilities: Check Warranties & Indemnifications  Payments Escape Room ePayResourc  12:00 noon – 1:00 p.m.  Lunch  BSA Fines: The Costs of Non-Compliance Angelica Larr  2:00 – 2:50 p.m. Reg E: Taylor's Version Michele Barl  Understanding Payments Risk Crissy Terry  3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time Session  8:00 – 9:00 a.m. Registration and Breakfast  8:30 – 8:45 a.m. Welcome and Opening Remarks  8:30 – 8:45 a.m. Welcome and Opening Remarks  9:45 – 10:35 a.m. Card Risks and Disputes  ACH Reversals Barbara Hud  11:00 – 12:00 noon Reg E Case Studies  Barbara Hud  12:00 noon – 1:00 p.m.  Understanding the Roles, Responsibilities, and Differences with Third-Party  Tracy Merritt	, FRB ns & Tracy Merritt tes Team
FRFS Retail Payments Product Management Update  11:10 a.m. – 12:00 noon  Understanding Your Liabilities: Check Warranties & Indemnifications  Payments Escape Room  Eunch  1:00 – 1:50 p.m.  BSA Fines: The Costs of Non-Compliance  Angelica Larr  2:00 – 2:50 p.m.  Reg E: Taylor's Version  Understanding Payments Risk  Crissy Terry  3:00 – 4:00 p.m.  Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time  Session  8:00 – 9:00 a.m.  Registration and Breakfast  Welcome and Opening Remarks  3:30 – 8:45 a.m.  Welcome and Opening Remarks  Wanda Down  8:45 – 9:35 a.m.  FedNow Update  John Sapping  9:45 – 10:35 a.m.  Card Risks and Disputes  ACH Reversals  Barbara Hud  11:00 – 12:00 noon  Reg E Case Studies  Barbara Hud  12:00 noon – 1:00 p.m.  Understanding the Roles, Responsibilities, and Differences with Third-Party  Tracy Merritt	, FRB ns & Tracy Merritt ees Team
11:10 a.m. – 12:00 noon Understanding Your Liabilities: Check Warranties & Indemnifications Payments Escape Room ePayResource 12:00 noon – 1:00 p.m. Lunch 1:00 – 1:50 p.m. BSA Fines: The Costs of Non-Compliance Angelica Larre 2:00 – 2:50 p.m. Reg E: Taylor's Version Michele Barle Understanding Payments Risk Crissy Terry 3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time Session 8:00 – 9:00 a.m. Registration and Breakfast 8:30 – 8:45 a.m. Welcome and Opening Remarks Wanda Down 8:45 – 9:35 a.m. FedNow Update 9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe ACH Reversals Barbara Hud 11:00 – 12:00 noon Reg E Case Studies 1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merriti	ns & Tracy Merritt es Team
Payments Escape Room  12:00 noon – 1:00 p.m.  BSA Fines: The Costs of Non-Compliance  Angelica Larr  2:00 – 2:50 p.m.  Reg E: Taylor's Version  Understanding Payments Risk  Crissy Terry  3:00 – 4:00 p.m.  Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time  Session  8:00 – 9:00 a.m.  Registration and Breakfast  8:30 – 8:45 a.m.  Welcome and Opening Remarks  Welcome and Opening Remarks  Wanda Down  8:45 – 9:35 a.m.  FedNow Update  9:45 – 10:35 a.m.  Card Risks and Disputes  ACH Reversals  Barbara Hud  11:00 – 12:00 noon  Reg E Case Studies  Lunch  Understanding the Roles, Responsibilities, and Differences with Third-Party  Tracy Merritt  Tracy Merritt	es Team
Lunch  1:00 – 1:50 p.m. BSA Fines: The Costs of Non-Compliance Angelica Larr  2:00 – 2:50 p.m. Reg E: Taylor's Version Michele Barl  Understanding Payments Risk Crissy Terry  3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time Session  8:00 – 9:00 a.m. Registration and Breakfast  8:30 – 8:45 a.m. Welcome and Opening Remarks Wanda Down  8:45 – 9:35 a.m. FedNow Update John Sapping  9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe  ACH Reversals Barbara Hud  11:00 – 12:00 noon Reg E Case Studies Barbara Hud  12:00 noon – 1:00 p.m. Lunch  1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merriti	
1:00 – 1:50 p.m.  BSA Fines: The Costs of Non-Compliance  Reg E: Taylor's Version  Michele Barl  Understanding Payments Risk  Crissy Terry  3:00 – 4:00 p.m.  Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time  Session  8:00 – 9:00 a.m.  Registration and Breakfast  8:30 – 8:45 a.m.  Welcome and Opening Remarks  Wanda Down  8:45 – 9:35 a.m.  FedNow Update  John Sapping  9:45 – 10:35 a.m.  Card Risks and Disputes  ACH Reversals  Barbara Hud  11:00 – 12:00 noon  Reg E Case Studies  Barbara Hud  12:00 noon – 1:00 p.m.  Understanding the Roles, Responsibilities, and Differences with Third-Party  Tracy Merritte	າລກິລແລ
2:00 – 2:50 p.m. Reg E: Taylor's Version Michele Barl Understanding Payments Risk Crissy Terry  3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time Session  8:00 – 9:00 a.m. Registration and Breakfast  8:30 – 8:45 a.m. Welcome and Opening Remarks Wanda Down 8:45 – 9:35 a.m. FedNow Update John Sapping 9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe ACH Reversals Barbara Hud  11:00 – 12:00 noon Reg E Case Studies Barbara Hud  12:00 noon – 1:00 p.m. Lunch  1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merriti	າລຄິວແລ
Understanding Payments Risk  3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time Session  8:00 – 9:00 a.m. Registration and Breakfast  8:30 – 8:45 a.m. Welcome and Opening Remarks  8:45 – 9:35 a.m. FedNow Update  9:45 – 10:35 a.m. Card Risks and Disputes  ACH Reversals  11:00 – 12:00 noon  Reg E Case Studies  Barbara Hud  12:00 noon – 1:00 p.m.  Understanding the Roles, Responsibilities, and Differences with Third-Party  Tracy Merritte	anaga
3:00 – 4:00 p.m. Fraud Trends: SAR Case Studies  8/30: Payments University - Virtual  Central Time Session  8:00 – 9:00 a.m. Registration and Breakfast  8:30 – 8:45 a.m. Welcome and Opening Remarks Wanda Down 8:45 – 9:35 a.m. FedNow Update John Sapping 9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe ACH Reversals Barbara Hud 11:00 – 12:00 noon Reg E Case Studies Barbara Hud 12:00 noon – 1:00 p.m. Lunch  1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritte	ow
8/30: Payments University - Virtual  Central Time Session  8:00 – 9:00 a.m. Registration and Breakfast  8:30 – 8:45 a.m. Welcome and Opening Remarks Wanda Down 8:45 – 9:35 a.m. FedNow Update John Sapping 9:45 – 10:35 a.m. Card Risks and Disputes ACH Reversals Barbara Hud 11:00 – 12:00 noon Reg E Case Studies Barbara Hud 12:00 noon – 1:00 p.m. Lunch  1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritte	
Central TimeSession8:00 – 9:00 a.m.Registration and Breakfast8:30 – 8:45 a.m.Welcome and Opening RemarksWanda Down8:45 – 9:35 a.m.FedNow UpdateJohn Sapping9:45 – 10:35 a.m.Card Risks and DisputesStephanie FeACH ReversalsBarbara Hud11:00 – 12:00 noonReg E Case StudiesBarbara Hud12:00 noon – 1:00 p.m.Lunch1:00 – 2:15 p.m.Understanding the Roles, Responsibilities, and Differences with Third-PartyTracy Merritt	
8:00 – 9:00 a.m. Registration and Breakfast  8:30 – 8:45 a.m. Welcome and Opening Remarks Wanda Down  8:45 – 9:35 a.m. FedNow Update John Sapping  9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe  ACH Reversals Barbara Hud  11:00 – 12:00 noon Reg E Case Studies Barbara Hud  12:00 noon – 1:00 p.m. Lunch  1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritte	
8:30 – 8:45 a.m. Welcome and Opening Remarks Wanda Down 8:45 – 9:35 a.m. FedNow Update John Sapping 9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe ACH Reversals Barbara Hud 11:00 – 12:00 noon Reg E Case Studies Barbara Hud 12:00 noon – 1:00 p.m. Lunch 1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritte	Presenter
8:45 – 9:35 a.m. FedNow Update John Sapping 9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe ACH Reversals Barbara Hud 11:00 – 12:00 noon Reg E Case Studies Barbara Hud 12:00 noon – 1:00 p.m. Lunch 1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritt	
9:45 – 10:35 a.m. Card Risks and Disputes Stephanie Fe  ACH Reversals Barbara Hud  11:00 – 12:00 noon Reg E Case Studies Barbara Hud  12:00 noon – 1:00 p.m. Lunch  1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritt	ns
ACH Reversals Barbara Hud  11:00 – 12:00 noon Reg E Case Studies Barbara Hud  12:00 noon – 1:00 p.m. Lunch 1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritt	gton
11:00 – 12:00 noon Reg E Case Studies Barbara Hud 12:00 noon – 1:00 p.m. Lunch 1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merritt	lthouuse
12:00 noon – 1:00 p.m.  Lunch  1:00 – 2:15 p.m.  Understanding the Roles, Responsibilities, and Differences with Third-Party  Tracy Merritt	gins
1:00 – 2:15 p.m. Understanding the Roles, Responsibilities, and Differences with Third-Party Tracy Merriti	gins
	t & Crissy Terry
WWYD: Check Operations Scenarios Wanda Down	
2:30 – 3:20 p.m. WWYD: ACH Operations Scenarios Stephanie Fe	ns & Michael Jeffcoat
Payments Escape Room ePayResourc	
3:30 – 4:30 p.m. Ask ePay and Wrap-Up ePayResource	elthouse