

PAYMENTS UNIVERSITY AGENDA - Day 1*

Day 1	Payments Essentials	Payments in Practice
9:00 - 9:15	Welcome to Payments University - Introduction and Housekeeping	
9:15 - 10:30	Industry Update This session will help you navigate all the changes that are taking place around the Payments Ecosystem. We will spotlight upcoming Rule changes and the potential impact on Financial Institutions. Come and listen to payments industry changes related to rules, regulations, & requirements.	
10:30 - 10:40	Transition Break	
10:40 - 11:30	Unraveling the Mysteries of Check Adjustments The Check Adjustments Quick Reference guide comes to life as we decipher the most common adjustment types. Find out the applicable time frames, documents required, and appropriate use cases for adjustments such as Late Return Claims, Encoding Errors, Duplicate Entries, and more!	Case Studies – Regulation E Disputes Regulation E continues to be a dominant compliance piece that many institutions continue to struggle with. Join us as we highlight the consumer liability tiers and analyze case studies from actual member calls. Topics will include: • ACH Disputes past the 60-day right of return • Debit Card Disputes • P2P Disputes including Zelle, Venmo, CashApp
11:30 - 11:40	Transition Break	
11:40 - 12:30	Fighting Check Fraud What's the difference between altered and counterfeit? Who's liable for a forged indorsement? How do I make a breach of warranty claim? This session will help you get a better understanding of your obligations when you are the Paying Bank and when you are the Bank of First Deposit when it comes to check fraud.	Case Studies – Risk Management in Action: Lessons from the Field With actual examples of risk management and regulation in financial institutions, learn how to mitigate risk and ensure compliance. We'll see how to balance risk with practical tips and tactics, while understanding the regulatory landscape in today's financial environment.
12:30 - 1:15	Lunch	
1:15 - 2:05	PCI DSS Explained The Payment Card Industry Data Security Standard (PCI DSS) might appear complex, but a thorough exploration of each requirement can simplify understanding. This includes delving into what PCI DSS is, its specific requirements, the underlying security framework, strategies for compliance, risk management approaches, and the processes involved in audit and validation.	Navigating Disruptions: Business Continuity Planning and Excused Delay The past few years have highlighted the importance of adaptable business continuity plans. When unforeseen events disrupt operations, understanding your business continuity is crucial. Robust business continuity planning is essential for every organization. This session provides a practical guide to developing and implementing effective business continuity plans and also defines what constitutes excused delay in ACH processing.
2:05 - 2:25	Snack Break	
2:25 - 3:40	Fraud Awareness Across Generations This session explores how different generations—Boomers, Gen X, Millennials, and Gen Z—are targeted by financial scams and fraud. We'll discuss the common scams each generation is most vulnerable to and provide strategies for educating consumers across age groups on recognizing and avoiding fraud.	
3:40 - 4:00	End of the Day Q & A You've got questions-we've got answers! Join our payments experts as we end the day with time for you to revisit any lingering questions you may have after a full day of learning.	

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PAYMENTS UNIVERSITY AGENDA - Day 2*

Day 2	Payments Essentials	Payments in Practice
9:00 - 9:05	Welcome to Day 2 of Payments University	
9:05 - 10:15	The Instant Payments Imperative: How FIs Can Drive Adoption and Stay Ahead In today's fast-paced digital world, instant payments are no longer a novelty—they're an expectation. This session will explore the critical role of instant payments in the future of finance and provide actionable strategies for financial institutions to drive adoption among their accountholders. Learn how to leverage innovative use cases and unlock the full potential of instant payments for increased accountholder engagement, new revenue streams, and a competitive edge. Don't get left behind – join us to discover how to make instant payments a core component of your FI's success.	
10:15 - 10:25	Transition Break	
10:25 - 11:15	Navigating Nacha Rules Enforcement and Arbitration: A Practical Guide for Financial Institutions Understanding and adhering to the Nacha Operating Rules is crucial for all financial institutions handling ACH transactions. When financial institutions do not follow the Rules, disputes related to ACH transactions can be complex and time-consuming. This session focuses on Rules enforcement and the Nacha arbitration process as a means of effective dispute resolution. Learn about the enforcement process, including what qualifies as a Rules violation, how to file, and the potential consequences. The session will also include a detailed walkthrough of the arbitration process.	Compliance Chronicles: Tales from the Payments Trenches Ready to explore into the world of compliance in financial institutions and the payments trenches? Come learn what you need to know to master regulation. We will show you how to apply the theory to real world scenarios to help you better navigate your compliance challenges. Prepare yourself to understand the risks and lead the way in the payments industry.
11:15 – 11:25	Transition Break	
11:25 -12:15	How to File an ACH Warranty Claim The Limitation on Warranty Claims rule change from 2021 continues to cause confusion. This change significantly impacted the length of time an RDFI can make a warranty claim against an ODFI for proof of authorization. So, what is a warranty claim, when do we file a claim, how will this affect our liability as an RDFI? This session will break down the rules and provide a step-by-step process that will enable you to not only file warranty claims but confidently manage the process with ODFIs.	Card Conundrums: Cracking the Fraud Code Explore the perplexities of card fraud from a financial institution's perspective, delving into prevention and response measures. Discover how to combat fraud by using a combination of tools and real-world case studies, enabling you to detect and mitigate risks effectively. With a granular understanding of strengthening defenses, you'll build resilience against an ever-evolving threat landscape.
12:15 – 1:00	Lunch	
1:00 – 1:50	The R06 and R17 Enigma Over the past year, a couple of return reason codes have either been enhanced or taken on a larger role. In this session, we will solve the mystery of the changes to the R06 – Returned per ODFI's Request as well as delving into the multiple uses of the R17 return reason code.	Beyond the Ordinary: Advanced Check Case Studies Let's dive into some check situations you might not see every day! Who can file an RDC indemnity claim? What constitutes a holder-in-due course? How long can you REALLY hold a check? Bring your scenarios as we work through some advanced check case studies!
1:50-2:05	Snack Break	
2:05 - 3:20	Identifying AI-Generated Content and Managing Risks This session focuses on the growing importance of recognizing AI-generated text and images, particularly in the context of risk management. Participants will learn how to identify characteristics of AI-generated content, including linguistic patterns and visual cues, and understand the implications of using such materials in various sectors.	
3:20 - 3:40	End of the Day Q & A You've got questions-we've got answers! Join our payments experts as we end the day with time for you to revisit any lingering questions you may have after a full day of learning.	

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