

PAYMENTS UNIVERSITY AGENDA - Day 1*

Day 1	<i>Payments Essentials</i>	<i>Payments in Practice</i>
9:00 - 9:15	Welcome to Payments University - Introduction and Housekeeping	
9:15 - 10:30	Industry Update What's coming up in the world of payments? In this session, we'll highlight the upcoming rule changes and possible rule proposals. Topics will include Minor Rules Changes effective January 1, 2026, Fraud Monitoring and ACH Credit Monitoring, Updated Funds Availability Requirements for non-Same Day Entries, New IAT Rule Changes, New Return Reason Code, and the proposal to Increase Same Day ACH Limit	
10:30 - 10:40	Transition Break	
10:40 - 11:30	Drawing the Line: TPS vs. TPSP This session explains the difference between Third-Party Senders and Third-Party Service Providers. We will cover definitions for each role, requirements Financial Institutions must follow under the Nacha Rules, and common areas of confusion. Walk away knowing exactly where the line is and what to do on each side of it.	"Hold" My Hand: Balancing Fraud and Funds Availability This scenario-based deep dive on Regulation CC Funds Availability is designed to bridge the gap between regulatory theory and your institution's daily reality. We will walk through real-world deposit scenarios – from large-dollar business checks to the nuances of "reasonable cause" holds – ensuring your team knows exactly how to protect the institution without violating consumer rights.
11:30 - 11:40	Transition Break	
11:40 - 12:30	Reclamation Refresher This refresher on Federal Government Reclamations provides an overview of the Bureau of Fiscal Service's guidance within the Green Book. We will review reclamation timelines, agency and financial institution responsibilities, common error scenarios, and best practices for compliance. The session will reinforce accuracy, timeliness, and proper documentation to help you reduce your possible liability.	Payment Rail Disputes Case Studies: What do I follow? Let's face it: disputes are just part of the game in payments. We'll use real-world case studies to help you spot different types of disputes and figure out the best ways to resolve them. Whether its card transactions, ACH payments, wire transfers, or checks, we'll break down how to look at them, identify the correct dispute process, and provide resolution.
12:30 - 1:15	Lunch	
1:15 - 2:05	Cashier's Check Complications Misunderstandings surrounding cashier's checks can lead to costly errors, operational inefficiencies, and substantial financial losses for both your institution and your account holders. In this session we will dissect the common misconceptions and vulnerabilities associated with cashier's checks.	Off the Rails – Keeping Fraud off our Payment Rails In the world of faster payments, "business as usual" security is a recipe for disaster. This session explores the cutting-edge strategies needed to secure our payment infrastructure against increasingly agile fraudsters. Learn how to fortify your payment rails to ensure they remain fast, fluid, and—most importantly—fraud-free.
2:05 - 2:25	Snack Break	
2:25 - 3:40	Risk / Reward: High-Risk Verticals – Cannabis, Crypto, MSBs, and the Gig Economy As the financial world keeps changing, banking professionals are finding themselves navigating some pretty tricky waters. This course dives into four high-risk sectors that are both challenging and full of potential: cannabis, crypto-adjacent businesses, money services businesses (MSBs), and gig economy platforms. You'll get a clear picture of the unique risks tied to each of these areas, from regulatory challenges to compliance issues and market trends. We'll share practical tips for assessing and managing these risks, so you can effectively support clients in these high-stakes environments while staying on the right side of banking regulations.	
3:40 - 4:00	Daily Download Don't let your notes get dusty! Join us for a high-energy wrap-up where we turn the day's best ideas into a shared roadmap. This is your chance to compare notes with peers, crowdsource solutions to your toughest challenges, and build connections that last long after the final session.	

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PAYMENTS UNIVERSITY AGENDA - Day 2*

Day 2	<i>Payments Essentials</i>	<i>Payments in Practice</i>
9:00 - 9:05	Welcome to Day 2 of Payments University	
9:05 - 10:15	Bridging the Gap: Stablecoins and Their Role in Connecting Crypto to Traditional Finance Digital currencies are shaking up the financial world, and if you're in banking, getting a handle on stablecoins is more important than ever. This course is all about diving into stablecoins—what they are, how they work, and why they matter in connecting the dots between crypto and traditional finance.	
10:15 - 10:25	Transition Break	
10:25 - 11:15	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.	Reclamation Roulette – Federal Reclamation Case Studies Join us for an interactive breakdown of federal government reclamations using actual scenarios faced by financial institutions. We'll move past the theory of the Green Book and into the "how-to" of defending your institution's bottom line. We will explore knowledge of death, limiting your liability and best practices to protect available funds.
11:15 – 11:25	Transition Break	
11:25 -12:15	Originator Overview: Rights, Returns, and Authorizations This session provides an overview of an Originator's role and responsibilities in the ACH Network, with a focus on what Originators can and can't do under the NACHA Rules. Topics include when reversals are permitted, proper use of return reason codes like R06, and authorization requirements. Attendees will leave with an understanding of how to set expectations with Originators and apply the rules correctly to reduce risk and stay in compliance.	Managing the Gap - A Risk-Based Framework for Early ACH Availability The race to offer early access to ACH deposits is on, but speed should never outpace your risk appetite. Providing early funds availability is a powerful tool for acquisition and retention, but it isn't without its pitfalls. To compete with fintechs, traditional financial institutions must adopt a risk-based approach that protects the bottom line while delivering the speed consumers demand. This session provides a roadmap for implementing a risk-based approach to early funds. Learn how to give your customers their money faster without leaving your institution's doors wide open to loss.
12:15 – 1:00	Lunch	
1:00 – 1:50	From Paper to Practice - Validating Consistency Between Policy and Procedure A policy is only as effective as the procedure that executes it. Does your team actually do what your manual says they do? In an era of heightened regulatory scrutiny, "policy-procedure drift" has become a top concern for risk managers. This session examines the common causes of misalignment and provides a framework for ensuring that daily banking operations mirror board-approved mandates. We will explore strategies for identifying "shadow procedures"—unauthorized shortcuts or workarounds—and the risks they pose to the institution. Participants will walk away having learned how to build a culture of compliance that starts on the front lines.	Emerging Technologies in Card Payments This session explores how emerging technologies are changing card payments. We will cover current advancements in card technology, alternative payment methods, and the benefits these developments bring to businesses and consumers, including improvements in security, speed, and convenience. Participants will also review upcoming trends to watch and gain insight into how these innovations are shaping the future of card payments, and what they may mean for financial institutions and their accountholders.
1:50-2:05	Snack Break	
2:05 - 3:20	Understanding and Managing Regulation E Disputes Join us as we provide clear, actionable steps for handling Regulation E disputes related to electronic fund transfers. Learn consumer rights, financial institution responsibilities, investigation timelines, and best practices for accurate resolution. Perfect for those seeking compliance clarity when dealing with disputes.	
3:20 - 3:40	Wrap Up and Door Prizes	

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