

# PaymentsFirst Fraud Day - November 12, 2025

\*Agenda is subject to change without notice\*

<b>8:45-9:00</b>	<b>Introductions and House Keeping</b>
<b>9:00 – 10:00</b>	<p><b>Staying Ahead of Check Fraud and Scams: Building Awareness in a Shifting Fraud Landscape - Mike Timoney, VP Secure Payments, Federal Reserve Financial Services</b></p> <p>As the fraud landscape evolves, check fraud and scams are re-emerging as significant threats across industries. This session will explore current fraud trends, the methods bad actors are using, and how these schemes are adapting to modern financial environments. Attendees will gain a deeper understanding of the fraud ecosystem and learn how education and awareness efforts can serve as powerful tools in mitigating risk. Join us to enhance your knowledge and empower your teams with up-to-date fraud insights.</p>
<b>10:00-10:15</b>	<b>Break</b>
<b>10:15 -11:15</b>	<p><b>Strengthening Defenses: FinCEN’s Latest Advisories on Transnational Organized Crime – John Tobon</b></p> <p>This session reviews FinCEN’s latest advisories and priorities on transnational organized crime, including the misuse of virtual assets. Participants will explore emerging typologies, evolving regulatory expectations, and strategies to strengthen compliance programs, reporting, and collaboration with law enforcement and industry peers.</p>
<b>11:15-12:30</b>	<b>Lunch</b>
<b>12:30- 1:30</b>	<p><b>Fraud Hides in Plain Sight - Jane Hennessy – Senior Banking and Payments Consultant, Finzly</b></p> <p>Most fraud isn’t hidden in complexity - it hides in plain sight. A microdeposit that doesn’t match, a duplicate payment, a first-time beneficiary, or an unusual amount can reveal it all. Combine that with bulk file encryption and ISO 20022 purpose codes for transaction tagging, and financial institutions start seeing patterns before they become problems. We will cover case studies, research, and actionable strategies. This session explores how curiosity, smart design, and simple vigilance can turn routine processes into a powerful fraud defense.</p>
<b>1:30 – 1:45</b>	<b>Break</b>
<b>1:45-2:45</b>	<p><b>Financial Crimes Happening Now in Hawaii: Prevention, Detection, Mitigation, Investigation – John C. Thompson, Special Agent, Investigations Division, Department of the Attorney General</b></p> <p>Financial crime is an escalating threat in Hawaii, with local businesses, organizations, and individuals facing sophisticated schemes that lead to significant losses. This isn't a theoretical discussion—it's about the real-world financial crimes currently impacting the islands, from high-profile fraud cases to complex money laundering and cyber-enabled scams.</p> <p>This practical, scenario-focused session is designed for those who need actionable strategies to protect their assets and reputation.</p>