

PaymentsFirst Compliance Day – March 18, 2026

Agenda is subject to change without notice

10:00 - 10:15 AM ET 9:00 - 9:15 AM CT	Introductions and House Keeping PaymentsFirst Education Team
10:15 - 11:15am ET 9:15 - 10:15am CT	<p>Risk Assessments for All Participants – What FIs, Third Party Senders, and TPSPs Must Know Jeannette Waye, Vice President, Risk and Consulting, PaymentsFirst and Meredith Stubblefield, Vice President, Risk and Consulting, PaymentsFirst</p> <p>Regulators no longer accept a one-size approach to ACH risk. All participating financial institutions, Third Party Senders, and Third-Party Service Providers are expected to maintain a comprehensive, documented risk assessment that reflects their actual ACH environment. Failure to do so opens the door to compliance findings, reputational damage, and preventable loss. This session clarifies who needs a risk assessment, what elements must be included, and how to align your process with Nacha and regulatory expectations. Attendees will learn how to identify risk drivers, assess controls, and implement a framework that stands up to examiner scrutiny.</p>
11:15 - 11:30am ET 10:15 - 10:30am CT	Break
11:30am - 12:30pm ET 10:30am - 11:30am CT	<p>Politics & Policies of Payments William Sullivan, Associate Managing Director, Government & Industry Relations, Nacha</p> <p>This session offers an examination and discussion of significant payment-related policy developments in Washington as well as insights from the upcoming November mid-term congressional elections and the potential impact of those elections. The speaker will discuss the likely impact of divided congress run by Democrats and Republicans. How will that impact payments policy at the congressional, regulatory and administration levels and how that may impact the months leading up to November 2026.</p>
12:30 - 1:30pm ET 11:30 - 12:30pm CT	Lunch
1:30 - 2:30pm ET 12:30 - 1:30pm CT	<p>Duplicate Checks: A review of a financial institution's regulatory rights and obligations Jackie Pagán, NCP, Vice President – ECCHO</p> <p>Even in the digital world, a paper check remains a valid form of payment. Learn more about why duplicate checks cause an issue to a financial institution and why Regulation CC's duplicate presentment warranty places the liability on the depository bank. We will also review what liabilities a financial institution has when their customer causes a duplicate incident through a remote deposit capture device such as a mobile phone (mRDC).</p>
2:30 – 2:45pm ET 1:30 – 1:45pm CT	Break
2:45 – 3:45pm ET 1:45 – 2:45pm CT	<p>Reclaiming Confidence: Mastering Federal Government Reclamations Edward Rockey, Customer Liaison Specialist and Leonard Watley, Senior Customer Liaison Specialist, Department of the Treasury, Bureau of the Fiscal Service</p>

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	<p>When a federal benefit recipient passes away, the clock starts ticking for Financial Institutions. Do you know your exact liability limits? Are you prepared for the "Notice of Reclamation"?</p> <p>This session provides a deep dive into Chapter 5 of the Green Book, the definitive guide for handling Federal ACH Reclamations. We will break down the complex workflows between the Fiscal Service, federal agencies, and your institution to ensure you remain compliant and minimize financial loss.</p>
<p>3:45 – 4:00 pm ET 2:45 – 3:00 pm CT</p>	<p>Open Forum</p>