

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	Winning the Real Time Race-Joni Hopkins, Federal Reserve Financial Services, Robert Lewis, OPN Kevin Olsen, Pidgin This panel brings together industry leaders to cut through the hype and discuss the operational realities of a 24/7/365 payment ecosystem. We will explore how institutions are moving past the "receive only" phase to launch revenue-generating "send" use cases, how to combat the unique fraud challenges of irreversible transactions, and how to position your institution to win in a hyper-connected market.	
10:30 - 10:40	Transition Break	
10:40 - 11:30	"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.	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.
11:30 - 11:40	Transition Break	
11:40 - 12:30	Blockchain 101 Blockchain does not have to be confusing or limited to cryptocurrency. This introductory session explains how blockchain works with stablecoins, why it matters to electronic banking, and how it differs from traditional payment systems. We will explore practical concepts such as distributed ledgers, digital assets, stablecoins, tokenized deposits, and smart contracts. No prior blockchain or cryptocurrency experience is required.	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.	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.
2:05 - 2:25	Snack Break	
2:25 - 3:40	Synthetic Identity Fraud Synthetic identity fraud is reported to be the fastest growing type of financial crime in the United States, accounting for billions in losses annually. Moreover, the use of multiple definitions for synthetic identity fraud throughout the industry poses a fundamental problem — inconsistent categorization and reporting, making it difficult to identify and mitigate this type of fraud!	
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.	

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	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	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.	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.
11:15 - 11:25	Transition Break	
11:25 - 12:15	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.	AI Regulations in Electronic Banking Artificial intelligence is already changing how financial institutions detect fraud, serve customers, make decisions, and manage risk. This session examines the emerging regulatory expectations surrounding AI in electronic banking. We will discuss governance, data privacy, explainability, bias, third-party risk, and human oversight. Participants will leave with a clearer understanding of how to use AI responsibly while preparing for increased regulatory scrutiny.
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 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.	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.
1:50-2:05	Snack Break	
2:05 - 3:20	You Should Have Said NO! Why do we agree to responsibilities, requests, and opportunities that we know we should decline? Drawing from industrial-organizational psychology, this professional-development session explores the pressures, habits, and workplace dynamics that influence our decisions. Participants will learn practical ways to evaluate choices, establish healthier boundaries, and say no without damaging professional relationships. Sometimes the best decision for you, and your organization, is the opportunity you choose not to accept.	
3:20 - 3:40	Wrap Up and Door Prizes	