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	**FedNow Implementation and Fraud Mitigation-**The FedNow Service is the Federal Reserve's new 24/7/365 instant payment rail. Due to the immediate and **irrevocable nature** of these payments, robust **fraud controls** are a critical implementation focus. The service provides built-in tools like customizable **transaction limits** and **negative lists**, plus the option to use an "Accept without Posting" status for suspicious payments. Ultimately, successful adoption requires institutions to combine these network features with their own advanced, **real-time fraud detection systems** and customer education initiatives.	
10:30 - 10:40	**Transition Break**	
10:40 - 11:30	**Remote Authentication Fraud** This session provides an overview of the current landscape of fraud targeting remote access and authentication mechanisms. Join Mike Timoney from Federal Reserve Financial Services for this important conversation.	**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	**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 – 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	**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 including a recent proposal to expand its use.	**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 defines what constitutes excused delay in ACH processing.
2:05 - 2:25	**Snack Break**	
2:25 - 3:15	**AI Rules and Regulations in Electronic Banking** Artificial intelligence is transforming electronic banking—from fraud detection to customer service—but it's also creating new compliance, risk, and governance challenges. Regulators are paying close attention, with guidance emerging from federal banking agencies, NIST, and the OCC's SR 11-7 model risk standards. In this session, Payments Professor Kevin Olsen will break down the AI rules and regulatory expectations most relevant to banks and credit unions.	
3:15 - 4:00	**Say Aloha to Stablecoin** Stablecoins are no longer just a buzzword—they're quickly becoming a bridge between traditional banking and digital finance. With the GENIUS Act opening the door for regulated U.S. dollar–backed stablecoins, financial institutions in Hawaii must understand both the opportunities and the risks. In this session, Payments Professor Kevin Olsen will break down the fundamentals of stablecoins in plain language, showing how they fit into the electronic banking ecosystem.	

*Agenda subject to change

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	**New Fraud Monitoring Rules are Coming Your Way-Are you Prepared?** Starting in 2026, Nacha's new Fraud Monitoring Rule will fundamentally change how banks and credit unions identify and mitigate fraud risk across the ACH Network. These requirements expand monitoring obligations beyond WEB and micro-debits, making fraud detection a core responsibility for both ODFIs and RDFIs. This presentation will equip Hawaii's financial institutions with the knowledge and actionable steps to stay compliant and reduce fraud losses under the new Nacha framework.	
10:15 - 10:25	**Transition Break**	
10:25 - 11:15	**How to Make Instant Payments Profitable** Instant payments are here, and the pressure is on. Customers expect money to move in real time, and regulators are watching closely. But for many banks and credit unions, the real question isn't how to implement instant payments, it's why. What's the business case? Where's the ROI? This session goes beyond the hype to tackle the ROI head-on. We will share how leading banks and credit unions are not just enabling instant payments, they're building profitable, scalable offerings around them.	**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!
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.	**Compliance Chronicles: Tales from the Payments Trenches** Ready to explore 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.
12:15 – 1:00	**Lunch**	
1:00 – 1:50	**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.	**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.
1:50-2:10	**Snack Break**	
2:10 - 3:10	**Building Your Supporting Cast** In every great movie, the hero doesn't just stumble forward solo—they gather a crew. A mentor with a spark of wisdom. A friend who cracks jokes at the right time. A loyal ally who believes when no one else does. And yes, sometimes a critic or villain sharpens them through challenge. This high-energy, cinematic-style session invites you to reflect on your current cast of characters—who's helping you grow, who might be holding you back, and how to build a team that supports your story. Whether you're launching a new business, healing from a loss, or chasing a dream that scares you, the truth is: you can't do it alone—and you're not supposed to.	
3:10-3:20	**Closing Remarks/Door Prizes**	

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