



PAYMENTSFIRST

2024 Education Calendar

Simplified: ACH January 9th, 2024

Discover the fundamentals of payments using ACH from the Receiving Depository Financial Institutions (RDFI) perspective and how it fits into the current payments landscape. Topics include:

- ACH Participants
- ACH Debit and Credit Transaction Flow
- Prenotifications
- Notifications of Change
- Return Timeframes

Tax Refunds - Federal Government Track January 18th, 2024

Most recently, the IRS processed more than 253 million tax returns and other forms and issued more than \$452 billion in tax refunds. Incorrect handling of incoming tax refunds can make the Receiving Depository Financial Institution (RDFI) liable and create the possibility for large losses. This webinar covers:

- Rights and requirements of each participant
- Proper handling of deposits for deceased recipients
- Account number and name matching requirements
- Processes for incorrect account numbers
- A review to correctly handle exceptions

Simplified: Check January 23rd, 2024

Discover the enduring world of Check Payments, with history, mechanics, and significant regulations, and how it fits into the current payments landscape. Topics include:

- Participants in the Check Network
 - Types of Indorsements
 - The Difference between “Check Clearing” & “Check Collection”
 - Rules and Regulation of Checks
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2024 Education Calendar

Next Steps: ACH February 13th, 2024

An intermediate-level course designed to deepen participants' understanding of the Automated Clearing House (ACH) systems and transactions. Building on the basics, takes a more advanced approach into scenarios, transaction types, and strategic considerations.

- Moving beyond PPD and CCD → WEB, TEL, IAT, Same Day ACH
- Fraud Prevention and Detection
- ACH Compliance Challenges
- Exception Handling
- Risk Management in ACH

Next Steps: Check February 27th, 2024

Build on the foundation and learn the intricacies of check payments, check law, and check fraud prevention.

- Transfer & Presentment Warranties
- Check 21 - What Did It Do, What Did It Not Do?
- Regulation CC Fund Availability

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P2P / CashApp / Venmo / Zelle – Disputes / Fraud February 29th, 2024

While consumers continue to embrace these various faster payments products, financial institutions continue to experience issues with consumer disputes. Did the transaction get pushed from your online banking system (P2P or Zelle) or was it initiated through another app like Venmo or CashApp. Either way, it can be a bit confusing when those transactions are being disputed. Join us as we provide some clarity on how to handle disputes and where the liability will lie.

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2024 Education Calendar

MasterClass: ACH March 12th, 2024

An advanced-level course for professional looking to achieve mastery in Automated Clearing House systems

- Strategic Leadership in ACH Operations on program implementation and optimization
- Industry Trends and Future Directions
- Advanced Risk Mitigation Strategies and complex scenario challenges
- Innovation in ACH, with topics of Artificial Intelligence and Machine Learning

Payments Update - Virtual March 14th, 2024

In this session, we will cover updates and changes within the Rules as well as review some of the changes that still cause confusion within our membership. We will arm you with the information you need to ensure compliance in this ever-changing rules and regulatory landscape both now and in the future. The discussion will include rules changes that will be balloted late 2023.

Q1 Power Hour Complimentary Members Only Session **Fraud in Payments – Money Mules / Phishing** March 15th, 2024

Work through typical fraud scenarios involving money mules and phishing, how to educate your customer base, and how to respond when a customer is a victim.

- Understanding Money Mule Schemes and the role in Financial Fraud
 - Phishing Fundamentals and Recognizing the threat
 - Prevention and Mitigation Strategies
 - Legal and Regulatory Considerations
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2024 Education Calendar

MasterClass: Check March 26th, 2024

An advanced-level course for seasoned professional aiming to achieve mastery in check processing, fraud prevention, and strategic leadership. Going beyond the basics to review advanced techniques, industry trends, and innovative practices in the ever-evolving landscape of paper based payments

- Advanced Check Processing
 - Teller Capture, High-speed imaging and truncation
 - Optimizing efficiency and accuracy in large-scale check processing operations
- Case studies of successful check processing program implementation and improvement
- Fraud Prevention and Detection, signature analysis, positive pay, and anomaly detection
- Cross-Channel Integration

Third-Party Senders - Love/Hate Balance April 16th, 2024

The relationship between financial institutions and Third-Party Senders can often be described as “Love/Hate”. While Third-Party Senders provide valuable services to businesses, the higher level of risk tends to “turn off” financial institutions based on the lack of understanding and additional steps that should be taken to properly mitigate risk. Join us as we take a deep dive into the Third-Party Sender participant, what they are and what they are not, and best practices for onboarding, establishing, and managing the Third-Party Sender relationship

Funds Availability – Regulation CC / ACH / Check / A2A April 23rd, 2024

With so many payments coming in through so many channels, how do we handle availability? Should you use the Nacha Operating Rules or Regulation CC? Join us as we breakdown the specific requirements for each of these regulations and identify which to use when.

- Regulation CC and Funds Availability
 - ACH and compliance with Nacha Operating Rules
 - Check clearing processes and associated funds availability schedules
 - A2A transfers, processing times, and compliance considerations
 - Regulatory Compliance and Risk Management
 - Exceptions, Holds, and Disputes
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2024 Education Calendar

Mastering Financial Exchange Formats – EDI, BAI, MT940 April 25th, 2024

In today's fast-paced financial landscape, effective data exchange is key for businesses and financial institutions. Join us as we delve into the intricacies of key information reporting formats:

- Electronic Data Interchange (EDI)
- Bank Administration Institute (BAI) reports
- MT940 messages
- Advantages and Use Cases

AAP Virtual Review May 14 & 16th, 2024

A review course for the AAP (Accredited ACH Professional Exam) covering comprehensive key topics, regulations and practical applications. The AAP Exam focuses on the rules and regulations set forth by Nacha and requires a solid understanding of ACH processes, risk management, and compliance. An excellent opportunity for AAP/APRP continuing education credits. Not recommended as a stand-alone for exam preparation. If you are interested in preparing for the AAP Exam, consider our AAP Study Program.

Simplified: Card May 14th, 2024

Discover the essentials of Card Payments, including an overview of debit cards, credit cards, and prepaid cards, with key concepts of card issuance, authorization, transaction processing, and security features, and how it fits into the current payments landscape. Topics Include:

- Participants in the Card Network
- Type of Cards
- Transaction Processing
- Regulation E & Regulation Z – When To Use Which!

Guarding Your Finances: Unauthorized Transactions in Card, ACH, Checks, and Cash Apps May 21st, 2024

Posing a threat to individuals and businesses, unauthorized transactions require careful response. Equip yourself with the tools and strategies to protect and take action against unauthorized transactions. Exclusive Takeaway - Resource Grid of payment types and regulatory guidance

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2024 Education Calendar

Originator Exposure Limits – ACH Track May 23rd, 2024

Every ODFI is required by the Nacha Operating Rules to perform proper due diligence on all of its Originators and Third-Party Senders to ensure compliance with the Rules. In addition, the ODFI must also:

- Assess nature of ACH activity and the risks the activity presents;
- Establish, implement, and periodically review the exposure limit; and
- Establish and implement procedures to:
 - Monitor the origination and return activity across multiple settlement dates;
 - Enforce restrictions within origination agreement regarding approved entries;
 - Enforce the exposure limit

Simplified: Wire May 28th, 2024

Discover the gateway to understanding wire transfers and the role in modern finance, global commerce, and swift and secure movement of funds between entities, and how it fits into the current payments landscape. Topics Include:

- Wire Participants
- Types of Wires
- Wire Basics
- Rules and Regulations for Wires

Next Steps: Card June 4th, 2024

Gain deeper understanding on card payments, including transaction processing, card network operations, and security measures, with the various types of payment cards and how they are used by different industries.

- Exploring card types, usage, and risk mitigation
 - Credit Cards
 - Debit Cards
 - Prepaid Cards
 - Charge Card
 - Contactless Card
 - Mobile Wallet
 - Virtual Card
 - Card Network Ecosystem – issuers, acquirers, card associations, and payment processors – their roles and interactions
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Combating Check Fraud: Detection, Prevention, and Action - Check Track June 6th, 2024

Check fraud is a persistent threat that can have significant financial implications for individuals, businesses, and financial institutions. In this session, we will guide you to understanding, detecting, preventing, and taking action against check fraud.

- Understanding Check Fraud
- Check Security Features and Verification
- Behavioral Analysis and Customer Education
- Regulatory Compliance
- Protecting the customer and the FI from Check Fraud

Summer Series – Common Problem Areas – ACH June 13th, 2024

ACH transactions are not immune to challenges and issues that can cause headaches for financial professionals. Explore common problem areas in ACH transactions and equip yourself with the knowledge and skills to address and prevent them effectively.

- ODFI, including
 - Authorization and Authentication
 - Origination Limits and Exposures
 - Staff Training and Awareness
- RDFI, including
 - Maintaining WSUD Documentation
 - Funds Availability
 - Customer complaints and Dispute Resolution

Next Steps: Wire June 18th, 2024

Enhance your understanding of wires and how they are impacted by correspondent banking and intermediary institutions, foreign exchange and currency considerations, and AML and OFAC compliance.

- Analysis of correspondent banking relationships
 - Role of the intermediary in cross-border wire transfers
 - ISO 20022 and its impact on wire processing
 - Compliance with Anti-Money Laundering and OFAC
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2024 Education Calendar

Q2 Power Hour Complimentary Members Only Session Presumption of Alteration – Check Track June 21st, 2024

Explore the legal principal of Presumption of Alteration and how it plays a crucial role in check fraud cases

- Examining the legal principles and industry standards related to the Presumption of Alteration
- The FI, Law Enforcement, and Legal System approach to Altered Checks
- Detection and Prevention Strategies through Security Features
- Legal Framework and Liability

Recognizing and Acting to Prevent Elder Financial Abuse June 25th, 2024

Financial Elder Abuse is viewed as one of the fastest growing crimes in the US. As of the last census, over 41 million citizens were identified as aged 65 and older. This represents over 18% of the population. By 2030, the number could reach almost 75 million!

Why should you be concerned? Money!

These individuals hold nearly 70% of all savings deposits in commercial banks, nearly 80% of dollars in savings institutions and 80% own their homes. Because of the vast holdings, these individuals are easy targets for abuse. Bloomberg estimates these losses at almost 37 Billion a year! This session will include:

- What constitutes as financial elder abuse
- Identification of "Mandatory Reporter" (the laws vary by state)
- What you can do to protect these individuals at your institution

Summer Series – Common Problem Areas – Third-Party Senders June 27th, 2024

Third-Party Senders play a crucial role in payment processing, but have their own unique challenges and risks. Gain the skills needed to identify, address, and mitigate issues arising from these relationships.

- Identifying Third-Party Senders in your customer base
 - Originator Verification and Authorization
 - Annual Audit
 - Risk Assessment
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2024 Education Calendar

MasterClass: Card July 9th, 2024

Emerging trends, engagement strategies, and latest innovations that affect the world of card payments

- Cutting-edge technologies impacting card payments, including contactless, tokenization, and biometrics
- Risk Management and leveraging Artificial Intelligence and Machine Learning
- Global Card Payment Landscape
- Card Loyalty Programs and Customer Engagement
- Card Security Standards

Summer Series - Common Problem Areas - RDC/Mobile: July 11th, 2024

Remote Deposit Capture (RDC) and Mobile Capture technologies have changed the way we handle check deposits, presenting challenges and risks. Join us as we explore common problem areas, practical solutions, and strategies for effectively managing them, including:

- Weaknesses in Authentication
- Compliance Gaps – Check Retention and Disclosure Obligations
- Image Quality Issues and Transaction Validity
- Integration and discrepancies in transaction records

MasterClass: Wire July 23rd, 2024

Use of wires for strategic purposes, cross-border complexities, and compliance strategies. Topics Include:

- Blockchain and Distributed Ledger Technology (DLT)
 - Real-Time Payments
 - Identifying, assessing, and mitigating risks for high-value and high-volume wire transfers
 - Optimization with Treasury and Cash Management functions
 - Proactive compliance in evolving regulatory landscape
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2024 Education Calendar

Summer Series – Common Problem Areas – Wire July 25th, 2024

Wires, with their own challenges and pitfalls, are a constant part of our global financial transactions. Learn how to respond to common problems and ensure transactions are efficient, secure and compliant.

- Insufficient Authorization Controls
- Inadequate Verification of Instructions
- Transaction Accuracy and Timeliness
- Beneficiary Verification
- Internal FI Segregation of Duties

ISO 20022 – Why YOU should Care? July 31st, 2024

Are you familiar with ISO 20022? This standard has been incorporated within RTP and FedNow, and will soon be incorporated into FedWire to include expanded information. Join us as we take a look on how this advancement affects your organization.

- Introduction to ISO 20022
- Key Features and Advantages
- Implementation and Impact
- Global Standardization and FedWire

Legal Basis for FedNow and RTP – OC8, TCH August 6th, 2024

For the past several years, you've heard much talk about the RTP rail and the coming of FedNow! While the "ease of use" is very important for consumers and businesses, the liabilities and responsibilities that apply to each is a common concern to many financial institutions. Join us as we delve into the legal aspect of the rules that apply to each of these faster payment options.

- Operating Circular 8 and FedNow
 - The Clearing House Rules and RTP
 - Interconnection and Interoperability?
 - Compliance and Risk Management
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Summer Series – Common Problem Areas – Debit Card / Regulation E August 8th, 2024

Debit Card transactions are not immune to challenges and issues that can cause headaches for financial professionals. Explore common problem areas with the transactions, the consequences of Regulation E, and equip yourself with the knowledge and skills to address and prevent them effectively.

- Identify and analyze common issues and challenges faced by consumers and financial institutions
- Regulation E Dispute Procedures
- What does Unauthorized Mean?
- Staff Training

Reclamations – Federal Government August 15th, 2024

Federal Government Payments delivered via ACH are subject to specific rules and liabilities outlined within The Green Book. When it comes to government reclamations, many institutions may find the rules, time frames and liabilities difficult to understand. This session will highlight the rules, how to limit your liability, and cover the recent updates related to the federal government reclamation process.

- Reclamation Requests, Benefit Overpayments, and Debt Collection Efforts
- Communication with Federal Agencies
- Documentation and Recordkeeping

Originator Onboarding – ACH September 5th, 2024

The addition of a new origination client is always important to a growing origination program. Too often, however, there is dread rather than excitement. An onboarding program with documented procedures can greatly reduce that stress. Join us as we break down an effective onboarding program and provide you with a step-by-step process including:

- Documentation retention
 - Originator Responsibilities training
 - Monitoring of Exposure Limits and Return Rates
 - Ongoing Originator Training & Review
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Simplified: RDC / Mobile Capture September 17th, 2024

Develop your understanding of RDC and Mobile Capture, the regulations that impact it, and the risk management needed, and how it fits into the current payments landscape. Topics Include:

- RDC/Mobile Capture Basics
- Open to Everyone or Limited Access, the Pros & Cons
- Limits – Client Benefit vs Institution Risk

Q3 Power Hour Complimentary Members Only Session **FedNow – One Year Later** September 20th, 2024

A review of FedNow, one year after launch, and looking at development, impact, and adoption of this modern payment infrastructure. Topics Include:

- FedNow Operational Journey
- Adoption and Integration Progress
- Impact on Payment Channels
- User Experience and Feedback

Simplified: Instant Payments September 24th, 2024

Secure a foundation of knowledge on Instant Payments, FedNow, and RTP, the concepts of Instant Payments in general, and how FedNow and RTP have pushed the envelope, and how they fit into the current payments landscape. Topics Include:

- What are Instant Payments?
 - How are Instant Payments Different from “Faster Payments”?
 - Why Should We Offer Instant Payments?
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Next Steps: RDC / Mobile Capture

October 8th, 2024

Building upon foundational knowledge, this “Next Steps” course an indepth exploration for remote and mobile technologies use in deposit capture.

- Image Quality, Recognition Algorithms, and Machine Learning impact on check processing
- Mobile Capture, Auto-Capture, and Image Optimization tools
- Integration with Core Banking Systems
- Customer Experience and Interface Design

Next Generation Threats: Safeguarding Your Digital Life in Payments

October 10th, 2024

The Next Generation Threats need Next Generation Solutions – contactless, instant issue, biometrics, tokenization, and more! The evolution of Digital Payments continues and this course seeks to understand emerging threats, advanced security measures, and proactive strategies to fortify and protect.

- Evolution of Payment Threats
- Emerging Threat Landscape
- Payment Card Security
- Securing Mobile Payment Apps
- Securing Payment Gateways
- Incident Response and Cyber Resilience

Social Media for the FI

October 17th, 2024

Are you new to running social media or looking to strengthen your current skills? Join our Social Media for the FI course, where we cover everything you need to know about running a business social media account in a beginner-friendly webinar. We will cover the following topics:

- Why social media is important
- How to curate and create engaging content
- How to build a following
- Measuring your success

Join us and step into the world of Social Media, where success and growth are just a click away!

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2024 Education Calendar

Next Steps: Instant Payments

October 29th, 2024

Understanding the impact of Instant Payments, real world examples of its use in Retail and e-Commerce, integration with online systems, and fraud / security measures.

- Key features that differentiate Instant Payments from Traditional Payment Systems
- Global Instant Payment Trends
- Real-Time Clearing and Settlement

Check, Please – Modernizing Traditional Payments

October 31st, 2024

The world of payments is undergoing a profound transformation, and traditional paper checks are no exception. Explore the modernization of traditional payment methods and focus on the evolution of paper checks in a rapidly advancing digital landscape.

- Digital Transformation and Automation
- API Integration and Open Banking
- Enhancing Security and Fraud Prevention
- Customer-Centric Experience and Accessibility

MasterClass: RDC / Mobile Capture

November 5th, 2024

An intensive course on Customer service strategies, security protocols, and latest innovations. Topics Include:

- Multi-Channel Capture Integration
- Blockchain Integration for Security
- Cross-Border Capture Challenges and Solutions
- Biometric Authentication in Capture
- Customization and Scalability

MasterClass: Instant Payments

November 19th, 2024

Strategy to increase use of Instant Payments, regulatory hurdles, and next-level innovations. Topics Include:

- Infrastructure for Scalability, Resilience, and Interoperability
 - Quantum Computing and Cryptography
 - Decentralized Finance (DeFi) Integration
 - Tokenization Strategies
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2024 Education Calendar

Q4 Power Hour Complimentary Members Only Session
Topic TBD
December 13th, 2024
