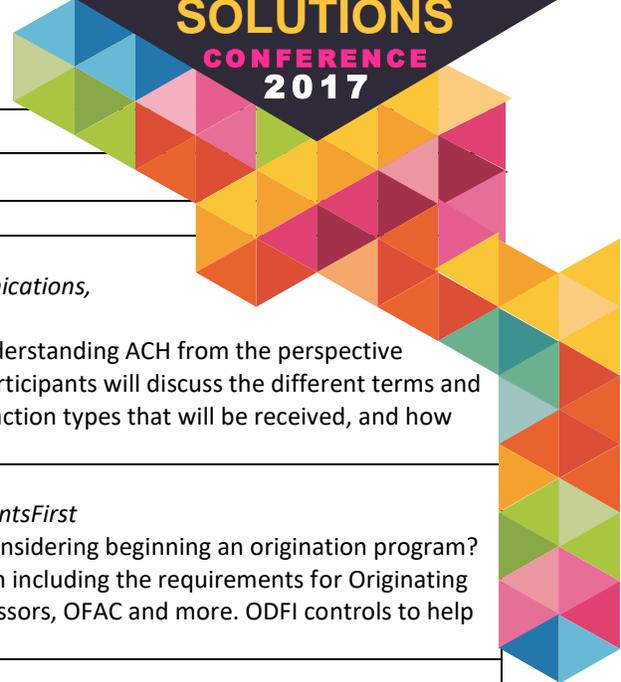
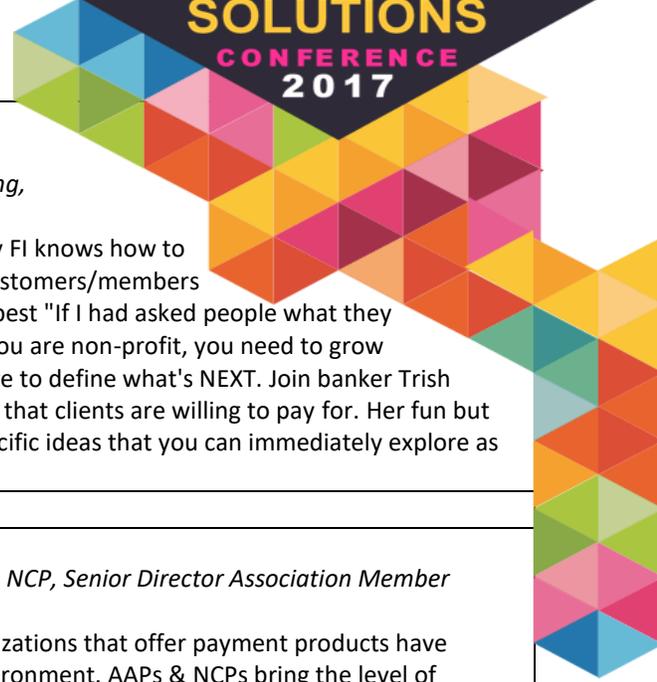


SCHEDULE & DESCRIPTIONS



WEDNESDAY, SEPTEMBER 20, 2017	
12:00 – 5:00 PM	Registration/Exhibitor Set-Up
	ACH FUNDAMENTALS
1:00 – 5:00 PM Pre-Conference <i>*There is an additional charge to attend these workshops.</i>	RECEIVING ACH 101 <i>Jessica Adams, AAP, CRCM, Director, Education & Communications, PaymentsFirst</i> This session is designed to provide the groundwork for understanding ACH from the perspective of the Receiving Depository Financial Institution (RDFI). Participants will discuss the different terms and acronyms that are used in ACH processing, different transaction types that will be received, and how these items are received, settled and returned.
	ORIGINATION ACH 101 <i>Dominic Plumeri, AAP, Director, Risk & Compliance, PaymentsFirst</i> Does your institution originate ACH entries? Or are you considering beginning an origination program? This session will cover the fundamentals of ACH origination including the requirements for Originating Depository Financial Institutions (ODFIs), third party processors, OFAC and more. ODFI controls to help mitigate risk will also be discussed.
	TECH SPECS <i>Kristin Stedman, AAP, SVP, Risk & Compliance, PaymentsFirst</i> For most financial institutions, ACH reports are printed and reviewed daily. Have you ever wondered where the information comes from to build those ACH reports? Join us to review how ACH files are formatted and what information is included with each file. Time to review the technical side of ACH!
	FRAUD FORUM
1:00 – 5:00 PM Pre-Conference <i>*There is an additional charge to attend these workshops.</i>	IT'S A BRAVE NEW WORLD OF THREATS AND CONVENIENCE <i>Dave Bernard, CEO - The Intellection Group</i> The pace of change in all areas of humankind is being accelerated by the even faster pace of technology change. Privacy, safety, and security concerns are real, but are nearly powerless when opposed by increased convenience. In this talk, we'll explore the relationships between social and economic macro trends and the myriad tech-enabled conveniences that are pervading our lives, and survey the opportunities and threats posed by this brave new world.
	ARE ALEXA, SIRI & ZELLE YOUR NEXT PAYMENT FRAUD THREAT? PROTECTING A THIRD-PARTY WORLD <i>Cenk Ipeker, Senior Director, Head of Actimize Cloud & Rivka Gewirtz, Product Marketing Director, Fraud</i> "Alexa, pay my electric bill." In the age of Open API Banking, FI's will meet consumer demand for innovative payments by allowing third party applications to directly access bank accounts. These applications could range from digital attendants such as Siri, to bill pay processors and e-commerce applications, changing the way both retail and commercial FIs do business. Open API banking opens up exciting innovative products to FIs and their retail and commercial customers, but these relationships also introduce new fraud threats. In this session, learn how analytics-driven enterprise fraud solutions will protect the new open API banking channel.
	PREVENTING ORIGINATOR AND THIRD-PARTY RISKS FOR YOUR FINANCIAL INSTITUTION <i>Kevin Sasser, Director of Sales & Marketing, Argos Risk</i> Almost every originator in the United States has a strategy for making their money move faster. Are you ready? With Same Day and Real Time Payments, ACH-related fraud is expected to more than double. Are your risk management practices ready to scale, accelerate, and deliver the information you need when you need it?
THURSDAY, SEPTEMBER 21, 2017	
7:15 - 8:15 AM	Breakfast in Exhibit Hall
8:15 - 8:30 AM	Opening Remarks



<p>8:30 - 9:30 AM</p> <p>General Session</p>	<p>REV UP YOUR REVENUES, TAKE NON-INTEREST FEE INCOME TO THE NEXT LEVEL <i>Trish Springfield, Executive Vice President Retail Banking, Southern First Bank</i></p> <p>Every institution wants to grow revenue, but not every FI knows how to do it and deliver a great User Experience (UX). Even customers/members don't always know what to ask for. Henry Ford said it best "If I had asked people what they wanted, they would have said faster horses". Even if you are non-profit, you need to grow revenue to thrill and delight your members. So we have to define what's NEXT. Join banker Trish Springfield as she identifies key revenue opportunities that clients are willing to pay for. Her fun but powerful and timely presentation will provide you specific ideas that you can immediately explore as fee income opportunities for your institutions</p>
<p>9:30 - 10:00 AM</p>	<p>Transition Break</p>
<p>10:00 - 11:00 AM</p> <p>Concurrent Sessions</p>	<p>I WANT TO BE AN AAP/NCP <i>Jenny Johnson, NCP, ECCHO and Debbie Webster, AAP, NCP, Senior Director Association Member Services, PaymentsFirst</i></p> <p>It is becoming increasingly more important that organizations that offer payment products have knowledgeable staff to help foster a safe & sound environment. AAPs & NCPs bring the level of payments knowledge examiners, auditors and organizations look for. As an AAP or NCP, you'll be considered a subject matter expert on ACH or check processing and gain valuable knowledge regarding other payment systems, increase your value within your organization & the payments industry all while helping to ensure your organization's compliance with regulations and NACHA Rules.</p> <p>FEDERAL RESERVE PAYMENTS STUDY <i>Jessica Washington, AAP, Payments Risk Expert, Federal Reserve Bank of Atlanta</i></p> <p>In this session financial institutions and vendors will get a better understanding of recent FFIEC initiatives regarding cybersecurity assessments of community banks and credit unions. The presentation and discussion will focus on regulatory guidance and expectations, what to expect as an institution, current industry findings and best practices</p> <p>AN UPDATED APPROACH TO RDC RISK MANAGEMENT <i>John Leekley, Founder & CEO - Remotedepositcapture.com</i></p> <p>With the recent release of the changes to Regulation CC, what Our speaker will cover how the recent Regulation CC changes impact RDC Risk Management and give a preview of the 2017 mobile RDC industry study.</p>
<p>11:00 - 11:10 AM</p>	<p>Transition Break</p>
<p>11:10 AM - 12:10 PM</p> <p>Concurrent Sessions</p>	<p>THINK WHY?: WORK WITH OR COMPETE AGAINST PAYMENT FINTECHS? <i>David Peterson, CEO - i7strategies</i></p> <p>As financial institutions strategize the future of changing customer payment options, the question should always be with "WHY". Why would future customers do payments through us? Why do they have to use the same types of payments and processes that their parents and grandparents did? By starting with "WHY", you can be prepared to effectively compete and serve new customers in innovative ways. Your ability to successfully grow your business with new payments is critical. Innovation is transformational growth and success with tomorrow's customers. This session will present transformational strategies and provide a framework for evaluating a new financial services innovations and highlight 3 emerging technologies that must be in your short-term strategic plan.</p> <p>UNDERSTAND CREDIT CARD INTERCHANGE <i>Jennifer Stadler, CPP, Senior Director, Education & Communication, PaymentsFirst</i></p> <p>This session will cover the basics of merchant processing, the key players, and the merchant transaction cycle. Whether a merchant is retail, moto or e-Commerce, differences in risk qualifications during the underwriting process, annual rate increases from the Card Associations, multiple terminal and software choices, often make merchant processing difficult to understand. We'll break down the walls and clarify the different types of interchange rates and understand credit and debit card fees more clearly.</p>



11:10 AM - 12:10 PM Concurrent Sessions	<p>AN INTERVIEW WITH THE CFPB? <i>Gary Stein, Deputy Asst. Director, Office of Cards, Payments, and Deposit Markets, Consumer Financial Protection Bureau and Peggy Gachesa, AAP, CEO, PaymentsFirst</i> Join us for a candid sit-down interview with the CFPB that will include the current bureau's status/latest developments related to the Bureau's involvement with Faster Payments, consumer data access, checking account overdraft, and finalized Prepaid Rule</p>
12:10 - 1:10 PM	Lunch
1:20 - 2:00 PM	Exhibit Hall - Open Networking
2:00 - 3:00 PM Concurrent Sessions	<p>TOGETHER AT LAST, BLOCKCHAIN & SAME DAY ACH; A TRUE STORY <i>Jorge Jimenez, CEO - EZFOREX</i> Learn how Star One Credit Union managed to implement a new international payments mechanism capitalizing on blockchain technology and Same Day ACH. This case describes the journey of a Credit Union looking to make a difference for its members, and the courageous choices made, in the face of ever increasing compliance in the financial services industry. This is the first ever case of a real-life blockchain cross-border transaction from a Credit Union, Ripple and EZFOREX</p> <p>THIRD PARTY SENDER REGISTRATION <i>Cindy Jenkins, Senior Director, ACH Network Risk Management, NACHA</i> The Third-Party Sender Rule will require ALL Originating Depository Financial Institutions (ODFIs) to "either register its Third-Party Sender customer(s) with NACHA, or provide to NACHA a statement that it has no such customers". Join us as we review the upcoming rule change, the requirements and walk through the steps you will need to complete the registration process</p> <p>STOP GIVING AWAY THE STORE! DRIVING VALUE WITH STRATEGIC DIRECTION <i>Trish Springfield, Executive Vice President Retail Banking, Southern First Bank</i> Everyday, consumers and businesses demonstrate a willingness to pay for strategic and distinctive products, services, convenience and experiences. Yet the financial industry frequently competes primarily on only price, adding pressure to existing margins and revenue. In this working session, seasoned banker Trish Springfield will walk through all four of these strategic distinctions to help you "discover" which align well with your core strengths. This session will also preset a framework to evaluate opportunities that will increase your competitiveness and revenue opportunities.</p>
3:00 - 3:10 PM	Transition Break
3:10 - 4:10 PM Concurrent Sessions	<p>REG CC FINAL RULE: OPENING THE DOOR TO FULL ELECTRONIFICATION OF THE CHECK <i>Jenny Johnson, NCP, ECCHO</i> This session will provide a summary of the changes to Regulation CC Final Rule published May 31, which will go into effect July 2018 including: • a background of the regulation update • all new definitions, indemnities and warranties • a synopsis of the changing requirements for expeditious returns • a brief discussion of the implications of the changes</p> <p>2016 FFIEC RETAIL PAYMENTS SYSTEMS BOOKLET <i>Tony DaSilva, Senior Technical Expert, Federal Reserve Bank Atlanta; Donna Ashworth, AAP, EVP, Risk & Compliance, PaymentsFirst</i> Revised in 2016, the FFIEC Retail Payment Systems Booklet provides guidance to examiners, financial institutions and technology service providers on identifying and controlling risks associated with retail payment systems and related banking activities. In this session, participants gain a better understanding of recent FFIEC retail payments guidance, including third-party management, cybersecurity, mobile banking, and the revised examination procedures. Discussion focuses on regulatory guidance and expectations, what to expect as an institution, current industry findings, and best practices.</p> <p>FASTER PAYMENTS TASK FORCE <i>Nell-Campbell Drake, Vice President Strategic Business and Outreach & International Development, Federal Reserve Bank Atlanta</i> Since May of 2015, the Faster Payments Task Force comprised of individuals representing stakeholders across the payments landscape worked to identify and access alternative approaches to implementing faster payments. On July 21st, the product of their assessment, The U.S. Path to Faster Payments – Final Report was release. This session will identify the industry "Call to Action" based on the recommendations put forth by the task force</p>

4:10 - 4:20 PM	Transition Break
	ALPHABET SOUP FOR THE LEADERSHIP SOUL:



4:20 - 5:20 PM	LEADING IN A MULTIGENERATIONAL WORKFORCE <i>Tom Ledbetter, AVP, Center Entrepreneurial Success & Community Engagement, Midland Technical College</i>
General Session	Do you want to learn how to pull together a multi-generational team in your workplace? In this session, Tom will engage participants with activities and a contextual learning experience on effective leadership across generations. Takeaways include: Understand the difference between Generation X, Y and Z, learn effective researched-based best practices in leveraging your inter-generational workforce harmony to collaboratively benefit the modern organizational workplace.
5:30 - 7:00 PM	Networking Reception in Exhibit Hall
7:00 - 9:00 PM	Payments Certification/Speaker/Board Dinner
FRIDAY, SEPTEMBER 22, 2017	
7:15 - 8:30 AM	Breakfast Exhibit Hall
8:30 - 9:30 AM	TOP 3 TECHNOLOGIES THE FINANCIAL INSTITUTIONS NEED TO UNDERSTAND <i>David Peterson, CEO - i7Strategies</i>
General Session	As FI C-Suite executives look to meet current and future challenges, technology has become a great equalizer. Yet with limited budgets and limited insight into the impact of technology on income and account growth, few executives have the necessary tools to make effective technology decisions. Now more than ever, creativity and core competence in operations, payments, and technology is what differentiates winners from losers in the increasingly commoditized world of financial services. This session will provide a framework for evaluating new financial services innovations and highlight 3 emerging technologies that must be in your short-term strategic plan.
9:30 - 10:00 AM	Break in Exhibit Hall
10:00 - 11:00 AM	DEATH OF PRIVACY <i>Dave Bernard, CEO - The Intellection Group</i>
Concurrent Sessions	This session explores the loss of privacy, covering all sorts of commerce and retail effects, especially the driving power of convenience.
	SAME DAY ACH UPDATE <i>Allen Young, AAP, EVP Education & Communication, PaymentsFirst</i>
	We're a year into Same Day Credits and one week into Same Day Debits. So where do we stand? What types of transactions are we seeing and what is the volume? Have there been any unanticipated benefits? Any unexpected threats? Join us as we review the Year of Same Day ACH and look forward to 2018.
	REGULATION E <i>Peggy Gachesa, AAP, CEO, PaymentsFirst</i>
	Even though Regulation E's primary purpose is consumer protection, the language can be confusing to both consumers and financial institutions. Understanding the error resolution process can be tricky and confusing not to mention calculating liability. Join our speaker as she turns confusion into clarity and provides attendees with the tools not only calculate your liability, but help you stay Reg E compliant in the process.
11:00 - 11:10 AM	Transition Break
11:10 - 12:10 PM	2017 EMV LIABILITY SHIFT <i>Jennifer Stadler, CCP, Senior Director, Education & Communication</i>
Concurrent Sessions	Many individuals in the U.S. have EMV chip cards in their wallets, but the lack of understanding of the protection and benefits of the technology has left many consumers feeling an inconvenience when making a point-of-sale transaction. In addition, merchants don't necessarily understand how to correctly accept and process an EMV chip transaction or are even how the shift in liability for losses may impact their business. In this session, we will review EMV and how it affects both the consumer and the merchant in the US today.



11:10 - 12:10 PM Concurrent Sessions	<p>AROUND THE WORLD IN 80 PAYMENTS <i>Kevin Olsen, AAP, NCP, SVP, Payments Education, ePayResources</i> Everyone keeps talking about how faster payments is coming to America, how it's going to change everything, and how we need to prepare now. Instead of worrying about what we need to do let's step back and see what other countries are doing. As we take a trip around the globe you might be surprised what's available. Payments are schneller, mais rapido, vite, or "holy cow look at him go" there is plenty of speed in payments around the globe. Secure your seat belts and hold on as we take a tour of the many options the globe has to offer.</p> <p>ISO 20022 MESSAGING STANDARDS: ACHIEVING GREATER END-TO-END EFFICIENCY <i>Allen Young, AAP, EVP – Education & Communication, PaymentsFirst</i> The ISO 20022 Messaging Standard is being adopted around the globe and over the last three years there is greater focus on implementing it here in the United States. Attend this session to gain an understanding of the work being undertaken by the U.S. stakeholder Group to transition our payments from the legacy formats to this new global standard. Attendees will gain an understanding of the benefits associated with its implementation, potential challenges and current plans for adoption If you have been hearing about ISO 20022 and are not really sure what it is or how your organization may be impacted, this is the session you will want to attend.</p>
12:10 - 12:45 PM	Conference Wrap-Up and Giveaway