

2016

SOLUTIONS PAYMENTS CONFERENCE

Better. Faster. Future.
Payments

SEPTEMBER 21-23, 2016

Crowne Plaza Ravina, Atlanta, GA

BROCHURE



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2016

SOLUTIONS PAYMENTS CONFERENCE SEPTEMBER 21-23

Rapid changes in the electronic payment space is no surprise. Technology, Innovation and Regulation are three of the key driving forces behind the breakneck speed of the changes we are seeing. This year's theme **Better. Faster. Future Payments** could not be more fitting. Financial institutions and payments related businesses are charged with bringing innovative products and solutions to customers.

At Solutions, each session is strategically designed to provide you with the most timely information on the latest advances and best business practices.

- Practical information with benefits you can realize immediately
- Lively networking events – Collaborate with peers or catch-up with old friends
- A place to investigate the latest industry solutions to help maximize business performance

HOTEL INFORMATION



LOCATION

Crowne Plaza Hotel Atlanta Perimeter at Ravinia
4355 Ashford Dunwoody Road | Atlanta, Georgia 30346
www.cpravinia.com | Room rate: \$144

The Crowne Plaza Atlanta Perimeter at Ravinia is located in Atlanta's Perimeter Center, near Buckhead, downtown Atlanta and Corporate Offices of Fortune 500 companies, making this hotel the perfect place for business or leisure travelers, to rest their heads. Built around a series of waterfalls and beautiful terrace gardens, the hotel is nestled within the 42 acre wooded Ravinia Park of with miles of winding footpaths, which surround the 15 story hotel. Read more and make your reservation at www.paymentsfirst.org

CONTINUING EDUCATION CREDITS

Sessions have been designed to offer Accredited ACH Professional (AAP) credits. Credit may be available for professional other programs as well. It is the responsibility of the attendee to submit requests for continuing education credits to the appropriate organization.



REGISTRATION

You may register online through our secure server at www.paymentsfirst.org, by mail or fax using the attached form. Payment by ACH is encouraged. Registration confirmation will be e-mailed within five business days of receipt. For additional information, please call us at (678) 384-9791 or e-mail us at info@paymentsfirst.org. Payments will be processed at the time of registration.

2016 EXHIBITORS/ SPONSORS

Federal Reserve Bank Atlanta · Jack Henry and Associates · Easy Solutions
ECCHO · IBM Security · Online Banking Solutions · Magic Writer · Argos Risk · Servis 1st Bank

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SCHEDULE & DESCRIPTIONS

2016

Wednesday, September 21, 2016

12:00 – 5:00 pm

Preconference, General Conference

Exhibitor Set-Up ACH Fundamentals **Receiving ACH 101** – Allen Young, AAP, EVP, Education and Communication, PaymentsFirst

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. Emphasis will be placed on covering the obligations of RDFIs while highlighting areas the RDFI can limit their liability.

Originating ACH 101 – Jeanette Waye, Senior Director, Education and Communication, PaymentsFirst

Does your institution originate ACH entries? Or are you considering beginning an origination program? This seminar 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. Attendees will gain a practical understanding of why ACH origination is a vital service to offer, as we discuss how to market your new service and how to identify potential originators from an existing customer base.

1:00 – 5:00 pm

Tech Specs – Kristin Stedman, SVP, Risk and Compliance, PaymentsFirst

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

Cyber-Laundering: The Monetization of Cyber Crime - Mark Ray, PWC, Director Cyber Investigations and Breach Response

Like drug cartels and other organized crime syndicates, cyber criminals conduct elaborate and sophisticated money laundering operations to conceal the illicit proceeds of their trade. From the use of front companies, to online gaming currencies, former FBI Special Agent Mark Ray will provide an in-depth look into the personas, motivations, and techniques of sophisticated cyber criminals, focusing on monetization techniques used by these actors to conduct "Cyber-Laundering".

Evolving online-fraud protection with changes in threat & regulatory landscapes- Shaked Vax, Trusteer Products Strategist, IBM Security

Reviewing key drivers for considering advanced online-fraud detection and protection. Observe how the related threats as well as the regulatory requirements have evolved. Why manual fraud investigation are quickly becoming unmanageable to prevent fraud, and what tools can be employed to address the foreseen landscape.

Thursday, September 22, 2016

Cybersecurity: Why Banks Must Look Ahead to Stay Ahead - *Deborah Peace, AAP, Chief Executive Officer, ACH Alert*

In the wake of severe, highly-publicized and ongoing data breaches, business email compromise and account takeover scams, the cybercriminals seemingly never sleep and continue to evolve. In this session, we'll discuss methods a few visionary financial institutions are using to not only prevent ACH & Wire fraud losses and meet compliance objectives, but be ready to safely seize same day ACH opportunities, build customer loyalty and generate new non-interest fee income.

5:00 – 6:00 pm

Welcome

7:00 – 9:00 pm

Platinum Dinner (invitation Only)

7:15 – 8:15 am

Hot Breakfast in Exhibit Hall

8:15 - 8:30 am

Opening Remarks

Peggy Gachesa, AAP, CEO, PaymentsFirst

8:30 - 9:30 am

General Session

9:35 - 10:00 am

Explore the Possibilities Break- Exhibit Hall

10:00 – 11:00 am

Concurrent Session

Returns, Adjustments and Warranties, Oh My!- *Jenny Johnson, ECCHO*

Do you know the best way to resolve a check exception? Check processing is unique in that there are endless scenarios that can occur—requiring different methods for resolution. Using the right method in the correct timeframe can improve your ability to get better outcome as well as reduce risk for your financial institution. Take home a better understanding of the nuances between returns, adjustments, and warranty claims. Jenny will clarify when to use each of these mechanisms then discuss the various check warranties and who makes them. Finally, walk through some interesting real-life exception scenarios and ways to resolve them.

There's an Opportunity Here! Lessons Learned in Onboarding Third-Party Senders-*Kristy Powell, AAP, Product Manager, Synovus Commercial Payments Systems*

Third-Party Senders have been instrumental in helping the ACH Network grow by providing a variety of services to business. NACHA Operating Rules and other regulatory guidance requires financial intuitions to conduct due diligence when on-boarding Originators, this requirement is heighten when it comes to Third-Party Sender relationships. The speaker will discuss firsthand knowledge of successfully on-boarding Third-Party Senders and lessons learned through ongoing monitoring.

War Stories - *Tony DaSilva, AAP, CISA, S&R Senior Technical Expert Supervision & Regulation, Federal Reserve Bank of Atlanta*

Hear from a regulator about what he is seeing on the front lines of the payments space. The good, bad and the ugly will be discussed including, best practices, mobile, cybercrime, organized crime, and the latest regulatory expectations. Participants can expect a lively discussion on what is happening at financial

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institutions of all sizes and what they need to do to address the many opportunities and challenges.

11:00 – 11:10 am **Transition Break**

11:10 – 12:10 pm **Concurrent Sessions**

Embracing the Power of the ACH Rules - *Sandy Ortins, AAP, NCP, Senior Director, Education, NEACH*

A thorough understanding of the Rules will enable you to navigate through obstacles that may come up in any day of an ACH Operations Specialist. In this scenario-based session, attendees will learn what is the best answer based on the Rules and how and where you would find that answer. Come learn and have the Rules empower you in your career. Attendees will leave this session with the knowledge that a thorough understanding of the Rules will provide confidence and a satisfactory comfort level to address your institutions compliance with the Rules.

Risk 201: Building a Comprehensive Strategy - *Devon Marsh, Wells Fargo*

This session builds on basic risk management concepts to describe a robust set of complementary controls. These controls address key risks to which a participating DFI is exposed, as well as the expectations placed on DFIs by multiple entities.

12:10 – 1:10 pm Lunch in Exhibit Hall

Peer to Peer Exchange

1:20 – 2:00 pm **Concurrent Session**

Using technology as a competitive advantage for your organization - *Erica El Hilal – Argos Risk*

During the presentation I will address how increasing technological advances from the FinTech space shouldn't be seen as just a threat, but should be an opportunity. To change this mindset there will need to be a strategic shift and more focus will have to be placed on integrating new technologies into banks platforms so they can offer new services and expand their fee based revenue. Financial Institutions will also need to be more flexible as changes in the market place will happen more quickly as technological innovation occurs at a faster pace. In order to remain competitive in this market place, they will have to be better attuned to changes and adapt at a quicker pace. If financial institutions fail to incorporate the innovation happening in the FinTech sector these innovations will be disruptive and drive consumers and businesses away from the traditional financial system and into the new platforms.

2:00 – 3:00 pm **Taking the next step - I want to be AAP or NCP-** *Jenny Johnson, ECCHO; Debbie Webster, AAP, NCP, Senior Director Association Services, PaymentsFirst*

It is becoming increasingly more important that organizations that offer payment products have knowledgeable staff to help foster a safe and sound environment. AAPs and 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 and the payments industry all while helping to ensure your organization's compliance with regulations and NACHA Rules.

2:00 – 3:00 pm

Dissecting Chargebacks - *Kimberly Schoates, MBA, Georgia United Credit Union, Director of E-Services*

This session will share card dispute best practices and provide case studies that will aid in chargebacks being settled in favor of your institution and cardholder.

3:00 – 3:10 pm

Transition Break

3:10 – 4:10 pm

Concurrent Sessions

Increasing Mobile Banking Adoption- *John Moon, Director, Consumer Adoption Marketing, Digital Banking Group, Fiserv*

As consumer behaviors continue to evolve and disrupters vying for your consumers' business, learn why having a compelling mobile banking adoption strategy is more critical than ever for your financial institution. We will share key marketing strategies as well as key findings from a recent ROI study that examines the effects of mobile adoption and engagement and how this can lead to dollars in your pocket.

Treasury and Operations Working Together to Drive Revenue - *Martha Pascale, Assistant Vice President, Treasury & Cash Solutions Officer, BrandBank; Ernie Harris, Senior Vice President and Director of Treasury Management, BrandBank*

Fee income is on everyone's mind in banking, but our customers are still thinking FREE. Join us for a timely discussion on how to turn your Treasury products from "FREE" to earning "Fee" Income.

Under the Hood: Prepaid Pistons and Spark Plugs - *Jessica J. Trundley, AAP, Payments Risk Expert, Retail Payments Risk Forum*

The fastest growing noncash payment type, prepaid transaction volume increased at a 33.5 percent annual rate from 2009 to 2012. In this session you benefit from an in-the-weeds discussion of prepaid products and services, systems and operations, including strategies and practices. We will explore various roles and responsibilities in the value chain while learning what the key requirements are that impact compliance programs. Also come to understand why prepaid has the horsepower to be a consumer favorite.

4:10 - 4:20 pm

Transition Break

4:20 – 5:20 pm

General Sessions

Paul Carrubba, Partner, Adams and Reese, LLP and Tony DaSilva, AAP, CISA, S&R Senior Technical Expert Supervision & Regulation, Federal Reserve Bank of Atlanta

Attorney and Regulator, this general session is sure to provide you with in sightful information while keeping you entertained.

5:30 – 7:00 pm

Networking Reception in the Exhibit Hall

7:15 - 8:30 am **Hot Breakfast in Exhibit Hall**

8:30 - 9:30 am **General Session**

Who's on First, What's on Second? Changes in Payments and the Millennials Driving Them – David Peterson, CSO & Founder, i7Strategies, Executive Consultant

Dramatic changes are occurring in financial payments across multiple payments channels (Card, ACH, Alternative Payments, Mobile, etc.). As a financial institution, you have a franchise to initiate and post payments. Yet, new 3rd Party service providers are offering “bright, shiny objects” to thrill and delight emerging customers. And *Who* are they? Millennials, whose number has now passed Baby Boomers. And *What* will their expectation be regarding payments and how they will interact for financial services? Join this informative session and learn what you must do now to capitalize on what will become your biggest, most profitable customer segment in the years to come.

9:30 – 10:00 am Breaking for the Future Refreshment Break - Exhibit Hall

10:00 – 10:10 am Transition Break

10:10 - 11:10 am **Concurrent Session**

The Future of Blockchain and Financial Services - Jay McLaughlin, Security Professional

Security would be a part of the session but the bigger volume of content would be education on the blockchain technology and assisting attendees on how it might be strategic or providing a framework for making decisions about using it, supporting it.

ACH Risk Management: A Tale of Two Viewpoints- Jen Wasmund, AAP, VP, Education, UMACHA and Andy Barlow, AAP, EVP, UMACHA

Risk management is driven by each institution's risk tolerances and appetites. Ever wonder how two different organizations would approach various ACH risk scenarios? Join us for this interactive session discussing topics such as SameDay ACH Origination, exposure limits, return tracking and more. Ospeakerswill argue two different risk management approaches...decided at random by the audience! Learn how different strategies may be acceptable based on a variety of management decisions and risk mitigation tactics. Attendees will walk away with a better understanding of the complexity of risk management and with a new appreciation for how their own organizations may measure risk in the ACH network.

UCC Article 4A & Wire Transfers: What You Need to Know - Paul Carrubba, Partner, Adams and Reese, LLP

Wire transfers remain to be a very high-risk area in terms of fraud, money laundering, and other unlawful activities. UCC4A requires compliance from financial institutions, regardless of your size. This session will provide you with an overview of the Article, an understanding of how the UCC4A relates to your wire transfer operations and service.

SCHEDULE & DESCRIPTIONS

2016

Friday, September 23, 2016

Transition Break

11:10 – 11:20 am **Concurrent Session**

What Your Board Needs to Know About Payments Risk - *Les Smith, ACH Sales Executive – ProfitStars*

The ever evolving legal and regulatory landscape has caused the expectations for a financial institution to shift, and it has caused the expectations for an FI's Board of Directors / Senior Management to change as well. It is critical that they know and understand the risk the organization faces. Is your financial institution meeting its regulatory requirements for Board reporting? Are you gathering and documenting the correct information to ensure customers are properly evaluated? How will faster payments impact your risk? This interactive session will use case studies to illustrate best practices for tracking, monitoring, and providing regular updates on your organization's payments risk.

Same Day ACH - The Debits are Coming...Now What? - *Allen Young, AAP, EVP, Education and Communication, PaymentsFirst*

11:20 - 12:20 pm **Mobile Financial Services Guidance-** Are Mobile Payments Better and Faster with *Appendix E: Mobile Financial Systems?* *Kevin Olsen, AAP, NCP, Vice President of Payments Education*

Earlier this year the FFIEC released a new appendix for the Retail Payment Systems Booklet; Appendix E: Mobile Financial Services. Appendix E contains guidance to assist examiners in evaluating financial institution and third-party provider management of the risks associated with retail payment systems. Now the question is what does this mean to my financial institution.

Join us in this session to explore how to address the following areas when working with Mobile Financial Systems:

- Risk identification
- Risk measurement
- Risk mitigation
- Monitoring and reporting

12:20 - 1:00 pm **Conference Wrap and Prizes**

For up to date agenda, visit www.paymentsfirst.org

Agenda is subject to change, be sure to check online for updates and extended session descriptions.

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SCHEDULE & DESCRIPTIONS

2016

REGISTRATION FEES

	Early Registration (before August 5, 2016)	Standard Registration (after August 5, 2016)	Pre-conference Workshop
MEMBER	\$395	\$445	\$100 (each)
NON-MEMBER	\$645	\$695	\$200 (each)

ATTENDEE INFORMATION

copy this form for multiple attendees or use online registration

NAME (ON BADGE) _____
TITLE _____
COMPANY _____
ADDRESS _____
CITY _____ STATE _____ ZIP _____
PHONE _____ FAX _____
E-MAIL _____

CHECK ALL THAT APPLY: ☐ CTP ☐ CCM ☐ CPA ☐ AAP ☐ NPE ☐ OTHER _____

IF ATTENDING A WORKSHOP, PLEASE MARK THE WORKSHOP YOU WILL ATTEND:

(\$100 additional cost for members, \$200 for non-members)

☐ ACH Fundamental Workshop ☐ Card Forum

TOTAL PAYMENT (remember to add workshop fee if applicable): \$ _____

METHOD OF PAYMENT

☐ ACH (encouraged) ☐ CHECK ☐ CREDIT CARD (accepted online only)

Please ACH debit my account for: \$ _____

Depository R/T No. Account No. _____

Account Type: ☐ DDA ☐ GL

SIGNATURE _____

Registration confirmation will be e-mailed within five business days of receipt. More conference information will be e-mailed approximately one week before the start of the conference. If you have special needs, please notify PaymentsFirst in advance of the conference. Cancellations must be made in writing by September 12, 2016 at 5:00 pm EST for a full refund less a \$25 processing fee. For additional information, please call us at (678) 384-9791 or e-mail us at info@paymentsfirst.org. Payments will be processed at time of registration.

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