



EPCOR PAYMENTS UNIVERSITY SYLLABUS

July 8 - 9, 2021
Columbus, OH

August 18 - 19, 2021
Branson, MO

epcor[®]

Electronic Payments Core of Knowledge

EPCOR PAYMENTS UNIVERSITY - DAY 1

8:00 am – 8:45 am	REGISTRATION & BREAKFAST	
8:45 am	WELCOME	
9:00 am – 10:15 am	CORE CONCEPTS CLASS	AP CLASS
	Payment Systems Basics Become acquainted with the various payment systems. Walk through the history of each payment system, define key terms and explore how transactions flow through the four key payment channels. You'll also have an opportunity to test your knowledge of the payment systems.	CSI Check Systems Investigations Take an investigative look into complex check questions. What is eligible for image exchange? Returns and adjustments? Yes, we're going there, too! Look into the timing requirement of a return; what adjustments are allowed by agreement; and the loss allocation between Bank of First Deposit and Paying Bank that is allowed under check law.
10:15 am – 10:25 am	CLASS CHANGE BREAK	
10:25 am – 11:15 am	Payment Systems Basics <i>Continued</i>	Single, Recurring & Standing Authorizations, Oh My! The current authorization framework for consumer ACH debits encompasses single and recurring payments. Effective September 17th, standing authorizations for future debits will be implemented. Learn about this new type of authorization along with other authorization rules, including oral authorizations beyond a telephone call. Then take what you've learned and apply it to real-life scenarios!
11:15 am – 11:25 am	CLASS CHANGE BREAK	
11:25 am – 12:15 pm	Navigating the ACH Rules Navigating the <i>ACH Rules</i> without understanding the layout is like trying to use the dictionary without knowing the alphabet! Learn how the <i>ACH Rules</i> book is organized, how to differentiate between the Operating Rules & Operating Guidelines and garner helpful tips to help you locate answers to your questions quickly and easily.	Whatcha Gonna Do When Nacha Calls on YOU? The <i>ACH Rules</i> are in place for a reason much like the posted speed limit. And, just like exceeding the speed limit, if an ACH participant breaches the <i>Rules</i> , they may find themselves involved in a potential <i>Rules</i> violation. Obtain a better understanding of the National Systems of Fines process from submitting a claim to responding to a possible <i>Rules</i> violation. Then put your knowledge to the test by determining how to appropriately respond to a Report of Possible Rules Violation.
12:15 pm – 1:15 pm	LUNCH	
1:15 pm – 2:45 pm	Payment Systems Rules & Regulations Regulation E, Regulation J, Card Network rules, UCC 3, <i>ACH Rules</i> —Phew! That's a lot! Don't let payment system rules and regulations overwhelm you. Unravel which rules and regulations apply to which payment systems and explain how these affect your financial institution's payment processing.	Regulation E, Warranty Claims & Arbitration Warranty claims for ACH transactions are not what they used to be due to an <i>ACH Rules</i> change that took effect on June 30, 2021. Review the changes to your ACH warranties and look at the impact on your Regulation E dispute process. As financial institutions work to understand the impact of these changes and their responsibility to warrant ACH entries, arbitration may play a role in the dispute process. Walk away with an understanding of how the arbitration process can help financial institutions and Originators navigate disputes and uphold the warranties for the transactions they originate.
2:45 pm – 3:00 pm	REFRESHMENT BREAK	
3:00 pm – 4:00 pm	Payment Systems Risk Identify and understand the many types of risks in each payment system. Explore how to best mitigate risk to protect your organization from potential losses. Interact with your peers and learn from real-life scenarios while identifying risks and discovering mitigation controls.	Payments Problem Solving You know how to handle the day-to-day exceptions with payments – but what about those complex, crazy exceptions issues that sometimes leave you stumped? Walk through case studies (many from real-life situations) and spend time discussing options and solutions. Find out how your peers might respond to some of these 'sticky' situations.
4:00 pm	ADJOURN	
4:15 pm – 6:00 pm	RECEPTION	

EPCOR PAYMENTS UNIVERSITY - DAY 2

7:30 am - 8:00 am	REGISTRATION & BREAKFAST	
8:00 am - 9:00 am	CORE CONCEPTS CLASS	AP CLASS
	<p>Payments Exception Handling Basics You spent day one learning about payment systems basics, including rules, regulations and risk. Now it's time to roll up your sleeves and tackle exception items. Learn how to handle check and ACH transactions that don't post the first time around and work through several exception situations as a group to determine how best to resolve them.</p>	<p>Payment Apps and Disputes Consumers have a plethora of payments apps to choose from when making payments to everyone from big-box retailers to babysitters. Gaining a better understanding of how your account holders are using these apps will help you answer their questions and navigate the different types of activity on their accounts. Disputes will happen, so let's make sense of all the different authentication models, authorizations and payment rails in the industry. You'll also learn how to apply old rules and regulations such as Regulation E to a modern payments world. Evaluate real-life scenarios to learn how to determine which rules apply to each situation.</p>
9:00 am - 9:10 am	CLASS CHANGE BREAK	
9:10 am - 10:10 am	<p>Payments Exception Handling Basics <i>Continued</i></p>	<p>Third-Party Service Provider vs. Third-Party Sender Is it a Third-Party Sender or a Third-Party Service Provider? Does it matter? It does, and the roles and responsibilities between the two vary greatly. Discuss how the <i>ACH Rules</i> define Third-Party Service Provider and Third-Party Sender relationships. Define key terms and explain how to identify a Third-Party Service Provider vs. a Third-Party Sender.</p>
10:10 am - 10:20 am	CLASS CHANGE BREAK	
10:20 am - 11:35 am	<p>ACH and Wire Transfer Origination Turn your focus to wire transfer and ACH origination, which are used primarily by businesses to make payments to business partners and consumers alike. Examine what is involved in the origination process of both payment systems.</p>	<p>Federal Government Reclamations By accepting federal government ACH payments, an RDFI is bound to comply with 31 CFR Part 210 and the procedures in the <i>Green Book</i>. For the most part, federal government payments adhere to the <i>ACH Rules</i>, but reclamations are another story. Overview your requirements and liability regarding government payments and dig into some real-life case studies.</p>
11:35 am - 12:20 pm	LUNCH	
12:20 pm - 1:30 pm	<p>Payment Systems Jeopardy You came, you listened and you learned. Now, it's time to get to work! This FUN, hands-on session allows you to apply all of the basic payments knowledge you have acquired over the past two days.</p>	<p>Let's Talk...Fraud & Current Events! Stay up to date in the electronic payments world with an interactive discussion on rule and regulatory changes as well as keeping up with what the fraudsters are doing.</p>
1:30 pm - 1:45 pm	CLOSING REMARKS AND ADJOURN	

Register Today at EPCOR.ORG!