

SYLLABUS

FRENCH LICK, IN
AUGUST 8 - 9

HURON, OH
AUGUST 15 - 16

BRANSON, MO
AUGUST 22 - 23

epcor®

Payments University

EPCOR PAYMENTS UNIVERSITY - DAY 1

8:15 am - 9:00 am	REGISTRATION & BREAKFAST	
9:00 am	WELCOME & INTRODUCTIONS	
	BASIC TRACK	ADVANCED TRACK
9:10 am - 10:20 am	School of Rock: ACH Basics Let's get acquainted with the ACH Network by identifying the five primary participants, payment types, rules and regulations that govern ACH and how transactions flow through the Network. Discover how a settlement or effective date is determined and who makes that determination. Test your knowledge by working through scenarios to decide what rule/law/regulation applies, identify participants and determine settlement dates.	ACH Rules Updates - We'll Be Watching You During March 2024, new <i>ACH Rules</i> were balloted and passed by voting members to help better assist with dispute processing, fraud monitoring or tools to assist with suspected fraud. We'll reveal the new Rules changes while focusing on the new risk-based processes and procedures required by ODFI and RDFIs to establish through 2026 to help institutions identify ACH entries initiated due to fraud.
10:20 am - 10:30 am	BREAK	
10:30 am - 11:40 am	Fly Away Payments: ACH and Wire Transfer Origination Let's focus on ACH origination and discuss wire transfer origination too, which both 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.	Receiving Instant Payments Money Changes Everything Ready to enter the world of instant payments? Before you jump in it's important to note that while you have the option to send them, receiving them is mandatory. With this understanding, let's delve into the duties that fall upon you as a financial institution receiving payments on the FedNow® Service and/or RTP® Network. We'll examine the different message response options, funds availability requirements, supplementary criteria for responding with Accept Without Posting, the process for returning credit transfers and more.
11:40 am - 12:45 pm	LUNCH	
12:45 pm - 1:55 pm	Ch-Ch-Check it Out: Check Basics The check payment system is one of the oldest forms of payment. We will start with defining the basic building blocks of the Check Network by identifying the five primary participants, rules and regulations that govern check processing and when a check must be returned. Test your knowledge by working through scenarios to determine what rule/law/regulation applies, identify participants and decide if the check was returned timely.	ACH/Wire Origination—Everybody Was Fraudster Fighting Financial institutions have been frustrated with ACH and wire fraud for years, yet their Originators keep falling for the same scams from email or impersonation schemes. To help train your Originators to fight fraudulent attempts, we'll present a montage of tips to improve your Originators' defense mechanisms against fraudsters, whether it's agreement or <i>ACH Rules</i> compliance along with best practices. By the end of this session, attendees will be equipped to confidently train their Originators in the art of fighting fraud!
1:55 pm - 2:05 pm	BREAK	
2:05 pm - 3:15 pm	Eye of the Tiger: Payment Systems Risk Risk is inherent in all payment systems. We'll define common risks and explore how to best mitigate them to protect your organization from potential losses. Interact with your peers and learn from real-life scenarios by identifying risks and discovering mitigation controls.	Can't Get No ACH Satisfaction You sent an NOC—not once, but ten times! And... no one cares. You called the ODFI and still nothing. So, what do you do when you can't get no satisfaction? Join us to learn about the <i>ACH Rules</i> enforcement process, including the National System of Fines and arbitration. We'll work through real-life case studies related to both.
3:15 pm - 3:45 pm	REFRESHMENT BREAK	
3:45 pm - 4:55 pm	We Can Work it Out: Dispute Basics (Reg E, ACH, Cards) ACH and debit cards are at risk for fraud or misuse by participants which causes unauthorized electronic funds transfer (EFT) debits to appear on account holder statements. Together we'll discuss which parts of Regulation E, the <i>ACH Rules</i> and Card Network rules can be adequately utilized to assist with various types of disputes and account holders.	Send Me on My Way - Instant Payment Origination Are you prepared to advance your instant payments journey and begin originating customer credit transfers on FedNow® or RTP®? Join us for a discussion on essential considerations for sending instant payments. This session will cover topics such as developing a strategic plan, evaluating potential Third-Party Service Providers, exploring use cases, managing liquidity and much more.
4:55 pm	ADJOURN	

EPCOR PAYMENTS UNIVERSITY - DAY 2

8:00 am - 8:30 am	BREAKFAST	
	BASIC TRACK	ADVANCED TRACK
8:30 am - 9:30 am	The Final Countdown: Payment Exceptions - Part 1 & 2 Learn how to handle check and ACH transactions that don't post the first time around and work through exception situations as a group to determine how best to resolve them.	Everybody's Talking... About Payments Audits During this session, you will have the opportunity to leverage actionable guidance from the EPCOR Audit Team. We'll look at key areas of weakness commonly identified by our auditors as they conduct Third-Party Sender, RDC, RTP, ACH and wire audits when processes are not well-developed. Insights into risk-based best practices for addressing these topics to improve performance will also be covered.
9:30 am - 9:40 am	BREAK	
9:40 am - 10:40 am	The Final Countdown: Payment Exceptions - Part 1 & 2 <i>Continued</i>	And We'll Build These Reg E Debit Card Procedures Together (Nothing's Gonna Stop Us Now) Debit card fraud keeps growing and with that, more disputes and losses for financial institutions. In this workshop style session, we'll help your financial institution either build a framework to create sound Regulation E dispute procedures for debit cards or possibly provide additional tips to build onto your existing procedures. This session will encourage attendees to share ideas to further help each other push back on losses resulting from card disputes.
10:40 am - 10:50 am	BREAK	
10:50 am - 11:50 am	Life in the Fastlane: Instant Payments In this session, we will examine the key features and benefits of both FedNow® and RTP®, and provide a high-level overview of how both payment systems work. We'll cover important information about both payment systems, including payment flows, participation types, the ISO 20022 financial standard and more. We will also walk through scenarios to test your knowledge!	Check Yourself Before You Wreck Yourself Check fraud continues to rise, and in today's image environment, it has become a challenge to identify fraud. Let's talk about why fraud is difficult to detect when the physical paper check is not available and what your financial institution can do once the fraud is reported. We'll also discuss whether you should do an adjustment, breach of warranty or late return, and how to appropriately handle these items.
11:50 am - 12:45 pm	LUNCH	
12:45 pm - 1:45 pm	You're in Payment Systems Jeopardy You came, you listened and you learned. Now, it's time to have some fun and friendly competition! This hands-on session allows you to apply the basic payments knowledge you have acquired over the past two days in a game of Payments Jeopardy.	DO Ask Me Why - Live Q & A with Hoot-E Our fine-feathered mascot is taking his famous newsletter column not only LIVE but IN PERSON! Join Hoot-E and some of his favorite payments sidekicks for a live Q&A session! This is your opportunity to tap into the wisdom of our payments experts and garner knowledge on specific payments issues and challenges impacting your organization. Attendees of this session are invited to submit their questions prior to the session by dropping them off to Hoot-E at the registration desk. There is no agenda, and no question is too big or small. Get some face time with our famous bird and talk shop with fellow payments nerds!
1:45 pm - 2:00 pm	CLOSING REMARKS AND ADJOURN	

Register Today at EPCOR.ORG!