

SYLLABUS

NASHVILLE, IN
AUGUST 7 - 8

BRANSON, MO
AUGUST 21 - 22

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	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.	Stop! In the Name of Fraud: Instant Payments Risk & Mitigation As the popularity of RTP® and FedNow® grows, people are thinking over how to address fraud in the credit-push fraud era. This session will examine the unique challenges of instant payments, fraud reporting requirements and strategies to minimize credit fraud.
10:20 am - 10:30 am	BREAK	
10:30 am - 11:40 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.	Gimme Shelter from Government Benefit Payment Liability As an RDFI, your financial institution is liable for federal government benefit payments received and posted to your accounts. This includes responding to Notices of Reclamation using the new Automated Reclamation Processing System (ARPS). While a Notice of Reclamation could appear to be a shot away from causing a loss, proper handling can make a difference. We'll discuss various use cases and how to help limit your liability.
11:40 am - 12:45 pm	LUNCH	
12:45 pm - 1:55 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.	Come Together: Reg E and ACH When an account holder disputes an ACH transaction that is within 60 days of the Settlement Date, determining how to apply the <i>ACH Rules</i> AND Regulation E can feel like a clash. Join us to look at the basics of Regulation E and the <i>ACH Rules</i> and how they can work together to help you win the error resolution process. This session will cover key definitions, time frames, covered transactions and necessary steps to effectively conduct the error resolution process. Together, we will walk through ACH dispute scenarios to appropriately apply the <i>ACH Rules</i> and Regulation E.
1:55 pm - 2:05 pm	BREAK	
2:05 pm - 3:15 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.	Turn Back Time: ACH Reversals Reversals are the ACH Network's way to turn back time! But just as turning back time should only be done in the right circumstances, reversals can only be used as outlined by the <i>ACH Rules</i> . And, understanding when a reversal is appropriate is important for both RDFIs and ODFIs. Together we will walk through the standard reversal process and look at scenarios from both the ODFI and RDFI perspectives to determine if a reversal should be used, if a correcting file is necessary and whether the reversal should be posted or returned once it reaches the RDFI.
3:15 pm - 3:45 pm	REFRESHMENT BREAK	
3:45 pm - 4:55 pm	Life in the Fastlane: Instant Payments Would you like to know more about the instant payment systems, FedNow® and RTP®? It's essential to understand these two popular faster payment options, especially now that FedNow® has become a reality. 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!	Oops! I Did It Again: Check Adjustments What are you to do when you miss the deadline to return a check? Depending on the issue at hand, an adjustment may be necessary. Join us for a guided tour of five of the most commonly misused check adjustments as we define who makes the warranty and what must accompany each type of adjustment. Learn what NOT to do and how to use adjustments properly.
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	<p>The Final Countdown: Payment Exceptions – Part 1 & 2 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 check and ACH exception items. 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.</p>	<p>Signed, Sealed, Compliant: Considerations For Your ACH Origination Agreement The <i>ACH Rules</i> specify the essential components of an Origination agreement and the parties with whom you should have these agreements. However, there is some room for interpretation regarding what should or should not be included. Join us as we examine the Rule requirements and best practices to identify additional areas of protection for you and your Originators.</p>
9:30 am – 9:40 am	BREAK	
9:40 am – 10:40 am	<p>The Final Countdown: Payment Exceptions – Part 1 & 2 <i>Continued</i></p>	<p>Running Up That Dispute Scenario Hill: Dealing with Reg E, ACH and Cards As use cases and technologies involving ACH and debit cards increase, so does the volume of disputes and complexity of fraud and error claims. As financial institutions continue running up that hill in terms of higher dispute volumes due to fraud, they must also correctly interpret and remain in compliance with Regulation E, the <i>ACH Rules</i> and various card network rules. It's you and me, as we'll be running up that road through various complicated dispute scenarios.</p>
10:40 am – 10:50 am	BREAK	
10:50 am – 11:50 am	<p>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.</p>	<p>Will the Real Third-Party Senders Please Stand Up? Join us to better understand Third-Party Senders and their roles and responsibilities as defined by the <i>ACH Rules</i>, including the role of Nested Third-Party Sender relationships. We'll discuss the additional risk they present to the ODFI and differentiate between a Third-Party Service Provider (TPSP), Third-Party Sender (TPS) and Nested TPS. And we'll walk through real-life origination scenarios to identify the third parties involved.</p>
11:50 am – 12:45 pm	LUNCH	
12:45 pm – 1:45 pm	<p>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.</p>	<p>Don't Stop Complyin': ACH Rules Update Ensure your organization is current on new <i>ACH Rules</i> amendments. We'll review the rules implemented this year and look at future <i>ACH Rules</i> updates for 2026. These new rules aim to mitigate credit-push fraud by strengthening ACH Origination controls and improving the recovery of funds. Learn what you need to know to prioritize your organization's action plan and ensure compliance with these amendments.</p>
1:45 pm – 2:00 pm	CLOSING REMARKS AND ADJOURN	

Register Today at [EPCOR.ORG!](https://EPCOR.ORG)