

SYLLABUS

VIRTUAL
NOVEMBER 12 – 14

epcor®

Payments University

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 1

12 pm - 1 pm CT	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.
1 pm - 2 pm CT	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.
2 pm - 3 pm CT	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.

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 2

12 pm - 1 pm CT	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.
1 pm - 2 pm CT	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.

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 3

12 pm - 1 pm CT	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.
1 pm - 2 pm CT	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 in order. 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.

Please note: sessions are subject to change.