

SYLLABUS

VIRTUAL
OCTOBER 6 – 8

epcor®

Payments University

sponsored by

identifree

VIRTUAL EPCOR PAYMENTS UNIVERSITY – DAY 1, OCTOBER 6

12:00 pm – 12:10 pm CT	WELCOME & INTRODUCTIONS	
12:10 pm – 1:10 pm CT	<p align="center">BASIC TRACK</p> <p>Ch-Ch-Check it Out: Check Basics 1.2 AAP/AFPP/APRP/NCP credits</p> <p>The check payment system is one of the oldest forms of payment. We will start by defining the basic building blocks of the Check Network, including 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 which rule, law or regulation applies, identify participants and decide if the check was returned timely.</p>	<p align="center">ADVANCED TRACK</p> <p>The Times They Are A-Changin': ACH Updates for 2026 and Beyond 1.2 AAP/AFPP/APRP credits</p> <p>Ensure your institution remains compliant with the latest amendments to the <i>ACH Rules</i>. We're covering key updates to prioritize in your compliance strategy, helping you confidently navigate upcoming changes in 2026 and beyond. Together, we'll cover enhancements to International ACH Transaction (IAT) processing, which includes new requirements for registering IAT contacts in the ACH Contact Registry and inclusion of an individual's date of birth in IAT entries, and a new Return Reason Code designed to support sanction compliance obligations. Join us to gain the insights you need to strengthen your operations and stay aligned with evolving regulatory expectations.</p>
	BREAK	
1:20 pm – 2:20 pm CT	<p>Don't Go Breakin' My Rules: ACH Basics 1.2 AAP/AFPP/APRP credits</p> <p>Let's get acquainted with the ACH Network by identifying the five primary participants, the payment types, the 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.</p>	<p>Tell Me Why: Debit Card Disputes 1.2 AAP/AFPP/APRP credits</p> <p>Debit card fraud continues to grow and it has caused an abundance of disputes for financial institutions. In addition, Visa reports that 20% of disputes globally represent "friendly fraud", when legitimate transactions are disputed by the cardholder or someone in their household, and up to 30% for higher-volume online merchants. During this session, we'll discuss recent dispute scenarios and challenges to both comply with Regulation E and Card Network rules.</p>
2:20 pm – 2:30 pm CT	BREAK	
2:30 pm – 3:30 pm CT	<p>Under Pressure: Risk and Fraud Basics 1.2 AAP/AFPP/APRP credits</p> <p>Different types of risk, especially fraud risk, are inherent in all payment systems and impact both financial institutions and account holders. 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.</p>	<p>Time After Time: ACH Breach of Warranty for Non-Consumers 1.2 AAP/AFPP/APRP credits</p> <p>When the return timeframe for a CCD/CTX Entry posted to a non-consumer account has lapsed, and the account holder reports an unauthorized transaction, it's essential to know the appropriate steps to take. In this course, we will apply the ACH warranty claim process to non-consumer accounts and provide an opportunity to practice it.</p>

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 2, OCTOBER 7

	BASIC TRACK	ADVANCED TRACK
12:00 pm - 1:00 pm CT	<p>Fly Away Payments: ACH and Wire Transfer Origination 1.2 AAP/AFPP/APRP credits</p> <p>Let's focus on ACH origination and discuss wire transfer origination, both of which are primarily used by businesses to make payments to business partners and consumers alike. We're examining the processes involved in the origination of both payment systems, such as agreements, security procedures and restrictions on entries. In addition, we'll go further in-depth with the wire transfer process and the risks it presents as a large value system.</p>	<p>Here Comes the Fed: Fraud Mitigation Techniques 1.2 AAP/AFPP/APRP credits</p> <p>As fraud continues to grow and financial institutions seek risk-based processes, the Federal Reserve offers several solutions to consider. A representative of the Federal Reserve will be on hand as a guest speaker to discuss fraud and different solutions to help your institution comply with the <i>ACH Rules</i> and incorporate them into your operations.</p>
1:00 pm - 1:10 pm CT	BREAK	
1:10 pm - 2:10 pm CT	<p>Don't You (Forget About Me): Regulation E Dispute Basics 1.2 AAP/AFPP/APRP credits</p> <p>The passage of the 1978 Electronic Funds Transfer (EFT) Act granted consumers who use EFT services protections, including greater transparency into their transactions and the ability to provide error notices to financial institutions. As fraud continues to grow, the number of error notices about potentially unauthorized transactions does as well. Knowing the proper consumer rights and error resolution is key to helping financial institutions comply with Regulation E and properly handle ACH and debit card disputes.</p>	<p>Everybody Wants to Rule the Checks: Breach of Warranty 1.2 AAP/AFPP/APRP/NCP credits</p> <p>With senior check staff leaving your financial institution and a newer generation coming on board, does anyone at your institution know who is liable for a fraudulent check, what the timeframe is for returning a check or when a breach of warranty should be filed? We'll walk you through determining when a check breach of warranty is warranted, the process for filing a check breach of warranty and various scenarios your institution may face.</p>
2:10 pm - 2:20 pm CT	BREAK	
2:20 pm - 3:20 pm CT	<p>Mr. Roboto: AI for Your FI (featuring Kevin Miyamoto of Identifee) 1.2 AAP/AFPP/APRP credits</p> <p>As the financial landscape undergoes a rapid digital transformation, Artificial Intelligence (AI) has moved from a visionary concept to a critical operational necessity. This session explores the integration of cutting-edge AI technologies within the banking and payments sectors.</p>	

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 3, OCTOBER 8

	BASIC TRACK	ADVANCED TRACK
12:00 pm - 1:00 pm CT	<p>The Final Countdown: Payment Exceptions - Part 1 (ACH) 1.2 AAP/AFPP/APRP credits</p> <p>You spent day one learning the basics of payment systems, 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>Fraud, You're to Blame: You Give ACH & Wires a Bad Name 1.2 AAP/AFPP/APRP credits</p> <p>This year, new <i>ACH Rules</i> are effective for ACH Originators to establish and implement risk-based processes and procedures reasonably intended to identify ACH Entries initiated due to fraud. Yet for wire transfer originations, financial institutions are living on a prayer because new rules don't exist, even though financial institutions are filing wire Suspicious Activity Reports (SARs) at an alarming rate. With ACH and wires often sharing the same delivery mechanisms among commercial users, we'll examine how to best incorporate the new <i>ACH Rules</i> and mirror similar risk-based security procedures for wires to stop fraudsters from delivering that bad medicine.</p>
1:00 pm - 1:10 pm CT	BREAK	
1:10 pm - 2:10 pm CT	<p>The Final Countdown: Payment Exceptions - Part 2 (Checks) 1.2 AAP/AFPP/APRP/NCP credits</p> <p>You spent day one learning the basics of payment systems, 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>I Love Risk Control: Risk Management for RTP® and FedNow® 1.2 AAP/AFPP/APRP credits</p> <p>Instant payments move at the speed of sound—but with that speed comes a new set of risk considerations. In this session, we'll put another dime in the jukebox and turn up the volume on risk management for the RTP® Network and the FedNow® Service, breaking down the key operational, fraud and compliance challenges that come with real-time settlement. From transaction monitoring and liquidity management to exception handling and fraud reporting timelines, we'll explore the tools, controls and best practices financial institutions need to keep their instant payments programs in tune. Whether your institution is already live on RTP® or the FedNow® Service, or still warming up backstage, this session will help you strike the right chord between speed, innovation and strong risk controls so you can confidently take the stage in the world of instant payments.</p>
2:10 pm - 2:20 pm CT	BREAK	
2:20 pm - 3:20 pm CT	<p>We Didn't Start the Fire: ACH Rules Enforcement in Action (featuring Liz Cone of EPCOR's Audit & Advisory Services) 1.2 AAP/AFPP/APRP credits</p> <p>Understanding the <i>ACH Rules</i> is one thing; seeing them enforced in the real world is another. This session provides an in-depth look at the <i>ACH Rules</i> violation process through the lens of actual Nacha case studies. We will move beyond theory to examine real-world scenarios in which financial institutions faced significant fines and reputational risk. Join us for this practical, case-based session to strengthen your institution's compliance framework and learn how to avoid the costly pitfalls of <i>ACH Rules</i> non-compliance.</p>	