

## Sponsors



## Exhibitors



## Venue Information



Hilton Columbus/Polaris  
8700 Lyra Drive  
Columbus, OH 43240  
Phone: 614.885.1600

A special conference room rate of \$179 per night plus tax has been negotiated for conference attendees. To make a reservation, call 614.885.1600 and mention you are attending *EPCOR Payments Conference – Spring 2025*, or reserve your room online at: <https://bit.ly/epcorspring2025>. Cut-off date for room block reservations is March 31, 2025.

**Registration Fee:**  
\$795 Member  
\$1,590 Non-Member

Register online at [conference.epcor.org](https://conference.epcor.org)

## ABOUT epCOR®

The mission of EPCOR is to provide payments expertise through education, advice and member representation.



EPCOR, as a Direct Member of Nacha, is a specially recognized and licensed provider of ACH education, publications and support.



Electronic Payments Core of Knowledge

2345 Grand Blvd., Suite 1700  
Kansas City, MO 64108

Hilton Columbus Polaris

April 14 – 16, 2025



EPCOR Payments Conference – Spring 2025

### WHO SHOULD ATTEND/PLEASE ROUTE TO:

Audit/Compliance, Deposit Services, Operations, Faster Payments, Faster/Emerging Payments, Risk Management, Cash Management, Fraud Prevention, Electronic Payments Product Services, Cash Management/Treasury Services, Executives, Legal, Industry Leaders



PRESENTS



EPCOR Payments Conference – Spring 2025

3 Days 20+ Experts  
Networking Ops

April 14 – 16, 2025  
Hilton Columbus Polaris

# Paymentspalooza

EPCOR Payments Conference – Spring 2025

This isn't just any conference, it's *Paymentspalooza* – the ultimate fusion of payments professionals, industry experts and innovative solution providers! Get ready to dive into a mosh pit of groundbreaking ideas as industry leaders take the stage to share insights on important topics impacting the payments industry. This is *the* event to engage in back-stage-level networking and jam out with multiple education tracks headlining recent and upcoming advancements in payments.

## Pre-Conference Workshops

### Preparing for New ACH Origination Fraud Monitoring and Mitigation Rules

Through June 2026, new *ACH Rules* will be fully implemented that require ODFIs, non-consumer Originators, Third-Party Senders and Third-Party Service Providers to establish and implement “risk-based processes and procedures” intended to identify fraudulent ACH transactions. Join us for this pre-conference workshop where we'll take a deep dive into the ACH Origination process, the new 2026 Rules and best practices. Together, we'll work through various scenarios to help you prepare for the new Rules and develop risk-based processes and procedures to push back on ACH fraud.

### Navigating Reg E

Understanding Regulation E and how to apply it within the different payment systems can be challenging. Join us to discuss how Regulation E affects ACH and debit card payment systems and evaluate some best practices. Together, we will walk through scenarios to test your knowledge in applying Regulation E to different situations that arise in your day-to-day operations.



### Pre-Conference Workshop Fee:

\$150 Member Attendee  
\$300 Non-Member Attendee

Earn an additional 3.3 AAP/APRP credits

*Seating is limited, and workshop registrations must be made in advance of the conference.*

*Workshop will take place on Monday, April 14 from 9:00 am – 11:45 am*

Don't miss your chance to join the *Paymentspalooza* revolution and position your organization centerstage in the payments industry.

Register Today at [epcor.org](http://epcor.org)

## Line Up

### DAY 1 – Monday, April 14

- 9:00 am – 11:45 am **Pre-Conference Workshops\*:**
  - Preparing for New ACH Origination Fraud Monitoring and Mitigation Rules
  - Navigating Reg E

\*Additional fee to attend.
- 1:00 pm – 1:15 pm Opening Remarks
- 1:15 pm – 2:15 pm **Opening General Session:** Fighting Fraud: A Panel Discussion
- 2:30 pm – 3:30 pm **Concurrent Sessions:**
  - Have Financial Institutions Done Enough to Curb Check Fraud?
  - Visa Rules Update
  - ACH Rules Violation and Arbitration Processes
  - Immediate Payments: Elevating Your Financial Institution with Send and Request for Payment
- 3:45 pm – 4:45 pm **General Session:** Banking With Heart: Protecting the Human Being Behind Our Transactions
- 4:45 pm – 6:00 pm **Gala Reception**

### DAY 2 – Tuesday, April 15

- 8:00 am – 9:00 am **General Session:** What's Next with the Economy and the Effect on Your Financial Institution
- 9:15 am – 10:15 am **Concurrent Sessions:**
  - The Latest in Check Fraud Schemes, Responses and Mitigation Strategies
  - Developing and Executing a Payments Strategy
  - ACH State of the Union 2025
  - RTP® Network and Rules Update
- 10:25 am – 11:25 am **Concurrent Sessions:**
  - ACH Rules Update
  - Understanding Treasury Management
  - Pay by Bank: Opportunities for Open Banking and ACH Payments
  - Instant Payments: Lessons Learned from the Field
- 11:35 am – 12:00 pm **Vendor Product Showcases**
- 12:00 pm – 1:15 pm **Lunch**
- 1:25 pm – 2:25 pm **Concurrent Roundtable Sessions:**
  - An Update on Cryptocurrency Regulation and Enforcement
  - Remote Authentication Fraud
  - An Update on The FedNow® Service
  - The Perfect Storm for Fraudsters
- 2:35 pm – 3:35 pm **Concurrent Sessions:**
  - ACH Rules Update
  - Confronting Payments Fraud in the Modern Era
  - Debit Card Error Resolution: What Does Reg E Say, or Not Say, About Investigations?
  - The Latest in Check Fraud Schemes, Responses and Mitigation Strategies
- 4:00 pm – 5:00 pm **General Session:** Hone It Until You Own It

### DAY 3 – Wednesday, April 16

- 8:00 am – 9:30 am **General Session:** The Morning Payments Show
- 9:45 am – 10:45 am **Concurrent Sessions:**
  - Receiving Funds: A Review of Recent Cases and Rules Changes
  - The Changing Landscape of Debit Card Fraud and Error Claim Compliance
  - Utilizing AI to Improve Operations and Risk Management
  - The Perfect Storm for Fraudsters
- 11:00 am – 11:45 am **Closing General Session:** What's Next in Payments? A Look into the Future
- 11:45 am **Prize Drawing**



### Dine with Other Payments Rockers!

We've organized several social dining experiences at a variety of restaurants on Tuesday, April 15.

Get more information and sign up at [conference.epcor.org](http://conference.epcor.org)

Note: While EPCOR will not pay for your dinner (#separatechecks) we did coordinate these fun events so you can add some excitement and unpredictability to your conference experience!

To view the most up-to-date schedule, visit [conference.epcor.org](http://conference.epcor.org).

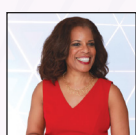
Up to 14.7 AAP/APRP credits and 2.4 NCP credit are available to conference attendees. Gain an additional 3.3 AAP/APRP credits by attending the preconference workshop.

\*Times and sessions subject to change.



Earn NCP and AAP/APRP continuing education credits for *EPCOR Payments Conference – Spring 2025*. Sessions may also be available for CTP/CCM, CRCM and CPA credits. Contact your accrediting agency for more information.

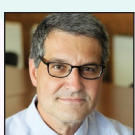
## Industry Leaders Taking the Stage



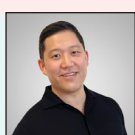
Robyn Hatcher



Ian Mitchell  
The Knobbe



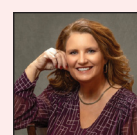
Mike Schenk  
America's Credit Unions



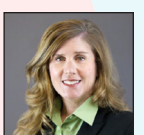
Kevin Miyamoto  
Identifee



Michael Herd  
Nacha



Joni Hopkins, AAP  
Federal Reserve Bank of Chicago



Diana Kern, AAP  
Shazam