



2021 Payments Summit Agenda

Day 1 – September 21, 2021

1:00 - 1:10 PM	Welcome	Don Jackson, Southern Financial Exchange
1:10 - 1:15 PM	Transition Break	
1:15 - 2:30 PM	Emerging Payments = Emerging Opportunities	Tim Mills, Regions Bank Lisa Coffey, Corporate America Credit Union
	<p>Winning over today's financial services customers is more complicated and important than ever. Add to this the changes taking place in the payments space and the need for an emerging payments strategy is quite evident. The arrival of real time payments, push debit card, crypto and digital currencies is increasing the stakes for the relevancy of financial institutions. When consumers evaluate financial institutions, they don't compare different banks or credit unions anymore, they compare experiences. These emerging payment technologies fuel opportunities for banks and credit unions to deliver personalized digital experiences on any device at any time. This also offers banks and credit unions an opportunity to use payments to fuel innovation and drive up efficiencies and revenues while reducing risk and expense. There has been a fundamental shift in how business gets done, where staying relevant means becoming an active part of a consumer's digital life. These digital trends point to an evolution in payments that is demanding the attention of traditional banks and credit unions. When you understand how Fintech is changing the industry, you can adapt and thrive in this new landscape.</p> <p>Join us in our discussion of digital-first experiences in emerging payments and its role in developing a proactive payments strategy for your financial institution!</p>	
2:30 - 2:45 PM	Break	
2:45 - 4:15 PM	Accelerating Trends in Faster Payments	Angela Hendershott, Faster Payments Council
	<p>As the use cases for faster payments solidify with growing demand, accelerating trends, and new solutions to support adoption, the need for a faster payments strategy for every organization becomes more critical. What are the challenges? What are the real opportunities? How do you bring together diverse stakeholders and differing views to find common ground? That's what the U.S. Faster Payments Council is tackling through collaboration. With a shared vision as its foundation, the FPC fosters collaboration by encouraging contribution to generate the inclusive ideas and solutions that produce progress. In this session, learn about the current state of faster payments and expectations for the future to help inform your long-term faster payments strategy.</p>	
4:15 - 4:30 PM	Closing Remarks	Don Jackson, Southern Financial Exchange



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Day 2 – September 22, 2021

8:30 - 8:40 AM	Welcome	Don Jackson, Southern Financial Exchange
8:40 - 8:45 AM	Transition Break	
8:45 - 10:00 AM	Full Speed into the Evolving Payments Landscape	Elena Whisler, TCH Nell Campbell-Drake, FRB
	The payments world continues to evolve, with changes occurring at a rapid pace. Consumers and businesses are driving the need for faster, convenience, and an improved experience through the use of technology. What we see and do today sets us up for future successes; creating and executing on digital and faster payments strategies. Let's embrace and drive change!	
10:00 - 10:15 AM	Break	
10:15 - 11:30 AM	Banking and the Cannabis Industry	Paul Dunford and Stacy Litke, Green Check Verified
	<p>While marijuana is now legal in 39 states, the cannabis industry continues to operate largely in cash because growers, processors, and dispensaries struggle to access financial services. However, as the cannabis market booms, banks and credit unions across the country are increasingly building cannabis banking programs to answer the needs of these state-legal businesses. During this session you will gain practical insight into the realities of banking the cannabis industry as we discuss:</p> <ul style="list-style-type: none">● Essential terminology: cannabis/marijuana/hemp, THC/CBD● Federal and state cannabis law, guidance, and regulations● FinCEN's 2014 marijuana banking guidance: what you need to know● Defining cannabis businesses and identifying their needs● Electronic payment options for an industry that cannot use credit cards● Ongoing monitoring and working with your examiner <p>Whether you're currently banking cannabis or just thinking about it, we'll discuss ways that financial institutions at every stage of the process can set themselves up for success.</p>	
11:30 - 12:15 PM	Lunch	



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12:15 - 1:25 PM	Nacha's Rules Enforcement Process – a Peek Behind the Curtain	Lorie Nash, Nacha
	<p>Compliance with the Nacha Operating Rules is essential in ensuring a safe, reliable, and convenient payments network, and all participants must do their part. But what happens when a rule follower becomes a rule breaker? Is there a presumption of innocence? Does a party get a day in “rules court?” Are there automatic fines? Can a damaged party receive compensation through a rules enforcement claim?</p> <p>Come learn more about Nacha's enforcement and arbitration processes. Hear about actual case studies that demonstrate how a violation of the rules resulted in monetary fines. Ask questions that are important to you! See how Nacha can help your financial institution if you experience a one-time or ongoing issue related to rules compliance.</p>	
1:25 - 1:30 PM	Transition Break	
1:30 - 2:30 PM	Top Trends Shaping the Payments Industry	Jennifer Geis, Jack Henry & Associates
	The payments landscape has seen some of the most drastic innovations just within the past 5 years. The challenge for payment executives is to figure out how to remain competitive and diversify revenues. One mistake to avoid is expecting the wheels of innovation and change to slow down. During this session, we'll review top trends affecting the payments industry today and talk through how to adopt a more inclusive and modern payment strategy that ensures future viability.	
2:30 - 2:45 PM	Break	
2:45 - 3:45 PM	Predicting Payments: Faster? Faster Fraud? Digital, Crypto, Where will it go?	Kevin Olsen, Vsoft
	Join the Payments Professor to hear what he believes are the top ten happening in the world of electronic payments in the year and decade ahead. What should you be on the loo out for, what is already happening and what will happen. As with everything in payments and electronic banking, don't be surprised to see mention of fraud and the need for security, but is it the same fraud and security we have seen in the past, or is it changing and evolving as we work to implement new payment offerings? How will you need to change and evolve? One thing we can predict is that when you sign up for this session you're in for some fun, energy, and entertainment with the Payments Professor!	
3:45 - 4:00 PM	Closing Remarks	Don Jackson, Southern Financial Exchange