27TH ANNUAL

PROGRAM
Strategies for Faster Payments

Tuesday, May 2nd

8:30 AM – 6:15 PM
Registration Open

9:00 AM - 10:30 AM
Refreshments (Magnolia Foyer)

10:20 AM - 12:00 PM
Pre-Conference Workshops

- Effectively Handling ACH Exceptions - What You Need to Know Now! (Magnolia E)
  - Wendy Wishon, AAP, NCP, SVP, EPCOR
  - Everything is great when payments post as expected, but sometimes payments processing is not perfect!!
  - And, the most likely area for financial institutions to suffer loss in payments processing is exception handling. This hands on workshop will provide attendees with an overview of responsibilities for properly handling ACH exception items. From NSF to complex disputed transaction situations, we'll walk through the types of exception items and the rules/regulations responsibilities and requirements and then dive into case studies for a better understanding of handling real life situations. If you work in ACH payments processing, you need to attend this workshop!
  - Earn 2 AAP Credits

- The Art and Science of Check Return Codes (Magnolia F)
  - Jenny Johnson, NCP, Director, EPCOR
  - Have you ever had trouble deciding which return code to use? You are not alone! Selecting the correct return code is part art and part science. Ms. Johnson will walk participants through all the check return codes—including the newest return codes enacted a little over a year ago. Then she will discuss how some codes are similar and how to pick the best code based on circumstances of the case. She will also discuss how some return codes are not really return codes but rather warranty claims that travel through the return system.
  - Participants will have the opportunity to walk through some return scenarios and pick codes, leaving with a better understanding of return codes as well as a quick reference sheet and a link to the X9 paper Proper Use of Return Codes.
  - Earn 1.2 AAP & NCP Credits

- Building and Maintaining a Quality ACH Origination Program (Magnolia G)
  - Kelly Caspersen, AAP, Assistant Director Member Services, Southern Financial Exchange
  - Not sure how to get started in ACH Origination? Not sure how to manage your ACH Origination Program now that it’s off the ground? Do you want to know the ins and outs of ACH Origination? If so, join us as we explore ways on how to obtain, maintain and monitor a quality ACH Origination Program.
  - Earn 2 AAP Credits

12:00 PM - 1:15 PM
Lunch On Your Own

1:15 PM - 2:30 PM
Welcoming Remarks
Donald S. Jackson, AAP, CTP, President & CEO, Southern Financial Exchange

KEYNOTE ADDRESS - Mind the Gap!
(Magnolia Ballroom)
While we are going through a period of unprecedented change in the payments system, some remarkable gaps still exist that limit safety, convenience, and ease of use. This opening general session focuses on those gaps, challenges us collectively to close the gaps, and suggests strategies to move the agenda forward across all payment types.
- Earn 1.2 AAP & NCP Credits

- Richard R. Oliver, Independent Payments Consultant, TPI Dean Emeritus, Retired EVP, Federal Reserve Bank of Atlanta

2:45 PM - 3:45 PM
Concurrent Session I

- ACH Fraud Prevention in the Electronic World (Magnolia E)
  - Debbie Smart, CTP, NCP, Senior Business Consultant, 2eBanking
  - As ACH activity increases both in volume and value, so does the risk and interest from cybercriminals and money launderers around the globe. The session provides an overview of the challenges FIs face in dealing with ACH fraud and risk, and the tools available to help them reduce their exposure. Discussion topics will include a review of ACH exposure limits, underriting, ACH Prefunding, ACH Positive Pay, SEC Monitoring and other fraud and risk controls.
  - Earn 1.2 AAP Credits

- Checks and Other Negotiable Instruments – A Legal View of Payments (Magnolia F)
  - Paul Carrubba, Partner, Adams & Reese LLC
  - Articles 3 and 4 of the Uniform Commercial Code (UCC) and Federal Reserve Regulation CC govern checks, drafts, and other negotiable instruments, establishing criteria that influences and may govern faster payment alternatives. We will examine the relationship between a financial institution and its customers and the relationship between financial institutions. How will a financial institution’s policies and procedures impact the outcome in a lawsuit? This session was created to educate bankers in a down-to-earth fashion on the laws and regulations that govern checks and is structured in a manner that takes very complex laws and presents them in simple layman’s terms.
  - Earn 1.2 AAP & NCP Credits

- Prepare, Respond, Recover (Magnolia G)
  - Mike Burke, Shazam
  - Nothing is more important than your safety, as well as, your employees, and your customers. This session identifies procedures to better prepare your institution in the event of a robbery, equip you with response tactics, and expose you to the recovery process. This session covers deterrence trends, surveillance best practices, and law enforcement partnerships. After attending, you understand the steps needed for a robbery program at your institution that includes preparation, response, and recovery.
  - Earn 1.2 AAP Credits

3:45 PM - 4:15 PM
Refreshment Break – Co-Sponsored by: Triumph Bank & Wymar Federal Credit Union (Magnolia Ballroom)
## PROGRAM
### Strategies for Faster Payments

### Tuesday, May 2nd

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<tr>
<th>Time</th>
<th>Session</th>
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<tr>
<td>4:15 PM - 5:15 PM</td>
<td>Concurrent Session II</td>
<td>Identifying Payment Systems Risk: The Holy Grail of Risk Assessments</td>
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<td>Remote Deposit Capture – Pulse on the Market</td>
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<td>Rethinking Retail Cash Operations: Provisional Credit or Settlement Funds</td>
<td>(Magnolia G)</td>
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### Wednesday, May 3rd

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<tr>
<th>Time</th>
<th>Session</th>
<th>Details</th>
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<tr>
<td>5:15 PM - 6:15 PM</td>
<td>Welcoming Reception – Cocktails &amp; Hors D’oeuvres with Exhibitors (Cash Bar)</td>
<td>(Magnolia Ballroom)</td>
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<td>7:00 AM - 4:20 PM</td>
<td>Networking Open</td>
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<td>7:15 AM - 8:00 AM</td>
<td>Networking Continental Breakfast</td>
<td>– Sponsored by: BankPlus (Magnolia Ballroom)</td>
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<td>8:00 AM - 9:30 AM</td>
<td>GENERAL SESSION - Same Day ACH: The Future is Here!</td>
<td>(Magnolia Ballroom)</td>
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<td>Same Day ACH changed the Network on September 23, 2016. In this session, you will hear from the three organizations that are jointly responsible for the implementation of Same Day ACH across the entire ACH Network. NACHA and both ACH Operators - the Federal Reserve and The Clearing House – will share what we have learned from Phase One, the volume we’ve experienced, what went well and what could have gone better. The panel will also discuss how to leverage the opportunities that will come with same day debits in Phase Two, and how to be better prepared from the lessons learned with same day credits.</td>
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<td>Earn 1.8 AAP Credits</td>
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<td>9:30 AM - 10:00 AM</td>
<td>Refreshment Break</td>
<td>– Sponsored by: Renasant Bank (Magnolia Ballroom)</td>
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<td>10:00 AM - 11:00 AM</td>
<td>Concurrent Break</td>
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<td>The Balancing Act of ODFIs and Third Party Senders</td>
<td>(Magnolia E)</td>
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<td>Payments 2.0 – Future Proofing Your Payment Strategy</td>
<td>(Magnolia F)</td>
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<td>Overview of the U.S. Payments Industry</td>
<td>(Magnolia G)</td>
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<td>This presentation will provide an overview of the U.S. Payments Industry and talk about what to expect from the major payments instruments and business lines in the next 5 years as major forces impacting the payments space (economy, regulation, consumer behavior, technology and competitive landscape) continue to evolve.</td>
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<td>Earn 1.2 AAP &amp; NCP Credits</td>
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**Speakers:**
- David Payne, AAP, NCP, CIA, CFSA, Vice President, Risk Management Services, ePayResources
- John Leekley, NCP, CEO, RemoteDepositCapture.com
- Sandy Ortins, AAP, NCP, VP, Education, NEACH
- Chris Decator, VP of Business Development, ARCA
- Michael Herd, Senior Managing Director, ACH Network Rules, NACHA
- Wendy Radford, AAP, Product Development Liaison, Retail Payments Office, Federal Reserve Bank of Atlanta
- Alex Romeo, EPN Product Manager, The Clearing House
- Dondi Black, VP Product Strategy, FIS Global
- Chris Gill, Senior Expert, GC Insights
- Smita Kapoor, Practice Expert, GC Insights
Wednesday, May 3rd continued

11:10 AM - 12:10 AM

Concurrent Session IV

ACH Network Development Blueprint for the Future (Magnolia E)

Already heard about Same Day ACH? At this update from NACHA’s Rules Department, come hear the latest on NACHA’s other Rules, Risk Management and ACH Network initiatives. Topics include: NACHA’s project on APIs; Rules-related concepts on ACH messaging and account data security; NACHA’s upcoming registration database for Third-Party Senders; and more! Earn 1.2 AAP Credits

Mike Herd
Senior Managing Director
ACH Network Rules, NACHA

Under the Hood: Prepaid Pistons and Spark Plugs (Magnolia F)

Once the fastest growing noncash payment type, prepaid products have made a major impact on the payments ecosystem. Benefit from an in-the-weddings discussion of prepaid products and services, systems and operations, including strategies and practices. We will explore various roles and responsibilities in the value chain while learning what the key requirements are that impact compliance programs. Also come to understand why prepaid has the horsepower to be a consumer favorite.

Earn 1.2 AAP Credits

Jessica Trudley Washington
Payments Risk Expert
Retail Payments Risk Forum
Federal Reserve Bank

What to Expect At Your Next Regulatory Exam (Magnolia G)

Tony DaSilva will discuss regulatory hot topics such as InTrex, FFIEC updates, and Cyber Assessment Tool (CAT). He’ll recommend techniques you can use at your institution to identify areas that need improvement. This practical discussion will equip you with confidence as you prepare for your next exam.

Earn 1.2 AAP & NCP Credits

Tony DaSilva, AAP, CISA
S&R Senior Technical Expert
Federal Reserve Bank of Atlanta

12:15 PM - 1:30 PM

Concurrent Session V

AAP/NCP Recognition Luncheon – Co-Sponsored by: NACHA-The Electronic Payments Association and First Citizens National Bank

GENERAL SESSION - The MUSTS of Gaining A Competitive Advantage

What are the BEST PRACTICES that are the MUSTS for Providing a Positive Differentiating Experience and Gaining a Competitive Advantage? This is a fast pace presentation challenging the typical thinking about R E A (Retaining, Expanding, Attracting) the RIGHT Customers.

Earn 0.9 AAP Credit

Charles Wilson, Principal, Banking Industry Group, Inc.

Ask the Experts! (Magnolia E)

Have you wanted to ask a payments question but felt it wasn’t the time or place? The opportunity is here, the floor will be open! SFE Staff will be answering questions on any type of payments issue. Whether you have a question about an upcoming ACH Rule change such as Same Day ACH, or how to respond to an exception item, the experts will be available face-to-face to provide the answer. SFE staff serves as your ACH Rules Interpreters and will be willing to provide the answer to your most difficult or simplest problem. Don’t hesitate to open up and ASK!

Earn 1.2 AAP & NCP Credits

Kelly Caspersen, AAP
Assistant Director Member Services
Southern Financial Exchange

Danita Moss, AAP
Assistant Director Member Services
Southern Financial Exchange

Billy Reed, AAP
Assistant Director Member Services
Southern Financial Exchange

Emerging Trends in Card Payments From EMV to Tokenization, Digital Wallets and Beyond (Magnolia F)

Interchange, chip cards, tokenization, breaches, counterfeits and skimming have become everyday words in the payments industry. Facing an increasing threat while dealing with higher expenses, we need to work smarter and harder while seeking to grow. In this session, we will explore ways payments can generate revenue, both current and future trends facing the industry, and what can be done to stay ahead of the non-stop efforts of those who want nothing more than to take every dollar you have.

Earn 1.2 AAP Credits

Matt Herren
Product Manager
CSI

Could Foreign Exchange Make Your Bank Money? (Magnolia G)

If the words ‘foreign exchange’ cause you to turn and run, stop! Learn how to help your clients and bring more money to your bank’s bottom line by attending this session. We’ll talk about how offering clients the comfort and ability to do business in another currency can benefit them. Doing business in U.S. Dollars alone is letting somebody else control their business and yours. Wires, checks, ACH and foreign currency accounts are all services that can create foreign exchange revenue - revenue over and above a transaction fee!

Earn 1.2 AAP Credits

Stephanie Russell
EVR, International First Tennessee Bank, N.A.

2:45 PM - 3:20 PM

Networking Exhibit Review & Refreshment Break – Co-Sponsored by: Coastal Commerce Bank and Planters Bank & Trust Company

Concurrent Session VI

What Do You Need to Know to Know Your Customer? (Magnolia E)

Know Your Customer (KYC) and Know Your Customer’s Customer (KYCC) is an area commonly used in our payments environment. You ‘should’ know your customer before you provide payments services, but really, what does that mean? This session will explore best practices for financial institution due diligence when onboarding new payments products customers. We’ll look at different types of customers to determine some baseline questions, tools and procedures for ensuring you truly do know your customer.

Earn 1.2 AAP & NCP Credits

Wendy Wishon, AAP, NCP
Vice President
EPCOR

Mobile Doesn’t Matter (Magnolia F)

Banking’s “line of service,” the imaginary boundary where financial services and consumers meet, has been pushing deeper into consumers’ lives for at least fifty years. In their turn, ATMs, telephone banking, PCs, and the Internet each brought users into closer proximity with financial services. Now the mobile device has brought yet another sweeping revolution. And the pace of change is not slowing. On the contrary, new technologies are emerging at an increasingly rapid pace. In the midst of this ongoing technological revolution, there are two important questions your financial institution should be asking: What’s next? And what do we need to do to be prepared for it?

Earn 1.2 AAP & NCP Credits

Kevin Moland, AAP
Director of Product Strategy for Enterprise Payment Solutions
Jack Henry and Associates

ISO 20022 Basics (Magnolia G)

ISO 20022 is a hot industry topic, but many financial institutions are wondering what it is and what it means to their business. This interactive session will explore the basics of ISO 20022, the business case and proposed timing for both Wire and ACH adoption in the U.S.

Earn 1.2 AAP Credits

John Morris
Retail Payment Projects Director
Federal Reserve Bank Atlanta

3:20 PM - 4:20 PM
Thursday, May 4th

7:15 AM - 12:00 PM
Registration Open

7:30 AM - 8:40 AM
Networking Continental Breakfast
(Camellia Ballroom)

8:40 AM - 10:10 AM
**GENERAL SESSION - Not Just Faster - Better**
(Camellia Ballroom)
The U.S. is moving toward a future of payments that are not only faster, but better. Understanding all the initiatives underway, including the Faster Payments Task Force, Same Day ACH, Zelle, TCH RTP and others, is a daunting task. In the end, the effort will be worth it as financial institutions bring better, faster, safer products to market. Steve Ledford will provide an overview of faster payments initiatives and outline a vision of how they will propel payments innovation by financial institutions.
Earn 1.8 AAP & NCP Credits

10:10 AM - 10:25 AM
Refreshment Break – Sponsored by: FIS Global
(Camellia Foyer)

10:25 AM - 11:55 AM
**GENERAL SESSION - Five Trends That Will Change Your Bank Forever**
(Camellia Ballroom)
It’s unavoidable. Change and disruption are natural parts of banking and technology. In the next few years, we will see major changes in the banking industry. Those who are best positioned to manage this change will emerge as the leaders who “got it” and thrived. Today’s successful bankers must embrace technology to survive in an ultra-competitive market where nimble providers are threatening the traditional banking model. High performance will depend on sound strategy and flawless execution. Learn about five trends that are improving our lives and changing how business gets done.
Earn 1.8 AAP & NCP Credits

12:00 PM - 1:30 PM
Luncheon – Sponsored by: Federal Reserve Bank of Atlanta
**GENERAL SESSION - Welcome to the Land of FinTech**
(Camellia Ballroom)
Financial services are rapidly changing. FinTech is hot. Silicon Valley has become synonymous with innovation and disruption. Venture Capital and Private Equity firms have funded a record $20B of FinTech investments in the past 2 years alone. Where is the money going and why? Which companies are poised for success? What kinds of companies are running out of money and at risk of going under? How are banks evaluating new ideas and investments? Will banks and non-banks get in on the action together? What does all this mean for Treasury professionals and their companies?
Earn 0.9 AAP Credits

Don’t miss drawings for cash and prizes – you must be present to win!!

1:30 PM
Conference Adjourns