

### 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	<p><b>Pre-Conference Workshops</b></p> <div> <div> <p><b>Effectively Handling ACH Exceptions - What You Need to Know Now!</b> (Magnolia E)</p> <p>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!</p> <p><i>Earn 2 AAP Credits</i></p> <p><b>Wendy Wishon, AAP, NCP SVP EPCOR</b></p> </div> <div> <p><b>The Art and Science of Check Return Codes</b> (Magnolia F)</p> <p>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.</p> <p><i>Earn 1.2 AAP &amp; NCP Credits</i></p> <p><b>Jenny Johnson, NCP Director ECCHO</b></p> </div> <div> <p><b>Building and Maintaining a Quality ACH Origination Program</b> (Magnolia G)</p> <p>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.</p> <p><i>Earn 2 AAP Credits</i></p> <p><b>Kelly Caspersen, AAP Assistant Director Member Services Southern Financial Exchange</b></p> </div> </div>
12:00 PM - 1:15 PM	Lunch On Your Own
1:15 PM - 2:30 PM	<p><b>Welcoming Remarks</b> <i>Donald S. Jackson, AAP, CTP President &amp; CEO Southern Financial Exchange</i></p> <p><b>KEYNOTE ADDRESS - Mind the Gap!</b> (Magnolia Ballroom)</p> <p>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.</p> <p><i>Earn 1.2 AAP &amp; NCP Credits</i></p> <p><b>Richard R. Oliver Independent Payments Consultant TPI Dean Emeritus Retired EVP, Federal Reserve Bank of Atlanta</b></p>
2:45 PM - 3:45 PM	<p><b>Concurrent Session I</b></p> <div> <div> <p><b>ACH Fraud Prevention in the Electronic World</b> (Magnolia E)</p> <p>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 FI's 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, underwriting, ACH Prefunding, ACH Positive Pay, SEC Monitoring and other fraud and risk controls.</p> <p><i>Earn 1.2 AAP Credits</i></p> <p><b>Debbie Smart, CTP, NCP Senior Business Consultant Q2eBanking</b></p> </div> <div> <p><b>Checks and Other Negotiable Instruments – A Legal View of Payments</b> (Magnolia F)</p> <p>Articles 3 and 4 of the Uniform Commercial Code (UCC) and Federal Reserve Regulation CC governs 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.</p> <p><i>Earn 1.2 AAP &amp; NCP Credits</i></p> <p><b>Paul Carrubba Partner Adams &amp; Reese LLC</b></p> </div> <div> <p><b>Prepare, Respond, Recover</b> (Magnolia G)</p> <p>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.</p> <p><i>Earn 1.2 AAP Credits</i></p> <p><b>Mike Burke Shazam</b></p> </div> </div>
3:45 PM - 4:15 PM	Refreshment Break – Co-Sponsored by: Triumph Bank & Wymar Federal Credit Union (Magnolia Ballroom)

### Tuesday, May 2nd *continued*

4:15 PM - 5:15 PM

#### Concurrent Session II

##### Identifying Payment Systems Risk: The Holy Grail of Risk Assessments (Magnolia E)

This session takes a deep dive into risk management methodologies and examines how to identify and differentiate between risks, consequences and controls.

*Earn 1.2 AAP & NCP Credits*

**David Payne, AAP, NCP, CIA, CFSA**  
*Vice President  
Risk Management Services  
ePayResources*

##### Remote Deposit Capture – Pulse on the Market (Magnolia F)

Remote Deposit Capture continues to transform banking and payments. RDC has fueled branch transformation & enterprise risk management, and has been a critical driver of mobile banking. Recent developments continue to expand the use, markets and applications of RDC solutions. Gain unique insights by leveraging RDC Industry Poll results; learn about functionality benchmarking, updates on risk management, new technology innovations and industry opportunities by attending this presentation.

*Earn 1.2 AAP & NCP Credits*

**John Leekley, NCP  
CEO**  
*RemoteDepositCapture.com*

##### Rethinking Retail Cash Operations: Provisional Credit or Settlement Funds (Magnolia G)

In the past thirty years two major consumer payment methods have evolved from manual processes to automated - checks and credit/debit cards. However, cash has remained stagnant. In this session, we will examine how cash is changing from a traditional payment method to a commodity. We will look at the differences between provisional credit and settlement funds and inspect how these changes will affect the way that the modern retailer manages cash operations in the future.

**Chris Decator**  
*VP of Business Development  
ARCA*

5:15 PM - 6:15 PM

**Welcoming Reception – Cocktails & Hors D'oeuvres with Exhibitors (Cash Bar) (Magnolia Ballroom)**

### Wednesday, May 3rd

7:00 AM - 4:20 PM

**Registration Open**

7:15 AM - 8:00 AM

**Networking Continental Breakfast – Sponsored by: BankPlus (Magnolia Ballroom)**

8:00 AM - 9:30 AM

#### GENERAL SESSION - Same Day ACH: The Future is Here! (Magnolia Ballroom)

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.

*Earn 1.8 AAP Credits*

**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*

9:30 AM - 10:00 AM

**Refreshment Break – Sponsored by: Renasant Bank (Magnolia Ballroom)**

10:00 AM - 11:00 AM

#### Concurrent Session III

##### The Balancing Act of ODFIs and Third Party Senders (Magnolia E)

NACHA has increased their focus on Third Parties, from rule changes and a Third Party Sender Registration, this session will help you be in the best position to manage your Third Parties. Do you know the characteristics of a Third Party Sender? The instructor will help you identify some strategies you can use to identify potential Third Parties that you may currently have as well as review the NACHA Third Party Sender Identification Tool. They will also explore requirements for having Third Party relationships under the NACHA Operating Rules, a review of the recently approved Third Party Sender Registration Rule as well as offer some risk mitigation steps to better manage your Third Party Relationships.

*Earn 1.2 AAP Credits*

**Sandy Ortins, AAP, NCP**  
*VP, Education  
NEACH*

##### Payments 2.0 – Future Proofing Your Payment Strategy (Magnolia F)

The payment ecosystem continues to evolve and the pace of change steadily increases. Today, control and flexibility are top of mind for consumers. To remain relevant and profitable, it should be top of minds for issuers and acquirers as well. In this session, we will address the impact and opportunities that have emerged from some of the most recent trends and industry shifts, such as: EMV implementation, fraud, digital banking adoption and growth in FinTech partnerships. We will explore strategies for leveraging technology, data and new operating models to optimize loyalty, risk management and consumer engagement in the decade ahead.

*Earn 1.2 AAP Credits*

**Dondi Black**  
*VP Product Strategy  
FIS Global*

##### Overview of the U.S. Payments Industry (Magnolia G)

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.

*Earn 1.2 AAP & NCP Credits*

**Chris Gill**  
*Senior Expert  
GC Insights*

**Smita Kapoor**  
*Practice Expert  
GC Insights*

### Wednesday, May 3rd *continued*

#### Concurrent Session IV

11:10 AM - 12:10 AM

##### **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-weeds 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 Trundley 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 IntTrex, 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

#### **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.**

1:45 PM - 2:45 PM

#### Concurrent Session V

##### **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**  
*EVP, 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**

3:20 PM - 4:20 PM

#### 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) are terms 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 customers' 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 evolution, 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*

### Thursday, May 4th

7:15 AM - 12:00 PM	<b>Registration Open</b>
7:30 AM - 8:40 AM	<b>Networking Continental Breakfast</b> (Camellia Ballroom)
8:40 AM - 10:10 AM	<p><b>GENERAL SESSION - Not Just Faster - Better</b> (Camellia Ballroom)</p> <p>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.</p> <p><i>Earn 1.8 AAP &amp; NCP Credits</i></p> <p style="text-align: right;"><b>Steve Ledford</b> <i>Senior Vice President Product and Strategy The Clearing House</i></p>
10:10 AM - 10:25 AM	<b>Refreshment Break</b> – Sponsored by: FIS Global (Camellia Foyer)
10:25 AM - 11:55 AM	<p><b>GENERAL SESSION - Five Trends That Will Change Your Bank Forever</b> (Camellia Ballroom)</p> <p>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.</p> <p><i>Earn 1.8 AAP &amp; NCP Credits</i></p> <p style="text-align: right;"><b>Jimmy Sawyers</b> <i>Chairman Sawyers &amp; Jacobs LLC</i></p>
12:00 PM - 1:30 PM	<p><b>Luncheon</b> – Sponsored by: Federal Reserve Bank of Atlanta</p> <p><b>GENERAL SESSION - Welcome to the Land of FinTech</b> (Camellia Ballroom)</p> <p>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?</p> <p><i>Earn 0.9 AAP Credits</i></p> <p style="text-align: right;"><b>Joe Proto</b> <i>CEO and Chairman Transactis</i></p> <p style="text-align: center;"><b><i>Don't miss drawings for cash and prizes – you must be present to win!!</i></b></p>
1:30 PM	<b>Conference Adjourns</b>