UMACHA
Your Electronic Payments Professionals

# Payments University 2013 Agenda

| Day 1 | Event | Track 1 | Track 2 |
|---|---|---|---|
| 8:30 – 9:00 am | Registration and Continental Breakfast | | |
| 9:00 – 9:10 am | Introduction | Introduction to Payments University | |
| 9:10 – 10:00 am | General Session | **History of Payments** – Have you ever wondered how payments got to where we are now? This fun session will enlighten you – from the cave men days to the Wild West and all the way to our 21st century. You'll definitely take away some fun information you can share with others. | |
| 10:00 – 10:15 am | Break | | |
| 10:15 – 11:45 am | Concurrent Sessions | **ACH Participant Roles & Relationships**<br>The roles and relationships of the Automated Clearing House network including the Originator, Originating Depository Financial Institution (ODFI), ACH Operator, Receiving Depository Financial Institution (RDFI), Receivers as well as Third-party Processor and Third-party Senders are defined. | **Real Remote Deposit Risk Challenges**<br>In this session, participants will hear about the challenges and tactics of RDC Risk Management. This session provides insight into real situations and experiences of FIs as well as helpful guidelines to address challenges avoid pitfalls and move forward with a successful RDC offering. |
| 11:45 – 12:45 pm | Lunch | | |
| 12:45 – 1:45 pm | Concurrent Sessions | **RDFI Responsibilities**<br>This session will focus on the daily responsibilities of an RDFI and details of Article 3 in the NACHA Operating Rules. Discussion on the RDFIs daily operational and customer service issues and how the rules apply, including areas of risk. Dispute resolution and the rules enforcement process between financial institutions will also be covered. | **Contingency Planning & Excused Delay**<br>Failing to plan is planning to fail! No organization plans to fail, but often do with their failure to plan. Contingency planning for payments processing is essential and vital for all FIs. This session will help you understand what you need to include in your plan and will highlight the Excused Delay rule contained in the ACH Rules. Sound business practices to include in the ACH contingency/business resumption plans will be provided to all attendees. |
| 1:45 – 2:00 pm | Break | | |
| 2:00 – 3:30 pm | Concurrent Sessions | **Returns Workshop**<br>Payments processing is easy when the payments post automatically; but what happens when they don't? This session will review the common reasons for exceptions; provide details on Return Reason Codes, including ODFI requests for return, permissible returns, dishonored/contested dishonored returns, IAT Returns and Operator Rejects. Case Studies will be used to test what you've learned during this workshop -- this is definitely a must attend session | **Un-complicating Your Third Party Relationships**<br>Third-Party Processors, Third-Party Service Providers and Third-Party Senders…Do you know the difference? Each type of Third-Party performs different actions in the ACH network and therefore has different liabilities, risks and audit requirements. We will help you differentiate and understand the obligations and rights of both the third parties and the financial institution in each type of relationship. Types of agreements needed, Risks associated with third-parties and Audit Requirements for a Third Party Processor, Third Party Sender and Originator will be discussed. |
| 3:30 – 5:00 pm | General Session | **Regulation E vs. ACH Sticky Situations**<br>This session will discuss the contradictions between Regulation E and the ACH Rules and determine which would prevail in certain situations. Discussion on sticky situations that will have Regulation E and ACH battle it out to determine who should win. | |

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| Day 2 | Event | Track 1 | Track 2 |
|---|---|---|---|
| 8:30 – 9:00 am | Continental Breakfast | | |
| 9:00 – 10:30 am | General Session | **Federal Government Payments**<br>RDFIs are required to accept federal government payments via ACH, and in doing so, assume risk. Recent updates to the Green Book will be covered, which focus on the proper handling of DNEs, Corporate/Federal Government Reclamations, Garnishments and routing number changes. This session will provide insight on how to handle Federal Government payments properly to mitigate risk and minimize losses. | |
| 10:30 – 10:45 am | Break | | |
| 10:45 – 12:15 pm | Concurrent Sessions | **File Formats**<br>Do you know the difference between the records in an ACH File? EDI information and location will be discussed. Designed to provide you with technical details needed to be able to know what and where information is in an ACH file. Topics include file layouts, field definitions and requirements, data acceptance specifications, and more. Attendees will create their own ACH file by hand. A must for anyone supporting ACH services or desiring to increase their ACH knowledge. | **Rules Updates**<br>Attend this session to hear details on the recent changes to the NACHA Operating Rules! Eight Rules ballots were approved in March of this year – are you in the know? How these Rule changes will affect you as a financial institution will be discussed, including how to prepare for the changes. Case studies will highlight and explain the changes in detail! This is a **"must attend"** – to keep you informed! |
| 12:15 – 1:15 pm | Lunch | | |
| 1:15 – 2:45 pm | Concurrent Sessions | **ODFI Responsibilities**<br>Focusing on the primary ACH Network participants, this session provides insight into the day to day obligations of the ODFI. ACH origination is more than onboarding new Originators, there are ongoing responsibilities related to incoming returns, NOCs, reversals and managing risk. | **ACH Advanced Exceptions**<br>How well do you know the NACHA Operating Rules? This session is designed to test your ACH knowledge when processing ACH exceptions. Hands-on case studies provide the opportunity to "test" that knowledge and join in a discussion with peers as resolutions are decided for the multiple real-life scenarios. Participation IS REQUIRED during simulated case studies. A must-attend for all 'seasoned' ACH professionals. |
| 2:45 – 3:00 pm | Break | | |
| 3:00 – 4:00 pm | General Session | **ACH Jeopardy**<br>Let's play the ACH quiz game...Jeopardy!!! You will have a chance to answer questions based on various ACH topics and win prizes at the same time! Do you know the question to go with the answer? | |