



MONDAY, MARCH 1, 2021

	WORKSHOP PAYMENTS NOW TRACK	WORKSHOP FUTURE OF PAYMENTS TRACK
8:30 – 9:30 a.m. CT 9:30 – 10:30 a.m. ET Round One 60 min (1.2 credits)	Check Adjustments & Returns There are distinct advantages - and potential customer impact - for each method used to send a check back to the Bank of First Deposit. Knowing the when and why for each method can save you time and money! Join the ePay NCPs to learn the laws, rules, and regulations behind check returns and adjustments. Eligible for for 1.2 NCP credits <i>Angelica Larranga, ePayResources</i> <i>Michael Jeffcoat, ePayResources</i> <i>Wanda Downs, ePayResources</i>	Reg E for Alternative Payments When originators of PayPal, Venmo, or Zelle entries are defrauded out of money or merchandise and contact the third-party app for assistance, they are often advised to take it up with their financial institution. Many institutions are left wondering how and what to do! This workshop will shed light on how you should address Reg E claims for alternative payments. <i>Barbara Hudgins, ePayResources</i> <i>Chelsye Toliver, ePayResources</i>
9:30 – 9:45 a.m. CT 10:30 – 10:45 a.m. ET	SILVER LINING: Get Up and MOOV Daily Interactive Wellness Break, Sponsored by Moov™ Take 15 to give your mind and body a break with light stretching and movement guided by Affirmative Technologies’ Nanci McKenzie, an experienced health and wellness coach.	
9:45 a.m. – 11:00 a.m. CT 10:45 a.m. – 12:00 p.m. ET Round Two 75 min (1.5 credits)	De-Stressing BSA Compliance The Bank Secrecy Act has five pillars by which every institution must abide. Join ePay’s very own ICBA Certified BSA/AML Professional, Angelica Larrañaga, as she demystifies and takes the anxiety out of BSA, AML, and CIP by explaining the five pillars of BSA; how AML and CIP fit in; and what all this means to your organization. <i>Angelica Larranga, ePayResources</i>	PCI Compliance Simplified It has been 16 years since version 1.0 of the Payment Card Industry Data Security Standards was released. Do you know what the 12 requirements of PCI DSS are? Any organization that handles payment cards, including debit and credit cards, must meet these 12 requirements, and non-compliance may result in fines or even termination of card processing privileges. Join ePay’s Chelsye Toliver and Barbara Hudgins as they break it down for you! <i>Barbara Hudgins, ePayResources</i> <i>Chelyse Toliver, ePayResources</i>
11:00 a.m. – 11:30 a.m. CT 12:00 p.m. – 12:30 p.m. ET	Get Up and MOOV Lunch Break, Sponsored by Moov™	

MONDAY, MARCH 1, 2021

11:30 a.m. – 12:30 p.m. CT

Ask ePay LIVE!

12:30 p.m. – 1:30 p.m. ET

General Session Workshop

60 min (1.2 credits)

There is more going on than meets the eye when you Ask ePay on our Payments Answerline™ or in our Connections Member Community! Payments rules and regulations are full of gray areas and contradictions, so robust discussion is often needed to determine the best response. We will share the most intriguing questions we have gotten from our members and debate the answers live!

The ePayResources Payments Education Team

12:30 – 12:45 p.m. CT

Get Up and **MOOV** Break, Sponsored by Moov™

1:30 – 1:45 p.m. ET

WORKSHOP PAYMENTS NOW TRACK

WORKSHOP FUTURE OF PAYMENTS TRACK

12:45 p.m. – 1:45 p.m. CT

Business Continuity Management

1:45 p.m. – 2:45 p.m. ET

Round Three

60 min (1.2 credits)

In recent years, FFIEC has evolved Business Continuity Planning to Business Continuity Management, a significant philosophical shift that includes interdependency analysis. As we hit the one-year mark of a global pandemic that has put BCM to the test, we will review the latest updates to this handbook and how it impacts your organization.

Barbara Hudgins, ePayResources

Chelsye Toliver, ePayResources

Foundations of Payments Innovations

We may not have our jet packs yet, but the payments landscape is looking like sci-fi! This overview of payments modernization addresses technologies like AI, Machine Learning, APIs, and Blockchain; and players including financial institutions, technology providers, and fintechs. We will look at the interactions and impacts as we explore the future of payments innovation.

Mark Dixon, NEACH

2:00 p.m. – 3:00 p.m. CT

Building a Stable Risk Management Program

3:00 p.m. – 4:00 p.m. ET

Round Four

60 min (1.2 credits)

Building a Risk Management Program may feel like playing a game of Jenga - sudden shifts can destabilize everything! In this interactive session we will build a stable Risk Management Program so the pieces fit together securely and a shift in risk won't topple everything!

Nanci McKenzie, Affirmative Technologies

Kelvin Coleman, National Cyber Security Alliance (NCSA)

Next-Gen Payments With Stablecoin

The OCC recently said that banks may use new technologies, including independent node verification networks (INVNs) and stablecoins, to perform payment activities. According to Forbes, the OCC's guidance opens the possibilities that banks will use INVNs and stablecoins to transfer funds between financial institutions faster and without the need of a government intermediary. Hear straight from OCC's Bank Advisory Group addressing your questions about the impact of this innovation on financial institutions and payments!

Mark O'Horo, OCC

Peter Tapling, PTap Advisory

MONDAY, MARCH 1, 2021

3:00 p.m. – 4:00 p.m. CT

4:00 p.m. – 5:00 p.m. ET

Open Exhibit Hall Time

Visit our 2021 Virtual Exhibit Hall

The virtual expo hall is now open! Help us celebrate our Silver anniversary by collecting all of the silver treasures our sponsors have to share.

1. Print your Treasure Chest card using the button on the Exhibit Hall main page.
2. Collect your clues (a word the sponsor will share) by engaging through chat with each Partner in the hall.
3. Once you've filled your Treasure Chest, use the button on the Exhibit Hall page to submit everything you've collected. Correct and complete submissions will be entered to win a TV, Apple AirPods, Ninja Foodie, and more!

4:00 p.m. – 5:00 p.m. CT

5:00 p.m. – 6:00 p.m. ET

Conference Meet & Greet

Virtual Connections Hour (Sponsorship Available)

Don't miss relaxing and hanging out at our Virtual Connections Hour on Monday night, featuring the bass player for the Lumineers Byron Isaacs, and his band the Lost Leaders! You'll get a list in advance of suggested beers and cheeses so we can have a festive pre-St. Patrick's Day tasting together!

TUESDAY, MARCH 2, 2021

9:00 a.m. – 9:15 a.m. CT

10:00 a.m. – 10:15 a.m. ET

Opening Comments

Welcome Remarks

9:15 a.m. – 10:15 a.m. CT

10:15 a.m. – 11:15 a.m. ET

General Session

60 min (1.2 credits)

Opening Keynote - Ideate, Innovate, Elevate with Duncan Wardle

A leading Artificial Intelligence expert says 40% of current jobs could be replaced by AI within the next 15 years. How will businesses compete, and what skills will we need to survive in a decade of total disruption? The winners will be those that leverage the most impactful human traits that AI can't: Creativity, Intuition, Curiosity, and Imagination. Learn from Duncan Wardle, former Head of Innovation and Creativity at Disney, how to create a culture of innovation and provide your organization with the tools to leverage your most important asset: your people.

10:15 a.m. – 11:00 a.m. CT

11:15 a.m. – 12:00 p.m. ET

Virtual Exhibit Hall

11:00 a.m. – 12:00 p.m. CT

12:00 p.m. – 1:00 p.m. ET

General Session

60 min (1.2 credits)

Digital: From New to Norm

Digital experiences are no longer a luxury but rather a basic commodity and deciding factor for customers choosing a financial institution. Our panel will discuss the voice of the customer, the development of new digital experiences, and how a combination of technologies and platforms are being leveraged to bring these experiences to life.

Peter Davey, The Clearing House

Joe Proto, Transactis

12:00 p.m. – 1:00 p.m. CT

1:00 p.m. – 2:00 p.m. ET

SILVER LINING: Get Up and **MOOV** Daily Interactive Wellness Break, Sponsored by Moov™

Take 15 during the first part of this lunch break to give your mind and body a break with light stretching and movement guided by Affirmative Technologies' Nanci McKenzie, an experienced health and wellness coach.

TUESDAY, MARCH 2, 2021

	COMPLIANCE & OPERATIONS	FRAUD & RISK	CUSTOMERS & PRODUCT	INNOVATION & TECHNOLOGY
<p>1:00 p.m. – 1:45 p.m. CT 2:00 p.m. – 2:45 p.m. ET</p> <p>Concurrent Session I 45 min (0.9 credits)</p>	<p>New Payment and Data Security Rules Are Coming! Are Your Agreements Updated?</p> <p>New rules and data security requirements are coming in 2021 across all payment channels. As a result, it's time to update your disclosures and legal agreements to maintain compliance and have adequate protections in place. Join our legal experts as they break down what you need to know and what updates should be considered as a financial institution for the protection of oneself and entire customer base.</p> <p><i>Scott Jones, Adams & Reese, LLP</i></p>	<p>Cybersecurity Risk Management and Fraud Mitigation</p> <p>Cybersecurity fraud and risk management continue to be a top priority regardless of your industry or the size of your organization. How have your risk management strategies shifted to protect against new threats? Do your teams have the right mitigation techniques and resources? Join a panel of experts to hear the latest cybersecurity and fraud trends and the best ways to identify, protect, detect, respond, and recover.</p> <p><i>Moderator:</i> <i>Nanci McKenzie, Affirmative Technologies</i></p> <p><i>Panelists:</i> <i>Kelvin Coleman, StaySafeOnline</i> <i>Zach Duke, FINOSEC</i></p>	<p>Human-Centered Design to Improve Customer Experience</p> <p>Developing intuitive applications that address your customers' pain points begins with keeping the customer in mind. Financial Institutions and fintechs alike are actively leveraging the human-centered design process to produce delightful customer experiences. Find out how you can implement this strategy at your institution!</p> <p><i>Moderator:</i> <i>Debbie Smart, Q2</i></p> <p><i>Panelists:</i> <i>Paul Daly, Q2</i> <i>Rachel Howes, Q2</i></p>	<p>Digital Dollar</p> <p>Virtual currencies have many benefits: lower fees, no borders, financial inclusion, privacy, micropayments, etc. But most virtual currencies are closed loop systems, so any benefits would only be achieved by those in the system. The Digital Dollar concept would achieve both the benefits claimed by virtual currencies and the openness of a fiat currency. It also represents a very complex set of policy, technology, and operational decisions. This session will give an overview of virtual currencies; how those concepts might apply to a Digital Dollar; and related policy and practical considerations.</p> <p><i>Peter Tapling, PTap Advisory</i></p>
<p>1:45 p.m. – 2:00 p.m. CT 2:45 p.m. – 3:00 p.m. ET</p>	<p>Get Up and MOOV Break, Sponsored by Moov™</p>			
<p>2:00 p.m. – 3:00 p.m. CT 3:00 p.m. – 4:00 p.m. ET</p> <p>General Session 60 min (1.2 credits)</p>	<p>Banking as a Service: Open Source Financial Building Blocks</p> <p>Financial services experienced very little change for a century, until the last decade when an explosion of fintechs began unbundling the bank with best-in-class point solutions. This change is powered by companies that are simultaneously unbundling the underlying banking operations. These "banking as a service" (BaaS) companies make launching new fintechs faster and cheaper and have enabled non-fintech companies to add common financial services such as payments, loans, and bank accounts. Join us to learn how this model can help you provide more meaningful and valuable services to your customers.</p> <p><i>Scott Harkey, Level</i> <i>Wade Arnold, Moov</i> <i>Hisham Salama, Bank of the West</i></p>			
<p>3:00 p.m. – 3:30 p.m. CT 4:00 p.m. – 4:30 p.m. ET</p>	<p>Virtual Exhibit Hall</p>			

TUESDAY, MARCH 2, 2021

	COMPLIANCE & OPERATIONS	FRAUD & RISK	CUSTOMERS & PRODUCT	INNOVATION & TECHNOLOGY
3:30 p.m. – 4:15 p.m. CT 4:30 p.m. – 5:15 p.m. ET Concurrent Session II 45 min (0.9 credits)	<p>Work Smarter, Not Harder: Secure and Compliant Real-Time Payments</p> <p>All types and sizes of financial institutions are adopting real-time payment channels, but are they doing it safely? Come learn about the fraud risks associated with various payment channels and the role artificial intelligence has in empowering you to work smarter, not harder in mitigating risk and serving customers.</p> <p><i>Eric Tran-Le, NICE Actimize</i></p>	<p>To Be or Not to Be Real: Combating Synthetic Identity Fraud</p> <p>Data breaches are occurring at an alarming rate, and the extensive exposure of the personally identifiable information (PII) that the financial services industry relies on for authentication presents ample opportunity for synthetic identity fraud. Join us to learn how these fake identities are wreaking havoc in the industry; how the Fed's development of an industry-wide definition for Synthetic Identity Fraud will bolster collective efforts to combat it; and what steps your organizations can take now to protect your business.</p> <p><i>Mike Timoney, Federal Reserve Bank of Boston</i></p>	<p><i>This session has been canceled.</i></p>	<p>The Great Payments Race: Innovating Beyond the Core</p> <p>Don't miss this thought leader panel representing the Fed, The Clearing House, Nacha, and Visa as they provide up-to-the-minute perspectives on faster and real-time payments! BONUS: Interactive moderator-led Q&A to explore how you can innovate beyond your legacy systems!</p> <p><i>Moderator:</i> <i>Avery Miller, PayPal</i></p> <p><i>Panelists:</i> <i>Mike Herd, Nacha</i> <i>Connie Theien, Federal Reserve Bank of Chicago</i> <i>Elena Whisler, The Clearing House</i> <i>Matt Friend, Visa</i></p>
4:15 p.m. – 4:30 p.m. CT 5:15 p.m. – 5:30 p.m. ET	<p>Get Up and MOOV Break, Sponsored by Moov™</p>			
4:30 p.m. – 6:00 p.m. CT 5:30 p.m. – 7:00 p.m. ET	<p>Virtual Networking Reception</p> <p>Tuesday night's networking event sponsored by The Clearing House promises to be unforgettable as we present ePay's first-ever Virtual Game Night, led by The Go Game Remote! With multiple games to choose from including Pictionary, trivia, scavenger hunts, and more, be ready for a laugh-filled evening with prizes!</p>			

WEDNESDAY, MARCH 3, 2021

8:30 a.m. – 9:30 a.m. CT 9:30 a.m. – 10:30 a.m. ET 60 min (1.2 credits)	<p>Caffeine Hour Roundtables - Various Topics (Sponsorship available)</p> <p>Robust networking opportunities are an essential part of ePayConnect. Join us at our Caffeine Hour Roundtables where you can discuss the hottest topics in payments with industry experts and fellow attendees!</p> <p><i>Hosted by sponsors, exhibitors, and ePayResources staff</i></p>
--	---

WEDNESDAY, MARCH 3, 2021

9:30 a.m. – 9:45 a.m. CT **Leadership in Payments Award 2021 Presentation**

10:30 a.m. – 10:45 a.m. ET

Opening Comments

9:45 a.m. – 10:45 a.m. CT **FinTech Fight Club Debate**

10:45 a.m. – 11:45 a.m. ET

General Session

60 min (1.2 credits)

The first rule of Fintech Fight Club is . . . you HAVE to talk about it! Watch, listen, interact, and vote for your winning resolution as our champs debate some of the most provocative and relevant issues in financial services! Our debaters will go head-to-head on the propositions that:

1. Cash is here to stay.
2. The use case for faster payments is oversold.

Agree? Disagree? Not sure? Our debaters will use every bit of data and rhetoric in their arsenals to convince you to support their viewpoint, giving the audience real-world talking points to take back to their institutions!

Cole Augustine, Galatic Trade

Zoya Lieberman, Independent Consultant

10:45 a.m. – 11:15 a.m. CT

Virtual Exhibit Hall

11:45 a.m. – 12:15 p.m. ET

COMPLIANCE & OPERATIONS

FRAUD & RISK

CUSTOMERS & PRODUCT

INNOVATION & TECHNOLOGY

11:15 a.m. – 12:00 p.m. CT

12:15 p.m. – 1:00 p.m. ET

Concurrent Session III

45 min (0.9 credits)

Clearing the Smoke on Cannabis Banking

Thirty-seven states have legalized the use of marijuana for either recreational or medical use, with 15 states allowing both. However, the discrepancy between federal and state law has left banks trapped between their mission to serve their local communities' financial needs and the threat of significant legal, operational, and regulatory risk, including federal enforcement action. We'll address how financial institutions are adapting to the additional scrutiny when supporting Marijuana-Related Businesses (MRBs), as well as use cases, tips for entering this business space and understanding the patchwork of payments shipped to the industry.

Angela Lucas, Integrated Compliance Solutions
Cody Hershey, Integrated Compliance Solutions

Risk Assessment Process for RTP® and FedNow™ Instant Payments

Innovation in faster payments rails means broadened risk assessment considerations specific to each participant's role in the process. In this session we'll hear perspectives on developing an RTP risk assessment process from the perspective of a financial institution member of the RTP® network and an RTP Funding Agent.

Moderator:
Lisa Coffey, Corporate America Credit Union

Panelists:
Melissa Alexander, Chesapeake Bank
Lauren Howle, Corporate America Credit Union

Shift in Electronic Products in Paperless Society

Session description coming soon!
John Zaudtke, Paymerang
Steve Huff, Early Warning/Zelle

Conversational Payments

As the ubiquity of connected devices expands, so does the volume of conversational payments, that is, payments initiated by voice through Alexa, Siri, and other voice-activated assistants. Learn how conversational payments will have a major impact in banking and how they are helping financial institutions provide products and services that are tailored to their customers' needs and lifestyles.

Chris Trainor, Paymentus
Matthew Luzadder, Kelley Drye & Warren LLP

WEDNESDAY, MARCH 3, 2021

12:00 p.m. – 12:30 p.m. CT

SILVER LINING: Get Up and **MOOV Daily Interactive Wellness Break, Sponsored by Moov™**

1:00 p.m. – 1:30 p.m. ET

Take 15 during the first half of this lunch break to give your mind and body a break with light stretching and movement guided by Affirmative Technologies' Nanci McKenzie, an experienced health and wellness coach.

12:30 p.m. – 1:15 p.m. CT

Showcase I: Nacha

1:30 p.m. – 2:15 p.m. ET

What Nacha and the Modern ACH Network Can Do for You

Product Showcases

45 min (0.9 credits)

Is your financial institution helping your customers/members make the best use of ACH? Today's ACH Network is a model of growth. 2020 marked the sixth straight year with a volume increase of more than 1 billion payments, and the eighth consecutive year to see value grow by more than \$1 trillion. And with the latest enhancement to Same Day ACH coming in March, the ACH Network is getting even better. Debbie Barr, Nacha Senior Director, ACH Network Rules Process & Communications, will show you the resources and tools Nacha has to better understand ACH and put it to maximum use.

Debbie Barr, Nacha

Showcase II: Toolcase

Real Time Fraud Detection - A Holistic Fraud Solution

Payment and digital banking trends have become faster and so has the speed in which fraud is happening. Are you seeking the latest best practices for combating fraud? ToolCASE presents it's INFORMANT real time analytics solution. Real time data streaming and sophisticated artificial intelligence combine to bring financial institutions the very best fraud detection solution available on the market. With over twenty years of providing banks and credit unions innovative and effective fraud and risk management solutions that deliver directly to your bottom line while keeping bad actors at bay. Discover what INFORMANT can do for you!

Sam Piccolotti, Toolcase

Showcase III: Affirmative Technologies

Managing Your Payments Risk Management Program

Banks and credit unions are challenged to manage their corporate customer's risks associated with the different payment channel separately and many times manually. As it continues to become more and more important to identify and reduce the risks proactively, manual management is impossible. Learn how automation, artificial intelligence and machine learning provides the solution for managing your Payments Risk Management Program.

Nanci McKenzie, Affirmative Technologies

Showcase IV: NICE Actimize

NICE Actimize Xceed: Real Time Payment Protection in Action

Learn how NICE Actimize Xceed's AI first approach protects your financial institution, and customers, from digital payment fraud before it occurs, not after the fact.

Dave Schneiderman, NICE Actimize

WEDNESDAY, MARCH 3, 2021

	COMPLIANCE & OPERATIONS	FRAUD & RISK	CUSTOMERS & PRODUCT	INNOVATION & TECHNOLOGY
<p>1:15 p.m. – 2:00 p.m. CT 2:15 p.m. – 3:00 p.m. ET</p> <p>Concurrent Sessions IV 45 min (0.9 credits)</p>	<p>Proofing Your Disaster Recovery Plan</p> <p>A year ago, the typical disaster recovery plan likely did not address an extended pandemic and the resulting impacts to staff morale and long-term productivity. How do you tackle innovation when just business as usual is so taxing? Four financial institutions share ideas for managing and even pivoting this challenging environment.</p> <p><i>Fred Gibbons, Broadway Bank</i> <i>Tim Thorson, Regions Bank</i> <i>EdaBeth Brown, AT&T</i> <i>Maranda Jordan, GTE Financial</i></p>	<p>Minding the Third-Party Compliance Gap</p> <p>Why have Third-Party Payment Processors (TPPPs) received a bad rap over the past decade? Are they inherently too risky, or is there an underlying problem in the way compliance is managed between the processor and its bank partner that leaves gaps? In this session, we will explore how banks and their payment processor customers and partners must build complementary compliance management systems in order to address requirements holistically.</p> <p><i>Marsha Jones, Third Party Payment Processors Association (TPPPA)</i></p>	<p>Addressing Underserved Communities in Cashless World</p> <p>Payments innovations offer convenience, but they may further exclude the unbanked and underbanked populations who rely on cash to conduct transactions. How do we ensure that our economy includes everyone? Could a more effective approach to financial inclusion be giving cash users access to digital payment vehicles that don't depend on traditional bank accounts?</p> <p><i>Jessica Washington, Federal Reserve Bank of Atlanta</i> <i>Nick Ihm, ByteMark</i></p>	<p>Nightmare on Innovation Street</p> <p>Payments innovation is the darling of the financial services industry, but if you look closely you might find some stories of digital gone wrong! Lessons learned may stem from the initial in-house vs. outsource decision or from a service provider relationship that was not a good fit. We'll share experiences and strategies to keep your implementation on track!</p> <p><i>Greg Lloyd, Level1</i> <i>Kyle Clark, Charlotte Metro FCU</i> <i>Kevin Olsen, VSoft</i></p>
<p>2:00 p.m. – 2:15 p.m. CT 3:00 p.m. – 3:15 p.m. ET</p>	<p>Get Up and MOOV Break, Sponsored by Moov™</p>			
<p>2:15 p.m. – 3:15 p.m. CT 3:15 p.m. – 4:15 p.m. ET</p> <p>Closing Keynote 60 min (1.2 credits)</p>	<p>Hackonomy 2.0 with Bonin Bough</p> <p>Hackonomy 2.0 is a next-level online interactive presentation that demonstrates how to maintain business growth in a post-pandemic world. Although it might sound counter-intuitive, Bonin Bough will show that the only way to combat the economic impact of the recent COVID-19 crisis is to create value by breaking things. Whether it's breaking from tradition, process, or simply "the way we've always done things" this presentation will provide tried-and-tested models that enable audiences to keep their company on a growth trajectory during this challenging time.</p>			
<p>3:15 p.m. – 3:45 p.m. CT 4:15 p.m. – 4:45 p.m. ET</p>	<p>CONFERENCE WRAP UP, GROUP PHOTO, AND PRIZES IN THE INNOVATION & TECHNOLOGY ROOM!</p>			