

PAYMENTS, DATA & CUSTOMER EXPERIENCE: THE INTERSECTION OF EMBEDDED FINANCE

MARCH 12 - 14 | ORLANDO, FL | DISNEY'S SWAN AND DOLPHIN RESORT

SUNDAY, MARCH 12, 2023

	BASIC TRACK	ADVANCED TRACK
10:00 – 11:30 a.m. ET Workshop Round 1 90 min (1.8 Credits)	What Would You Do: ACH Exceptions <i>Stephanie Felthouse, ePayResources</i> Your hows, whys, and what ifs are addressed in this workshop where we discuss real-life exception scenarios that financial institutions face every day, including late return requests, breach of warranty claims, originating and receiving duplicate files, and more!	The How of Instant Payments: Getting Ready <i>Steve Douglass, The Clearing House</i> <i>Sarah Hoisington, Matera</i> This workshop focuses on what your institution needs to do to get ready to implement instant payments, including the RTP® and FedNowSM rails. Hear from The Clearing House and one of Brazil's largest fintech who will share lessons learned that will shape how they adapt their software for the U.S. instant payments market.
11:45 a.m. – 12:30 p.m. ET	Lunch Break	
12:40 – 2:10 p.m. ET Workshop Round 2 90 min (1.8 Credits)	What Would You Do: Check Fraud <i>Wanda Downs and Michael Jeffcoat, ePayResources</i> Your hows, whys, and what ifs are addressed in this workshop where we discuss real-life check fraud scenarios that financial institutions face every day, focusing on your rights and obligations related to altered and counterfeit checks.	A Little Light Reading: Advanced Reg E Scenarios <i>Barbara Hudgins, ePayResources</i> Regulation E is complex and applying it to challenging situations can be confusing. Focusing on the risks financial institutions face with compliance and how those risks may be managed, this interactive session provides the opportunity for a lively discussion of your real-life Reg E encounters!
2:10 – 2:25 p.m. ET	Refreshment Break	

SUNDAY, MARCH 12, 2023

	BASIC TRACK	ADVANCED TRACK
2:30 – 4:00 p.m. ET Workshop Round 3 90 min (1.8 Credits)	Hindsight May Be 20/20, But Planning Ahead is Even Better <i>Angelica Larrañaga, ePayResources</i> Winter Storm Warning, Hurricane Advisory, Tornado Watch - we see it all in ePay's footprint! While the ACH Rules do include a provision for Excused Delay, that section of the ACH Rules is not intended to take the place of a robust, well-tested business continuity and disaster recovery plan. Participate in this session and learn how the provisions of Excused Delay are intended to be utilized, what to do with the return process, who to contact, and what SHOULD be part of your disaster recovery plan.	Demystifying Crypto: Beyond Traditional Banking <i>Barbara Hudgins, ePayResources; Will Waltrip, Zero Hash</i> Digital currency and blockchain can help expand your institution's product offerings, deliver customer value, and increase operational efficiency and revenue, but many factors must be considered in your exploration of crypto. What are the right products for your use cases? Can the same value be delivered without leveraging crypto? This session will explore products seen throughout the industry and discuss the benefits, risks, and other considerations.
4:10 – 5:00 p.m. ET Workshop Round 4 50 min (1 Credit)	The Why of Instant Payments: Finding Your Use Cases <i>Kevin Olsen, Pidgin; Wanda Downs, ePayResources; Joni Hopkins, Federal Reserve Financial Services</i> Faster payments are here – that's a given. But which use cases make the most sense for your institution and your customers – both retail and commercial? Join Kevin Olsen, the Payments Professor, as he leads this interactive session to help you uncover the RTP and FedNow use cases that best fit your organization.	Test Your Wits: Payments Escape Room <i>Michael Jeffcoat, ePayResources</i> It's a battle of wits like none other! You and your payments team are locked in a conference room with no coffee - and no phone to ask ePay - and no one may leave until the day's exceptions are resolved! What's worse - everyone forgot to grab a copy of the ACH Rules before the door was locked! Armed only with your group's collective brain power, can you solve these tricky scenarios so everyone can escape before the next file window?
7:00 – 9:30 p.m. ET	Welcome Reception at The VUE. Platinum Sponsorship Available	

MONDAY, MARCH 13, 2023

7:30 – 8:30 a.m. ET	Breakfast in Exhibit Hall
8:30 – 9:00 a.m. ET General Session	Welcoming Remarks
9:00 – 10:00 a.m. ET Opening General Session 60 min (1.2 Credits)	Payments, Data & Customer Experience: The Intersection of Embedded Finance <i>DJ Seeterlin, Chesapeake Bank; Elena Whisler, The Clearing House; Chris Colson, Federal Reserve Bank; Moderator: Elizabeth McQuerry, Glenbrook Partners</i> In this digital-first era, customers of all types and ages have become more accepting of emerging payment types since they provide a better user experience. Emerging payments are no longer just an option in the payments landscape, they are now expected. How will this expectation, Big Data, and our culture of innovation drive embedded finance and the next steps in the payments revolution? Our panel will bring the financial institution, fintech, and operator perspectives to this provocative question!
10:00 – 10:30 a.m. ET	Networking Break
10:35 – 11:35 a.m. ET General Session 60 min (1.2 Credits)	Day One Keynote: Key Disruptors for Financial Institutions in 2023 <i>Ron Shevlin, Cornerstone Advisors</i> Hear from Ron Shevlin, Cornerstone Advisors Chief Research Officer and contributor to both Fintech Snark Tank and FORBES, on developments in payments - both retail and commercial - that present threats and opportunities for financial institutions in 2023 and beyond.

MONDAY, MARCH 13, 2023

	COMPLIANCE & OPERATIONS	FRAUD & RISK	CUSTOMER & PRODUCT	INNOVATION & TECHNOLOGY
11:45 a.m. – 12:35 p.m. ET Concurrent Sessions I 50 min (1 Credits)	Keeping Your Head Above the Compliance Waters: Rules and Regs Update <i>Amy Morris, Nacha Nicole Hill, Swivel</i> A quick but thorough look at recent updates to the ACH Rules and other payments compliance topics, including RTP rules, Zelle and P2P fraud, and third party issues.	Shut the Front Door: Protect Your Business Against Synthetic Identity and Remote Authentication Fraud <i>Staci Shatsoff, Federal Reserve Financial Services Max Blumenfeld, SentiLink</i> Why is the financial services industry experiencing a rise in synthetic identity and remote authentication fraud? Hear industry experts address the evolution of these threats, their impact on your institution, and the mitigation strategies and resources available to you.	The Joy of Cooking with Payments <i>Moderator: Joe Proto, Board Chairman, Director and Advisor to Emerging FinTechs Panelists: Angela Murphy, Photon Commerce Chris Ward, Truist</i> Just like ingredients in a successful recipe, there are a number of factors to consider when determining the right payment channel to use in a particular situation. Discounts, transaction fees, rebates, and more are part of the payments decision to minimize friction and maximize benefits. Banks and fintechs share their insight into what you and your corporate customers should be thinking about. Bon appétit!	Web 3.0 and the Creator Economy <i>Avery Miller, Royal Bank of Canada</i> The internet is evolving from a place for individual consumption of monolithic, centralized content to the next wave of the web where we are all content creators. Come hear what this evolution means for consumers and businesses alike, and what new constructs are around the corner to support a world where we all create and we all consume digitally.
12:35 – 1:30 p.m. ET	Lunch Break			
1:35 – 2:35 p.m. ET Concurrent Sessions II 50 min (1 Credit)	Opportunities and Best Practices of Working with Third Parties <i>Steve Contino, Unity FI Solutions Maria McDaniels, Florida Capital Bank</i> Working with third parties can bring both challenges and opportunities to financial institutions, especially in the payments space. Learn how you can prepare your organization for the additional compliance requirements and increased scrutiny from regulators, and how implementing best practices for this type of relationship can potentially lead to increased revenue.	Hot Tips for Mitigating Fraud and Avoiding Loss <i>Carlin McCrory, Troutman Pepper</i> Have you stayed on top of trends in financial fraud? If not, you could be at greater risk. Learn how to prevent and reduce financial fraud and brush up on recent case law that could impact your institution. Specific topics to be discussed include wire transfer fraud, check forgeries, and check conversion claims.	Customer Engagement Through Card Issuing <i>DJ Seeterlin, Chesapeake Bank Cole Augustine, Galactic Trade Consultants</i> Modern card issuing can involve a combination of traditional payment cards with virtual and digital cards and can create the opportunity for innovative and customized rewards, APRs, and credit lines. In this immediate, digital-first age, what card features and functionality do financial institutions need to engage their customers and reclaim their spend relationship?	Instantly International: Moving Money Across Borders <i>Elena Whisler, The Clearing House</i> Instant payments have gone global! This session explores the who, what, why, and how that make instant international payments possible, including a comparison with current correspondent banking models and a look at what evolutions we could see in the future.

MONDAY, MARCH 13, 2023

<p>2:40 – 3:30 p.m. ET</p> <p>Product Showcases</p> <p>50 min (1 Credit)</p>	<p><i>Showcase 1</i></p> <p>Associated Bank Product Showcase: Payment Innovations: Streamlining Your International Payments Process</p> <p><i>Andrew Voigt, and Jessie Bushmaker, Associated Bank</i></p> <p>How can you use technology advances to minimize workarounds and manual processes for international wires? We'll demonstrate our Associated Global Services™ platform that can streamline both USD and non-USD wire processing for your operations team. We will explain how we have been able to integrate with other wire systems and core processors to reduce process inefficiencies while growing non-interest income for our partners.</p>	<p><i>Showcase 2</i></p> <p>Affirmative Technologies Product Showcase: Payment Risk Management: Working Smarter and Not Harder</p> <p><i>Nanci McKenzie and Aaron Calipari, Affirmative Technologies</i></p> <p>Managing payment risks is a challenge since the data is scattered amongst different systems and programs yet financial professionals face regulatory obligations that have become staggering. Manual risk management is impossible and Affirmative Technologies provides an ePayments Risk Management platform that automates the tasks, uses business intelligence for comprehensive scheduled reporting that alerts you when risks increase, and analyzes activity to provide proactive risk mitigation.</p>	<p><i>Showcase 3</i></p> <p>Q2 Product Showcase: Transaction Disputes didn't stop after the pandemic. 5 ways to improve your dispute resolution process.</p> <p><i>Bruce Dragoo, Q2</i></p> <p>Tame the growing beast of your dispute resolution workload and consider how Q2's dispute tracking system (CentrixDTS) will enhance the account holder experience, automate processing, and simplify compliance. Even if your financial institution has not begun to fully feel the burden of increased dispute volume, these fixes will help you free up resources, save money, ensure compliance, and more.</p>	<p><i>Showcase 4</i></p> <p>Identifee Product Showcase: Grow Deposits & Increase Revenue with Identifee</p> <p><i>Kevin Miyamoto and Amy Lynn Johnson, Identifee</i></p> <p>Kevin and Amy will share how FIs are leveraging Identifee to save customer facing reps 10+ hours per week, wow their customers, and enable industry leading revenue growth.</p>	<p><i>Showcase 5</i></p> <p>Nacha Product Showcase: Take Advantage of Nacha Resources</p> <p><i>Amy Morris, Nacha</i></p> <p>This showcase will highlight the resources Nacha makes available to all types of participants in the ACH Network through Nacha's website and more. Highlighted will be tools developed both by Nacha, as well as providers and practitioners, to assist in ACH compliance and education. From End-user Briefings and videos, to emailed updates, blogs and more, Nacha has a wealth of resources and tools available to help you with all things ACH.</p>
<p>3:30 – 3:45 p.m. ET</p>	<p>Refreshment Break and Exhibit Hall</p>				
<p>3:50 – 4:40 p.m. ET</p> <p>General Session</p> <p>50 min (1 Credit)</p>	<p>Payments Beer Nerds Happy Hour – The Death of Checks</p> <p><i>Panel: Peter Davey, The Clearing House; Steve Ledford, Retired; Peter Tapling, PTap Advisory; Reed Luhtanen, Faster Payments Council</i></p> <p>What do payments nerds who like beer do in their off hours? Talk about payments and beer, of course! This lively crew will host a casual conversation about the death of checks, the impact to the payments industry, and how the latest trend in IPAs helps them cope with a world that still has too many checks!</p>				
<p>5:00 – 10:00 p.m. ET</p>	<p>Main Networking Reception at EPCOT – Sponsored by NICE Actimize</p>				

TUESDAY, MARCH 14, 2023

7:15 – 8:00 a.m. ET	Breakfast			
8:00 – 8:30 a.m. ET	Awards Ceremony			
8:30 – 9:30 a.m. ET General Session 60 min (1.2 Credits)	Dead Bankers Society: Posturing and Corporate Politics in Payments <i>Debaters: Stacy Bjornstad, Moxie Alley, LLC; Zoya Lieberman, Endava; Cole Augustine, Galactic Trade Consultants; Greg Lloyd, Ernst and Young</i> Are we going to discuss the elephant in the room? Of course we are! Our panelists will address head-on the corporate politics and workplace dynamics that impact decision-making, project success, productivity, and overall enterprise vitality.			
9:30 – 10:00 a.m. ET	Networking Break			
	COMPLIANCE & OPERATIONS	FRAUD & RISK	CUSTOMER & PRODUCT	INNOVATION & TECHNOLOGY
10:00 – 10:50 a.m. ET Concurrent Sessions III 50 min (1 Credit)	Never a Dull Moment: The Balancing Act of Payments Law <i>Ana Cavazos, Federal Reserve Bank of Atlanta</i> <i>Scott Jones, Adams and Reese</i> Today's global ecommerce requires a balance of agility, security, and resiliency. When you are working in multiple payments platforms, how do you navigate the compliance web of laws, rules, and regulations when fraud, errors, delays, and chargebacks occur? Join us as two payments attorneys review recent court cases involving funds transfers, checks, mobile payment applications, and more, and learn from other institutions' experiences to gain a better understanding of applicable laws.	Partnering with Fintechs: How Risk Management Can Enable Innovation <i>Moderator: JP Nicols, Alloy Labs</i> <i>Panelists: DJ Seeterlin, Chesapeake Bank</i> <i>Nanci McKenzie, Affirmative Technologies</i> <i>Brian Keefe, NICE Actimize</i> Financial institutions are often eager to partner with fintechs in a Third-Party Sender role to bring in revenue but aren't always ready to handle the increased risk and compliance requirements. We'll look at how fintechs go about choosing a financial institution to act as their ODFI, and what every ODFI must consider before signing on the dotted line.	Modernizing the CX Roadmap to Align Customer and Product Success <i>Maureen Rhodes, Center</i> The paradigm shifts and economic impacts of the pandemic have brought about new challenges for modern businesses, and spend management solution providers must modernize the way they approach roadmap planning in partnership with product teams to empower customers with tools and processes that help them navigate a difficult economic environment and evolving expense-related challenges. Learn how CX teams play the important role of organizing and surfacing customer data in a way that accurately represents the voice of the customer to help them achieve their goals.	Open Banking and Data-Driven Strategy <i>Moderator: Mark Ranta, EY</i> <i>Panelists: Milind Pathak, Finastra</i> <i>Avery Miller, Royal Bank of Canada</i> Is "Open Banking" an oxymoron? Nearly a decade into this global journey, many misconceptions still run rampant. This session will arm the audience with the facts from the real-life experiences of our panel in building the foundation of the biggest banking trend of the last decade. Our discussion will include where Open Banking started and where it is headed; global regulations; the role of data; and competitive drivers.

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	COMPLIANCE & OPERATIONS	FRAUD & RISK	CUSTOMER & PRODUCT	INNOVATION & TECHNOLOGY
10:55 – 11:45 a.m. ET Concurrent Sessions IV 50 min (1 Credit)	FedNow and RTP State of the Union <i>Steve Douglass, The Clearing House</i> <i>Ana Cavazos, Federal Reserve Bank of Atlanta</i> This compliance-oriented update on status of the impending FedNow launch and the progress of RTP volume includes relevant impacts of Operating Circular 8 and Regulation J.	Fraud in the New Age of Payments <i>Moderator:</i> <i>Reed Luhtanen, US Faster Payments Council</i> <i>Panelists:</i> <i>Irfan Amhad, Bank of America</i> <i>Aaron Calipari, Affirmative Technologies</i> <i>Brian Keefe, NICE Actimize</i> The pandemic created pressure for financial institutions to offer faster, more seamless digital customer experiences, which are now considered the new normal for U.S. consumers and businesses. With this positive impact, however, comes a corresponding acceleration in fraud. This session explores lessons learned around the world about protecting faster payments, and how you can outsmart the fraudsters in the real-time environment.	Micro and Small Business Banking: A Closer Look at Big Opportunities <i>Debbie Smart, Q2</i> A one-size-fits-all approach to serving micro and small businesses fails to meet the unique needs of this large underserved market segment. The financial institutions currently making major inroads with this market are those that provide experiences and capabilities aligned with their customers' personas and that do so across the entire relationship, from onboarding to digital banking, lending, payments, and more. Join us to learn how your institution can reduce attrition, win new business account holders, and build stronger, more profitable business relationships.	In the Weeds: The Impact of Innovation on Cannabis Banking <i>Moderator:</i> <i>Erin O'Donnell, Infused Banking</i> <i>Panelists:</i> <i>Walt Cox, Valley National Bank</i> <i>Erica El Hilali, PayQwick</i> The cannabis industry continues to grow and gain traction in main street financial services even as the federal government is still contemplating the regulatory side. This session will provide an expert perspective on the real day-to-day of banking and payments in this "illegal" industry, the unique use cases and payments rail modifications, and how this all could evolve in the face of regulatory developments.
11:50 – 12:50 p.m. ET General Session 60 min (1.2 Credits)	Day Two Keynote: The Internet Godfather Wants a Word With You <i>Brett Johnson</i> Don't miss our keynote speaker Brett Johnson! Former US Most Wanted Cybercriminal. Now Good Guy. His background as the first Internet Godfather and current status as a leading security professional gives Brett a unique insight and understanding of cybersecurity unavailable anywhere else.			
12:50–1:00 p.m. ET	Closing Remarks & Prizes			
1:00 – 2:00 p.m. ET	Lunch in the Expo Hall			