

SYLLABUS

VIRTUAL
NOVEMBER 19 – 21

epcor®

Payments University

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 1

12 pm - 1 pm CT	ACH Rules Update - We'll Be Watching You During March 2024, new <i>ACH Rules</i> were balloted and passed by voting members to help better assist with dispute processing, fraud monitoring or tools to assist with suspected fraud. We'll reveal the new Rules changes while focusing on the new risk-based processes and procedures required by ODFI and RDFIs to establish through 2026 to help institutions identify ACH entries initiated due to fraud.
1 pm - 2 pm CT	Receiving Instant Payments - Money Changes Everything Ready to enter the world of instant payments? Before you jump in, it's important to note that while you have the option to send them, receiving them is mandatory. With this understanding, let's delve into the duties that fall upon you as a financial institution receiving payments on the FedNow® Service and/or RTP® Network. We'll examine the different message response options, funds availability requirements, supplementary criteria for responding with Accept Without Posting, the process for returning credit transfers and more.
2 pm - 3 pm CT	Check Yourself Before You Wreck Yourself Check fraud continues to rise, and in today's image environment, it has become a challenge to identify fraud. Let's talk about why fraud is difficult to detect when the physical paper check is not available and what your financial institution can do once the fraud is reported. We'll also discuss whether you should do an adjustment, breach of warranty or late return and how to appropriately handle these items.

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 2

12 pm - 1 pm CT	ACH/Wire Origination - Everybody Was Fraudster Fighting Financial institutions have been frustrated with ACH and wire fraud for years, yet their Originators keep falling for the same scams from email or impersonation schemes. To help train your Originators to fight fraudulent attempts, we'll present a montage of tips to improve your Originators' defense mechanisms against fraudsters, whether it's agreement or <i>ACH Rules</i> compliance, along with best practices. By the end of this session, attendees will be equipped to confidently train their Originators in the art of fighting fraud!
1 pm - 2 pm CT	Send Me On My Way - Instant Payment Origination Are you prepared to advance your instant payments journey and begin originating client credit transfers on FedNow® or RTP®? Join us for a discussion on essential considerations for sending instant payments. This session will cover topics such as developing a strategic plan, evaluating potential Third-Party Service Providers, exploring use cases, managing liquidity and much more.

VIRTUAL EPCOR PAYMENTS UNIVERSITY - DAY 3

12 pm - 1 pm CT	Can't Get No ACH Satisfaction You sent an NOC—not once, but ten times! And... no one cares. You called the ODFI and still nothing. So, what do you do when you can't get no satisfaction? Join us to learn about the <i>ACH Rules</i> enforcement process, including the National System of Fines and arbitration. We'll work through real-life case studies related to both.
1 pm - 2 pm CT	And We'll Build These Reg E Debit Card Procedures Together (Nothing's Gonna Stop Us Now) Debit card fraud keeps growing and with that, more disputes and losses for financial institutions. In this workshop style session, we'll help your financial institution either build a framework to create sound Regulation E dispute procedures for debit cards or possibly provide additional tips to build onto your existing procedures. This session will encourage attendees to share ideas to further help each other push back on losses resulting from card disputes.