

Southern Financial Exchange

Digital Directions: Strategies for Faster Payments

Tuesday, April 24th

8:30 - 6:15	Registration Open		
9:00 - 10:30	Refreshments		
10:20 - 12:00	Pre-Conference Workshops		
	<p>Disputes, Exceptions and Adjustments!</p> <p>This session is designed to address the problem areas of your organization. These issues are time consuming and tie up valuable resources. Covering ACH, Card and Check payment systems, you need to attend this workshop!</p> <p><i>Earn 2 AAP & NCP Credits</i></p> <p style="text-align: right;">Kelly Caspersen, AAP, NCP <i>Director of Electronic Banking</i> <i>FedTrust Federal Credit Union</i></p>	<p>Why the Need for Speed - Faster Payments 101</p> <p>How fast is fast enough? Can I afford to be that fast? What system is the best for my Financial Institution? Do I really need to worry about Faster Payments? The trend toward faster and more robust payment system is a global trend. In 2015 the Federal Reserve created the Faster Payments Task Force and the Secure Payments Task Force to help spur innovation and development of Faster Payment solutions in the U.S. Attend this session and learn solutions that could be a part of a faster payments solution (Same Day ACH, Zelle, Real-Time-Payments, Visa Direct, MasterCard Send and Dwolla).</p> <p><i>Earn 2 AAP Credits</i></p> <p style="text-align: right;">Billy Reed, AAP, Assistant Director Member Services <i>Southern Financial Exchange</i></p>	<p>Winning the Game of ACH Origination</p> <p>Not sure how to get started in ACH Origination or how to manage your ACH Origination Program now that it's off the ground? Consumers as well as corporate entities are definitely looking for fast, easy, and seamless ways to move money today. There are a variety of ways to offer ACH origination. From mobile payments, account to account (A2A), Person to Person (P2P), and Corporate to Corporate (B2B) - which game are you in? This session will cover innovative ways to begin ACH origination or improve the origination service you currently offer. Risk mitigation tools will be presented to help your organization step up to the plate and become a winner.</p> <p><i>Earn 2 AAP Credits</i></p> <p style="text-align: right;">Danita Moss, AAP <i>Assistant Director Member Services</i> <i>Southern Financial Exchange</i></p>
Noon - 1:15	Lunch on Your Own		
1:15 - 2:30	<p>Welcoming Remarks: Donald S. Jackson, AAP, CTP, President & CEO, Southern Financial Exchange</p> <p>Keynote Address: The Evolution to Faster Payments</p> <p>Since the introduction of smart phones, access to on-line information and shopping is available 24/7/365 and consumers have an expectation of always-on and immediacy. While improvements have been made, U.S. payments systems are deeply rooted in legacy environments. Meanwhile, so-called third world countries have leap frogged ahead of the U.S. and offer faster payment solutions. Join this general session to engage with a panel of payments experts as they discuss efforts underway to build and implement faster payment solutions in the U.S.</p> <p><i>Earn 1.2 AAP Credits</i></p>		
2:45 - 3:45	<p>Elder Financial Abuse</p> <p>Presentation will cover various aspects of Elder Financial Exploitation and Fraud including types of abuse, recognizing "red flags" and what actions to take once you identify the activity.</p> <p><i>Earn 1.2 AAP Credits</i></p> <p style="text-align: right;">Chris Hamm, CFE <i>VP / Fraud Manager & Security Officer</i> <i>First Citizens National Bank</i></p>	<p>Understanding Reg CC Final Rule</p> <p>The Fed Board issued changes to Reg CC on May 31, 2017 which will go into effect on July 1, 2018. These changes make steps toward making the check system fully electronic. For the first time, Reg CC will recognize image exchange with new definitions and warranties. There are several changes, new definitions, indemnities and concepts which will require the industry to understand and develop supporting business processes. Come learn more about the changes and join the discussion on how the industry should take action on implementation.</p> <p><i>Earn 1.2 AAP & NCP Credits</i></p> <p style="text-align: right;">Jenny Johnson, NCP <i>Director, ECCHO</i></p>	<p>Are Mobile Phone Payments Secure?</p> <p>The mobile payments environment continues to change rapidly, and the framework for mobile payments is complex. Mobile/digital wallet expansion to e-commerce increases security challenges. Attendees will be provided an overview of the mobile payments landscape and the Mobile Payment Fraud Assessment conducted by the Mobile Payments Industry Workgroup (MPIW). We will review the use of mobile phones for online purchases, how they work, challenges and security risks. The session will wrap up with an overview of mobile security best practices.</p> <p><i>Earn 1.2 AAP Credits</i></p> <p style="text-align: right;">Matt Davies, AAP, CTP, CPP <i>AVP, Federal Reserve Bank of Dallas</i></p>
3:45 - 4:15	Refreshment Break		

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4:15 - 5:15	Concurrent Session II		
	<p>Financial Products for the End User</p> <p>Synapse is a FinTech company building financial products for the end user. Learn how Synapse is using machine learning and consumer behavior patterns to expand the reach of traditional and non-traditional banking services through digital wallets and other innovative solutions.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>Sankaet Pathak Founder & CEO Synapse Financial Technologies</i></p>	<p>What Do Corporates Want?</p> <p>This panel will discuss the challenges brought about by the ever evolving changes in the payments industry. What can Financial Institutions do to meet the speed and quality expectations of corporate customers and still comply with regulatory and compliance issues? Come, listen and learn! Panelists will discuss: rapid implementation timelines, security controls, operational efficiencies, self-service entitlements, risk mitigation, quality of products and more!</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>Pam Ware, Renasant Bank Brad Miller, Renasant Bank Richard Marsh, Trustmark Jennifer Webster, BarrBrands</i></p>	<p>ISO 20022 Strategy, Execution and Support</p> <p>The International Organization for Standardization is an initiative driven by SEPA (Single Euro Area Payments). ISO 20022 is the format for financial messaging to drive efficiencies in payments. SWIFT has adopted ISO 20022 for international payment messaging and the Federal Reserve is moving toward adoption of this standard for Wire Transfer. But ISO 20022 is also being supported by NACHA for use in the ACH Network. Please join this session to hear more about efforts underway in the U.S. and how it will affect your financial institution in the future.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>Nell Campbell-Drake, AAP VP, RPO Strategic Business Relations Federal Reserve Bank of Atlanta</i></p>

5:15 - 6:15 **Welcoming Reception** - Cocktails & Hors D'oeuvres with Exhibitors (Cash Bar)

Wednesday, April 25th

7:00 - 4:45	Registration Open		
7:15 - 8:00	Networking Continental Breakfast		
8:00 - 9:30	<p>General Session: Next Generation of Payments</p> <p>The industry is clearly heading toward Faster Payments, but that could be a disruptive path. Are financial institutions prepared for 24 hour a day, 7 day a week and 365 days a year environment? Jane Larimer, COO & General Counsel of NACHA will provide an update on efforts NACHA is exploring as they look to the future. Jane will discuss initiatives to expand Same Day ACH, improve availability on ACH credits, enhance flexibility and capabilities within the existing ACH Network and potential impacts to security and risk. Jane will also weave in an update on the OCC's FinTech Charter initiative and FinCEN guidance.</p> <p>Earn 1.8 AAP Credits</p> <p style="text-align: right;"><i>Jane Larimer COO & General Counsel NACHA</i></p>		
10:00 - 11:00	Concurrent Session III		
	<p>The Future of P2P Payments</p> <p>Person-to-Person (P2P) payments are estimated to represent \$1 trillion globally of value exchange and \$100s billions within the U.S. Until recently, the predominant options in the U.S. to facilitate these payments were cash and check, but digital solutions from FinTech companies and banks are beginning to change the landscape. This session will focus on the pain points and issues of P2P payments today and explore how P2P is expanding into B2C and C2B. Mobile devices seem to be revolutionizing this payment use case and financial institutions are rushing to get onboard.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>William J. Schoch President and CEO WesPay</i></p>	<p>Monetize Mobile and Seize the Opportunities</p> <p>With intense competition in the marketplace, mobile online banking and mobile payments offerings have become a must for FIs. In this session, we will filter through the dynamics of today's mobile industry, the expectations of consumers and businesses, and the latest trends and advances in the mobile space, including mobile banking, mobile payments, and other consumer and business mobile applications. What's more, FI's will learn how to generate meaningful and sustainable revenue from mobile through services like RDC for consumers and other value add services for business customers.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>Debbie Smart, CTP, NCP Senior Business Consultant, Q2eBanking</i></p>	<p>CFPB's Exclusive Interview on Payments</p> <p>Gary Stein, Deputy Assistant Director for the CFPB's Office of Card, Payment & Deposit Markets, will discuss reports pertaining to deposit accounts and payments published by the CFPB as well as the two sets of Consumer Protection Principles published in this area in regards to New Faster Payment Systems (2015) and to Consumer Authorized Data Access (November 2017).</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>Gary Stein, Deputy Assistant Director, CFPB Paul Carrubba, Partner, Adams & Reese LLC</i></p>

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11:10 - 12:10	Concurrent Session IV				
<p>Risk Management: Why Banks Must Look Ahead to Stay Ahead</p> <p>In the wake of severe, highly-publicized and ongoing data breaches, business email compromise and account takeover scams, the cybercriminals seemingly never sleep and continue to evolve. In this session, we'll discuss methods a few visionary financial institutions are using to not only prevent ACH and Wire fraud losses and meet compliance objectives, but be ready to safely seize same day ACH opportunities, build customer loyalty and generate new non-interest fee income.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: right;"><i>Debbie Peace, AAP CEO, ACH Alert</i></p>	<p>Payments at the Speed of Life</p> <p>A strategic view into the migration of faster payments in the U.S. that considers the most valuable business cases and value propositions that necessitate a plan and investment. We will look at some of the best ways to keep your organization engaged and relevant in a faster payment marketplace.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: right;"><i>Dondi Black, Vice President Product Strategy FIS Global Retail Payments</i></p>	<p>The FBI is on Line 2 - ACH Risk Management in a Real Time World</p> <p>As the former executive in charge of a third party payment processor, he had made hundreds of good decisions, but there was one questionable decision that put him in a federal courtroom, walking towards the witness stand, ready to testify for the government. With the speed of payments increasing and technology taking the place of person-to-person communications, rates of third-party fraud are expected to skyrocket. Is your financial institution ready?</p> <p>Earn 1.2 AAP & NCP Credits</p> <p style="text-align: right;"><i>Kevin Sasser, AAP Director of Sales and Marketing, Argos Risk</i></p>			
12:10 - 1:30	<p>AAP/NCP Recognition Luncheon - Sponsored by: Federal Reserve Bank</p> <p>General Session: Digital Disruption: Is Constant Change the New Normal?</p> <p>If you're tired of technological change, I have some bad news: We've only just begun! Technology has been reinventing our world and industry for decades, but the pace of change is increasing. Disruption is the new normal! What does this state of perpetual innovation mean for the payments industry? Can banks and credit unions compete in a rising tide of technology-based products and services? How can financial institutions survive in the age of digital disruption?</p> <p>Earn 0.9 AAP Credits</p> <p style="text-align: right;"><i>Kevin Moland, AAP Director of Product Strategy for Enterprise Payment Solutions Jack Henry and Associates</i></p>				
1:30 - 1:40	Transition / Exhibit Hall				
1:40 - 2:10	Vendor Product Showcase				
<p>RTP: Soup to Nuts in 30 Minutes</p> <p>Don't miss this exciting product showcase on the newest core payments network, RTP. You'll take a dynamic crash course on everything you need to know about RTP including what it is, how to connect, why it is being implemented, who is already connected and when you should implement!</p> <p>Tim Mills, VP - RTP Business Development The Clearing House</p>	<p>Profitable Multi-Channel Fraud Prevention</p> <p>ACH Alert will demonstrate the industry's first total exception decision portal. Fraud Prevention HQ is a fully integrated dashboard for account holders to make pay or no-pay decisions on suspicious wire transfers, checks, incoming and outgoing ACH transactions. Come learn how financial institutions are transforming costly fraud prevention into a revenue generating opportunity.</p> <p>Kate Hall, Regional Sales Executive ACH Alert</p>	<p>SHAZAM!! Not just a Card Processor!</p> <p>SHAZAM can be your single-source provider! SHAZAM has an excellent reputation as a Card Processor, but that's the tip of the iceberg. Learn what SHAZAM can provide in core data processing, fraud management, marketing and more! We provide expertise and innovation to FIS.</p> <p>Rob Buchanan, Regional Director of Sales SHAZAM</p>	<p>The Future of Check Processing: Self Learning, AI and Automation Technologies</p> <p>The check processing landscape is changing. Check fraud attempts and losses are up, Reg CC updates, expanding compliance, decentralized deposit channels and new web-based platforms. OrboGraph will update on how artificial intelligence, self-learning and new check automation improvements are a significant business case and positioning banks for the future.</p> <p>Don Samuels, Senior Sales Executive Orbograph</p>	<p>Q2 Software</p> <p>Session Description Pending</p>	
2:15 - 3:15	Concurrent Session V				
<p>Ask the Experts!</p> <p>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 ACH Rule changes 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. The 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!</p> <p>Earn 1.2 AAP & NCP Credits</p> <p style="text-align: right;"><i>Danita Moss, AAP, Assistant Director Member Services, SFE Billy Reed, AAP, Assistant Director Member Services, SFE Nadirah Rashadeen, AAP, Assistant Director Member Services, SFE</i></p>	<p>A Tale of Two Fraud Schemes</p> <p>Payments related fraud schemes are on the upswing. Some consumers are putting themselves in financial and legal jeopardy by attempting fraud against non-existent accounts due to misinformation circulating online and thru social media. Also, business email compromise (BEC) attacks and frauds targeting unwitting consumers are prevalent fraud schemes involving wire transfers, automated clearing house (ACH) transactions, and other forms of payment systems.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: right;"><i>Lisa Minor, CISA, CAMS, CFE Office of National Examinations and Supervision National Credit Union Administration</i></p>	<p>Blockchain: The Next Generation of Payments</p> <p>The industry is abuzz with the term blockchain technology. What is blockchain? Why would it be useful? Blockchain is a safe, secure and encrypted rail system to conduct cross border transactions. In this session we will learn how advancement in blockchain is changing the cross-border remittance ecosystem and how one credit union took the first step into that ecosystem.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: right;"><i>Jorge Jimenez CEO, eZforex.com</i></p>			

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3:15 - 3:45	Networking Exhibit Review & Refreshment Break	
3:45 - 4:45	Concurrent Session VI	
	<p>Third-Party Senders; What's the Big Deal?</p> <p>There's a lot of noise around Third-Party Senders including the need for every originating financial institution to register whether they have any or not, and if they do who they are. Should you bank a Third-Party Sender? Too many financial institutions have chosen to eliminate any Third-Party relationships with the thought that they're too risky? But what are those risks and what about the rewards and benefits of those relationships. Come to this session and find out why you might want to work with a Third-Party Sender and what the risks really are!</p> <p>Earn 1.2 AAP & NCP Credits</p> <p style="text-align: center;"><i>Mary Gilmeister, AAP, NCP, President, WACHA Fred Laing II, AAP, CCM, NCP, President & CEO, UMACH A</i></p>	<p>Transforming Lockbox Into an Information Delivery Asset</p> <p>There are three on-going realities in the payments industry: Checks are NOT dead; Payment volume of all kinds is increasing; Lockbox penetration (outside of large corporate) is about 30%. Today it is not about the payment channel – it is how to connect to the receivables related DATA across those channels. This is where the real value is for financial institutions and their treasury clients. Lockbox is the key to unlocking this value by transforming it into an information delivery asset.</p> <p>Earn 1.2 AAP & NCP Credits</p> <p style="text-align: center;"><i>Mike Reynolds, Vice President Technology Management Resources, Inc</i></p>
	<p>The Future of Payments: From EMV and Tokenization to Digital Wallets and Beyond</p> <p>Today's world is fraught with fraud risks and huge dollar losses. While the industry is moving toward a more secure payment channel in EMV, that's really only the start. We must still deal with the e-commerce channel and static card credentials from a risk perspective. In this session, we will discuss the transition to more secure financial technology – from EMV to tokenization, digital wallets, and what the future will evolve into over the next decade. It is imperative that all institutions understand the challenges currently faced in the payment world, and more importantly, where we are headed in the coming years.</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>Matt Herrin, Product Manager Computer Services, Inc.</i></p>	
Thursday, April 26th		
7:15 - 12:20	Registration Open	
7:30 - 8:40	Networking Continental Breakfast	
8:40 - 10:10	<p>General Session: FBI Update on Cybersecurity</p> <p>This presentation will cover cyber exposures from a law enforcement perspective as well as the best practices for the commercial industry. Unfortunately, even the most vigilant network security and most comprehensive privacy policies are vulnerable. Breach/Case studies will be reviewed to provide practical tips for possible prevention methods.</p> <p>Earn 1.8 AAP Credits</p>	<p><i>Special Agent Tim Marsh Counterintelligence/Cyber Program FBI Memphis</i></p> <p><i>Cathy Wagner SVP Treasury Management Renasant Bank</i></p>
10:10 - 10:25	Refreshment Break	
10:25 - 11:55	<p>General Session: Banking 3.0 – Always On, Tailored and Digital Native</p> <p>The next generation of banking is emerging through the advancements in Commercial and Personal digital access, Big data, Artificial Intelligence, Application Programming Interfaces and Real-Time Payments. Using these technologies to enable your customer to do business with you when they want and how they want will become the status quo. This session will seek to show how a fundamental shift in your Banking and Payments strategy is needed to address the shifting needs of your customer.</p> <p>Earn 1.8 AAP Credits</p>	<p><i>Peter Andrew Davey Vice President – Payment Innovation The Clearing House</i></p>
12:00 - 1:30	<p>Luncheon</p> <p>General Session: Top Ten Tech Trends: Disruptions and Distinctions</p> <p>Infinite opportunities and threats. Finite resources. This is the state of banking today. Knowing the trends and deciding which to pursue can make or break your organization. Which opportunities to seize and which to forgo? Picking one's battles has never been more important, especially in the areas of technology and cybersecurity. Learn which technological innovations are worth your time and attention and which are simply fads. Gain strategic insight and valuable takeaways from one of the most informed and independent voices in the industry.</p> <p>Earn 0.9 AAP Credits</p> <p><i>Don't miss drawings for cash and prizes - you must be present to win!!</i></p>	<p><i>Jimmy Sawyers Chairman Sawyers & Jacobs LLC</i></p>
1:30	Conference Adjourns	