

Southern Financial Exchange

Digital Directions

Tuesday, April 23rd

8:30 - 6:15	Registration Open		
9:00 - 10:30	Refreshments		
10:20 - 12:00	Pre-Conference Workshops		
	<p>Sweeping Changes in Check Payments: What You Need to Know</p> <p>Come find out about all the changes in check in this workshop. A record number of Regulation CC changes in Subparts A, C and D became effective in July. More changes in Subpart B are planned for implementation this year, with potentially more on the way in the future. Ms. Johnson will provide a high-level overview of all the changes and then focus on how many and how effectively RDC and ECI indemnity claims are being made. Then the session will conclude with some "what to do when" scenarios of the most common industry problems. The session promises to be relevant and interactive.</p> <p><i>Earn 2 AAP, APRP, & NCP Credits</i></p> <p style="text-align: right;"><i>Jenny Johnson, NCP Director ECCHO</i></p>	<p>Accreditations, Not Just Letters After Your Name</p> <p>In the financial service industry, professional accreditations help you stand out to employers and peers. There are many different payments-related accreditations, designed to support your professional and personal goals. This session highlights the Accredited ACH Professional (AAP), the Accredited Payments Risk Professional (APRP), the Certified Anti-Money Laundering Specialist (CAMS), the Certified Treasury Professional (CTP), and the National Check Professional (NCP). Join us to gain a better understanding of each certification's standards and procedures.</p> <p style="text-align: right;"><i>Sandy Ortins, AAP, APRP, NCP Senior Director of Education NEACH</i></p>	<p>Dealing with Pain Points in your Financial Institution / Disputes, Exceptions and Adjustments</p> <p>Working with exceptions or client disputes can present pain points to the Financial Institution. The handling of these issues can be time consuming and tie up valuable resources. Identifying and understanding ways to improve resolve for these areas is one key to success for your organization. We will review various regulations affecting internal operational procedures and responsibilities for handling these pain points. If you need assistance in improving the process for handling Check, Card and ACH disputes, exceptions, and adjustments, please join us for this session.</p> <p><i>Earn 2 AAP, APRP & NCP Credits</i></p> <p style="text-align: right;"><i>Danita Moss, AAP, Assistant Director Member Services, SFE Nadirah Rashadeen, AAP, Assistant Director Member Services, SFE</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 Modernization of Payments</p> <p>The opening session brings the payment ecosystem to the mainstage in a conversation with industry solutions and technology leaders. This panel will discuss the opportunities and challenges that are driving the transformation of financial services in the next 3-5 years. Get a front row seat to hear their unique perspective on how headwinds from new market entrants or regulation may influence the pace of innovation or the way in which consumers interact with financial service providers in the future. We will also get the most up to date line of sight into the ways technologies are changing consumer behaviors and experiences when it comes to accessing and using their money, such as the migration of faster payments solutions, the integration of distributed ledger technology into the payment ecosystem and the onslaught of A.I. into acquisition and service channels.</p> <p><i>Earn 1.2 AAP Credits</i></p>		
		<p><i>Dondi Black, Moderator VP Product Strategy FIS Global Retail Payments</i></p> <p><i>Julie Esser Chief Experience Officer CU Ledger, LLC</i></p>	<p><i>Ryan Riveland Director of Market Solutions Zelle Network</i></p> <p><i>Katie McEntee VP - FI Signature Accounts Visa</i></p>
2:45 - 3:45	Concurrent Session I		
	<p>Faster Payments for Community Banks: How fast do we need to act (or react)?</p> <p>We will discuss the faster payments initiative, current payments options, the challenges of advancing the future of faster payments and what community banks can start doing today to ready themselves.</p> <p><i>Earn 1.2 AAP & APRP Credits</i></p> <p style="text-align: right;"><i>Blake Tolbird, AAP, NCP VP/Fraud Manager & Security Officer First National Bankers Bank</i></p>	<p>Managing RDC Risk</p> <p>RDC is a popular product but there can be potential for various types of risk. Come examine the types of risk associated with RDC and consider approaches for assessing and managing that risk. Hear what banks across the industry have decided about restrictive indorsements and are experiencing with RDC indemnity claims. And most importantly, gain insight on the best ways to resolve duplicates considering all the many scenarios that can and do occur.</p> <p><i>Earn 1.2 APRP & NCP Credits</i></p> <p style="text-align: right;"><i>Angi Farren, AAP, APRP Executive Vice President and COO UMACHA</i></p>	<p>Making Sense of All of Your Payment Options</p> <p>Between traditional payment methods and the myriad new and emerging payment options, it's easy for FI's and their customers to become confused by all of the choices. In this session we will filter through the various payment alternatives in the market - we will explore traditional, new, and emerging payment methods and discuss where they are at, where they are going, and why you would want to use one versus another. The discussion will include Person-to-Person payments, Real Time Payments, and a variety of traditional payment methods.</p> <p><i>Earn 1.2 AAP & NCP Credits</i></p> <p style="text-align: right;"><i>Debbie Smart, CTP, NCP Senior Business Consultant Q2eBanking</i></p>

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3:45 - 4:15	Refreshment Break		
4:15 - 5:15	Concurrent Session II		
	<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, APRP & NCP Credits</p> <p style="text-align: center;"><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 Regulator's View of Distributed Ledger Technologies and Blockchain as Emerging Payments Solutions</p> <p>NCUA National Payment Systems Officer, Lisa Minor, shares her views on what financial institutions need to consider for responsible innovation in the emerging payments arena; in particular, when considering Distributed Ledger Technologies and Blockchain.</p> <p>Earn 1.2 AAP & APRP Credits</p> <p style="text-align: center;"><i>Lisa Minor, CISA, CAMS, CFE Office of National Examinations and Supervision National Credit Union Association</i></p>	<p>Building a Better Mouse Trap: The Evolution of the ACH Compliance Audit</p> <p>An audit limited to Appendix Eight of the Rules may expose your institution to increased risk. Learn about the Rules and risks that can expose your institution to risks that aren't addressed in Appendix Eight.</p> <p>Earn 1.2 AAP & APRP Credits</p> <p style="text-align: center;"><i>David Payne, AAP, NCP, CIA, CFSA Vice President, Payments Risk & Compliance ePayAdvisors</i></p>
5:15 - 6:15	Earn AAP		
Wednesday, April 24th			
7:00 - 4:45	Registration Open		
7:15 - 8:00	Networking Continental Breakfast		
8:00 - 9:30	General Session: The ACH Network is Positioned for a Bright Future		
	<p>The ACH Network is thriving, with historic volume gains in 2018 and the highest growth rate in more than ten years. Learn from NACHA's Senior Vice President, Association Services as he navigates through NACHA's roadmap for the ACH Network, and how it is driving innovation and enhancing end-users' experiences. Enhancements include more robust Same Day ACH services, tools that will enable easier routing and posting of payments, and the development of standards to support automation and efficiency.</p> <p>Earn 1.8 AAP Credits</p>		<p>Scott Lang <i>Senior Vice President, Association Services NACHA</i></p>
9:30 - 10:00	Refreshment Break		
10:00 - 11:00	Concurrent Session III		
	<p>Your Bank and the Payments System: Are Faster Payments a Key to Preserving Your Franchise Value</p> <p>In today's increasingly mobile, digital economy, Americans are demanding a world-class payment system where they can safely and securely pay anyone, anywhere, at any time and with near-immediate funds availability. Understanding how faster payments and recent actions by the Federal Reserve, such as the formation of the US Faster Payments Council, impacts your institution is critical to developing strategic initiatives that will preserve and enhance your organization's franchise value.</p> <p>Earn 1.2 AAP & APRP Credits</p> <p style="text-align: center;"><i>Kevin Christensen Vice President – Risk & Financial Services Shazam</i></p>	<p>Monetize Deposits and Payments - What could go wrong?</p> <p>This session will address the exposures financial institutions may face when taking deposits and making payments and transfers and will discuss the policies, procedures, and agreements that financial institutions can implement to reduce the exposure and help ensure being successful in the event of litigation. We will discuss examples of litigation where the financial institution could have avoided a loss if its employees had been properly trained and the financial institution had been adequately prepared.</p> <p>Earn 1.2 AAP, APRP & NCP Credits</p> <p style="text-align: center;"><i>Scott Jones Partner in Charge Adams and Reese LLP</i></p>	<p>Wire / ACH to ISO 20022</p> <p>Over the past few years, several worldwide markets have moved to adopt the ISO 20022 standard to improve payment efficiencies and meet technological upgrades, with the US moving forward with the migration of high-value (wire transfer) payments to the ISO 20022 format. Join Nell Campbell-Drake to learn about the Federal Reserve Banks' plans for migrating its FedWire Funds Service to the ISO payments messaging standard and what is being considered for low-value payments (ACH).</p> <p>Earn 1.2 AAP Credits</p> <p style="text-align: center;"><i>Nell Campbell-Drake Vice President, Retail Payments Office (RPO) Federal Reserve Bank of Atlanta</i></p>

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11:10 - 12:10	<p>Concurrent Session IV</p>		
	<p>What the Escheat? All You Need to Know About Unclaimed Property Compliance</p> <p>Unclaimed property laws can leave financial institutions at risk of noncompliance, increasing the likelihood of significant fines and penalties post-audit. Given the increase in the number of audits performed there are often more questions than answers. Why the increase? Who performs these audits? And what can the ACH Network do to help prevent your organization from being "escheated"? Mike will discuss the who, what and why, and share case study findings, which includes best practices to help reduce your exposure and liability.</p> <p>Earn 2 AAP Credits</p> <p style="text-align: right;"><i>Michael J. Ryan Georgeson LLC</i></p>	<p>2019 Current Scams and Fraud Trends</p> <p>Consumers continue to fall prey to various financial related scams, as fraudsters are taking advantage of customers at an alarming rate. In this session we will identify some of the current scams customers are facing, while also discussing fraud trends such as debit card fraud. We will take a look at this activity from both financial institution and law enforcement perspectives.</p> <p>Earn 1.2 AAP, APRP, & NCP Credits</p> <p style="text-align: right;"><i>Chris Hamm, CFE VP, Fraud, BSA & Bank Security Officer First Citizens National Bank</i></p>	<p>The FRB Modernization Efforts</p> <p>As the payments landscape continues to evolve towards faster, more efficient and more secure processing the Federal Reserve Banks continue to make strategic investments in technology and in its processing platforms. This session will update the audience on the Fed's modernization efforts and service improvement initiatives under way, and what is occurring in 2019.</p> <p>Earn 1.2 AAP, APRP & NCP Credits</p> <p style="text-align: right;"><i>Brent Hill Special Agent West Tennessee Drug Task Force</i></p>
	<p style="text-align: right;"><i>Jessie Bitetti AVP, Strategic Business Relations Federal Reserve Bank of Atlanta</i></p>		
12:10 -1:30	<p>Payments Recognition Luncheon - Sponsored by: Federal Reserve Bank</p> <p>General Session: The Generation Game – Payments Edition</p> <p>"Each generation imagines itself to be more intelligent than the one that went before it, and wiser than the one that comes after it" – George Orwell. Join host Nell Campbell-Drake for an interactive trivia game to discover how five generations have shaped and are shaping the world and future of payments, and how financial services providers are gearing up to accommodate their diverse and savvy customer base.</p> <p>Earn 0.9 AAP Credits</p>		
	<p><i>Nell Campbell-Drake Vice President, Retail Payments Office (RPO) Federal Reserve Bank of Atlanta</i></p>		
1:30 - 2:15	<p>Networking Exhibit Review</p>		
2:15 - 3:15	<p>Concurrent Session V</p>		
	<p>What to Expect When You're Expecting Faster Payments – A Core Provider's Perspective</p> <p>There is an endless amount of information available about Faster Payments, and your bank or credit union should be using these educational materials to formulate your strategy and to prepare for implementation of alternatives like Same Day ACH, Early Warning's Zelle, or The Clearing House's Real-Time Payments. But what should you actually do when your boss says, "I need you to get <insert Faster Payments initiative name here> up and running"?</p> <p>Earn 1.2 AAP & APRP Credits</p> <p style="text-align: right;"><i>Tammy Wilson Director, Product Jack Henry & Associates</i></p>	<p>Vendor Management - Risk, Negotiation</p> <p>Session title and description pending.</p> <p>Earn 1.2 APRP Credits</p> <p style="text-align: right;"><i>Norris Jackman Chief Procurement Officer First Tennessee Bank</i></p>	<p>Navigating Cash Payment Solutions using Automation</p> <p>As cash in circulation continues to grow, so does the need to find ways to handle, manage, and deposit cash in the most efficient manner possible. With more options available today than ever before, we'll explore the use case for automating cash management, the different options available in the market, and the impact it can have on your business.</p> <p style="text-align: right;"><i>Lenny Evansek SVP, SafePoint Business Development Loomis</i></p>

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3:15 - 3:45	Networking Exhibit Review & Refreshment Break		
3:45 - 4:45	Concurrent Session VI		
	<p>Compliance Reality Check – What’s Really Expected When the Auditors Wear Navy Blue Suits</p> <p>After the completion of a comprehensive review by a regulatory agency, hear from one FI’s experience on what you might expect, and how you can position yourself to prove you are actually doing everything required for compliance. Attendees will learn what worked and what didn’t, and will come away with a clear understanding of why a good compliance approach takes teamwork.</p> <p><i>Earn 1.2 AAP & APRP Credits</i></p> <p style="text-align: right;"><i>Tim Thorson, AAP Senior Vice President, Digital Payments Specialist Regions Bank</i></p>	<p>Payments Fraud and the Path of Least Resistance</p> <p>What can be done to reduce payments fraud? Special Agent Tim Marsh of the FBI will discuss practical solutions to mitigate theft of intellectual property, internet fraud, and financial fraud schemes. In recent years, social media has emerged as a primary entry point affecting financial institutions and their customers. The session will discuss the role social media plays in social engineering leading to cyber, data, and physical security risk, fraud, account takeover and business email compromise. Tim will discuss recent case overviews, identifying missteps that contributed to the vulnerability and steps you can take to lessen the likelihood of similar events.</p> <p><i>Earn 1.2 AAP, APRP & NCP Credits</i></p> <p style="text-align: right;"><i>Tim Marsh Special Agent FBI Memphis, Counterintelligence/Cyber Program</i></p>	<p>New Error Resolution Changes and Fallback Transactions in the Payment Card Industry</p> <p>Both Visa and MasterCard have new products designed to improve processes around disputes and claims. Attend this session to learn about these dispute process rules changes and the impact these changes will have at your FI when handling disputed transactions. Find out how to protect your chargeback rights, what liability concerns of fallback transactions you should be aware of and what industry impact that Petroleum liability extensions have had. Learn how to prepare your financial institution for fallback transactions and the potential fraud your financial institution may be exposed to under the rules of the payment processing network.</p> <p><i>Earn 1.2 AAP & APRP Credits</i></p> <p style="text-align: right;"><i>Jennifer Stadler, CPP VP, Marketing Strategy & Communications Payments First</i></p>
Thursday, April 25th			
7:15 - 12:20	Registration Open		
7:30 - 8:40	Networking Continental Breakfast		
8:40 - 10:10	<p>General Session: Faster Payments, Faster Fraud?</p> <p>Will faster payments adoption in the US result in more (and faster) fraud? This session will explore this question, including a reflection on data and experience from other countries that are further along on the faster payments adoption curve. Speakers will share their perspectives on what financial institutions can do to protect themselves and their customers from fraud, while keeping pace with the rapid change in payments.</p> <p><i>Earn 1.8 AAP & APRP Credits</i></p> <p style="text-align: right;"><i>James Cunha SVP, Treasury and Financial Services Group Federal Reserve Bank of Boston</i></p> <p style="text-align: right;"><i>Peter Davey Vice President – Payment Innovation The Clearing House</i></p>		
10:10 - 10:25	Refreshment Break		
10:25 - 11:55	<p>General Session: Remodeling the Financial Institution as a Technology Company</p> <p>Like shag carpet and linoleum, teller lines — and sometimes tellers themselves — are a thing of the past in financial institutions. How do you redesign your institution to keep pace with the Jetsons of the industry if you’re still working with the Flintstones? The need for constant innovation, flexible platforms, and owning your own development are all important strategic considerations for the future of your organization.</p> <p><i>Earn 1.8 AAP Credits</i></p> <p style="text-align: right;"><i>Peter Davey, Moderator VP, Payment Innovation, TCH</i></p> <p style="text-align: right;"><i>Peter Tapling Chief Commercial Officer, Spring Labs</i></p> <p style="text-align: right;"><i>Joe Proto CEO & Chariman, Transactis</i></p> <p style="text-align: right;"><i>Vince Passione CEO & Founder, LendKey</i></p>		
12:00 - 1:30	<p>Luncheon</p> <p>General Session: The Payments Game – Truth or Lie?</p> <p>Be part of a team that decides if the hosts, Scott and Tim, are telling the truth or not. Or just watch, it will be loads of fun! Round one will begin with a number of scenarios, pick the right answers as determined by our host, Fred Laing, and win. Round two will be the lightning round and will be in a true/false format. Answer correctly and win! All facets of payments will be covered, from ACH to check image to wire. Let’s have fun and learn together!</p> <p><i>Earn 0.9 AAP, APRP & NCP Credits</i></p> <p><i>Don’t miss drawings for cash and prizes - you must be present to win!!</i></p> <p style="text-align: right;"><i>Fred Laing, II, AAP, CCM, NCP President & CEO, UMACHA</i></p> <p style="text-align: right;"><i>Scott Jones Partner-in-Charge, Adams and Reese LLP</i></p> <p style="text-align: right;"><i>Tim Thorson Senior Vice President, Digital Payments Specialist Regions Bank</i></p>		
1:30	Conference Adjourns		