

# Southern Financial Exchange

## Digital Directions

**Tuesday, April 28th**

9:00 - 9:30	<b>Welcoming Remarks: Donald S. Jackson, AAP, CTP, President &amp; CEO, Southern Financial Exchange &amp; Kevin Olsen, CHPC, AAP, APRP, NCP &amp; Payments Professor</b>	
9:30 - 10:20	<p><b>Keynote Address: Top 5 Reasons Faster Payments Are The Future: Are You Ready or Getting There....</b></p> <p>Nell and Reed are subject matter experts when it comes to faster payments. They will present data on the demand for faster payments and discuss use cases driving growth. A variety of faster payment solutions exist today, with the Federal Reserve expected to join the growing list of providers in 2023 or 2024. While most of the large banks are moving forward with one or more faster payment alternatives, smaller financial institutions may not have moved as quickly. What are the key factors to consider when developing a payments strategy on Faster payments? Does Faster Payments = Faster Fraud? Nell and Reed will provide you answers and guidance on how to move forward.</p> <p><i>Earn 1.0 AAP &amp; APRP Credits</i></p>	<p><i>Nell Campbell-Drake, AAP Vice President, Retail Payments Office (RPO) Federal Reserve Bank of Atlanta</i></p> <p><i>Reed Luhtanen Executive Director US Faster Payments Council</i></p>
10:20 - 10:30	<b>Exhibit Review &amp; Refreshment Break</b>	
10:30 - 11:20	<p><b>Modernizing AP and AR: RTP Applications and Strategies</b></p> <p>For the past 25 years, payers have been encouraged to make electronic payments vs. issuing checks to improve customer experience, realize cost savings and reduce check fraud. However, more than half of all B2B payments are still made by check. Why? Until now, industry attempts to increase efficiency and safety have been complex and require payers to integrate with ERP or accounting systems, or perform manual data entry. Hear from payment veterans on how to implement RTP strategies at your organization, including best practices for remittance messaging, guidance to streamline accounts receivable/payable processing and considerations for mitigating payment risk.</p> <p><i>Earn 1.0 AAP &amp; APRP Credits</i></p> <p><i>Peter Davey SVP- Head of Product Innovation The Clearing House</i></p>	<p><i>Debbie Smart, CTP, NCP Senior Business Consultant Q2eBanking</i></p>
11:20 - 11:40	<b>Exhibit Review &amp; Refreshment Break</b>	
11:40-12:30	<p><b>The Yellow Brick Road</b></p> <p>Competition in the payments system is at an all time high, with each player trying to discern which road to take to ensure ultimate success. Today's speaker will share his thoughts on the factors that lead to innovation and the ultimate predictors for success in the payments arena.</p> <p><i>Earn 1.0 AAP &amp; APRP Credits</i></p>	<p><i>Rich Oliver Independent Payments Consultant Retired EVP Federal Reserve Atlanta</i></p>
12:30 - 12:40	<b>Exhibit Review &amp; Refreshment Break</b>	
12:40 - 1:30	<p><b>Consumers Originating ACH – Say What?</b></p> <p>Consumers want it, and financial institutions are trying to find ways to provide P2P transactions. Look at the different types of person to person payments, the rules behind the transfers, and how to mitigate your financial institutions risk when offering this service. Let's discuss scenarios so you can better understand the risks associated with consumers Originating ACH entries.</p> <p><i>Earn 1.0 AAP &amp; APRP Credits</i></p> <p><i>Shelly Sipple, AAP, APRP, NCP Senior Director, Certifications &amp; Continuing Education, EPCOR</i></p>	<p><i>Karen Nearing, AAP, APRP, CAMS, CRCM, NCP Director, Compliance Education EPCOR</i></p>

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1:30 - 1:40	<b>Exhibit Review &amp; Refreshment Break</b>	
1:40 - 2:30	<p><b>Exceptions in a Pandemic Environment</b></p> <p>Working with exceptions or client disputes can present operational interruptions to the Financial Institution. The handling of these issues can be time consuming and tie up valuable resources. Identifying and understanding ways to quickly resolve issues 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 disruptions. 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><b>Earn 1.0 AAP, APRP &amp; NCP Credits</b></p> <p><b>Michele Barlow, AAP, NCP</b> Vice President WACHA</p>	<p><b>Danita Moss, AAP</b> SVP of Member Services Southern Financial Exchange</p>
2:30 - 2:40	<b>Exhibit Review &amp; Refreshment Break</b>	
2:40 - 3:30	<p><b>So Much Reg E, So Little Time</b></p> <p>Time is of the essence when handling Reg. E claims and investigating disputes for customers. Understanding what constitutes an error and determining the accountholder's liability is time consuming to say the least. With a focus on claims related to debit card activity, this session will help you sort through these challenges and keep you moving forward.</p> <p><b>Earn 1.0 AAP &amp; APRP Credits</b></p>	<p><b>Diana Kern, APP</b> Senior Trainer SHAZAM</p>
3:30 - 3:40	<b>End of Day Recap</b>	
3:40 - 3:55	<h3>Vendor Showcase Session</h3> <p><b>VSoft - Sam Suessmith</b></p>	

### Wednesday, April 29th

9:00 - 9:50	<p><b>Curing the Appendicitis After Removing Appendix Eight</b></p> <p>Have you been using the "checklist" contained in Appendix Eight as a guide for your ACH Audit workpapers? Since Appendix Eight has been removed, are you asking yourself, "What is required to be in the audit?". Do you need guidance on how to address this audit gap? If you answered "yes" to any of these questions, you need a prescription for ACH Audit Appendicitis! Attend this fast-paced session and learn the top ten cures for appendicitis and how to transform the ACH audit process!</p> <p><b>Earn 1.0 AAP &amp; APRP Credits</b></p>	<p><b>Pamela T. Rodriguez, AAP, CIA, CISA</b></p>
9:50 - 10:00	<b>Exhibit Review &amp; Refreshment Break</b>	
10:00 - 10:50	<p><b>Faster Payments, Same Risk: Examining Faster Payments Through the Risk Assessment Lens</b></p> <p>We've been hearing a lot about faster risk associated with faster payments. We all want to manage payment system risk effectively and not experience increased losses. How we look at risk is just as important as how we manage it. Let's take a look at how the risk assessment process can help us understand payment system risk from a new perspective.</p> <p><b>Earn 1.0 AAP, APRP &amp; NCP Credits</b></p> <p><b>Wanda Downs, AAP, APRP, NCP</b> Payment Professor</p>	<p><b>David L. Payne, AAP, NCP, CIA, CFSA</b> Compliance Manager ACH Alert</p>

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**Wednesday, April 29th**

10:50 - 11:00	<b>Exhibit Review &amp; Refreshment Break</b>	
11:00 - 11:50	<p><b>Cyber Security Awareness – Are your clients prepared?</b> The presentation panel will focus on the current cyber security trends in the marketplace, types of attacks on business/corporate clients and how one bank has communicated Fraud Prevention materials to its clients. Topics included are: Growing Impact of Fraud, Types of Cyber-Fraud Attacks, Ransomware, Wire Fraud, Phishing and How to Communicate Fraud Awareness and Prevention.</p> <p><b>Earn 1.0 AAP, APRP &amp; NCP Credits</b></p> <p><i>Jerry D. Brodnax, Jr., CCM</i> SVP, Sales Director - TM Services Hancock Whitney Bank</p>	<p style="text-align: center;"><i>Paul Clement</i> SVP, Director – Enterprise Security Hancock Whitney Bank</p> <p style="text-align: right;"><i>David M. Luke, CTP</i> SVP, TM &amp; Commercial Deposit Manager Home Bank</p>
11:50 - 12:10	<b>Exhibit Review &amp; Refreshment Break</b>	
12:10 - 1:00	<p><b>Payments Recognition Luncheon</b> - Sponsored by: Federal Reserve Bank <b>Gazing into the Crystal Ball: The Outlook on the Economy</b> The U.S. economy is setting records for length of a boom period. Is a recession near at hand? What the heck is going on with President Trump's trade activities? Are we in for a serious trade war? How bad can it get? There are key "super prices" out there that affect everything—interest rates and the price of oil. Which way are they trending?</p> <p><b>Earn 1.0 AAP &amp; APRP Credits</b></p>	<p><i>Dr. Loren C. Scott</i> President <b>Loren C. Scott &amp; Associates, Inc.</b></p>
1:00 - 1:10	<b>Exhibit Review &amp; Refreshment Break</b>	
1:10 - 2:00	<p><b>Playing Legal Catch Up in a Changing Payments Landscape</b> Not since Check 21 took effect have payment laws experienced such significant changes. Existing and new entrants in this space may be unaware of common legal issues associated with changes in the payments landscape, given the current patchwork of payment laws and an alphabet soup of regulations. This session discusses some of the most common legal issues and oversights encountered in payments, with a focus on the diverse perspectives and roles played by the banking, consumer, and regulatory industries.</p> <p><b>Earn 1.0 AAP, APRP &amp; NCP Credits</b></p> <p><i>Ana R. Cavazos</i> Assistant General Counsel &amp; Counsel to the Retail Payments Office Federal Reserve Bank of Atlanta</p>	<p style="text-align: center;"><i>Ivy Gupta</i> FVP and Assistant General Counsel SunTrust now Truist</p> <p style="text-align: right;"><i>Scott Jones</i> Partner in Charge Adams and Reese LLP</p>
2:00 - 2:10	<b>Exhibit Review &amp; Refreshment Break</b>	
2:10 - 3:00	<p><b>The State of the ACH Network</b> In this session, Michael Herd of Nacha will provide a look at the current state of the ACH Network. Mike will discuss volume and use-case trends for both the ACH Network as a whole and for Same Day ACH; describe new Nacha Rules initiatives; and identify current trends in ACH risk management and fraud prevention. Mike will also give a preview of ongoing and upcoming Nacha initiatives to further develop the capabilities of the ACH Network.</p> <p><b>Earn 1.0 AAP &amp; APRP Credits</b></p> <p><i>Mike Herd</i> Senior Vice President, Association Services Nacha</p>	<p style="text-align: center;"><i>Nell Campbell-Drake, AAP</i> Vice President, Retail Payments Office (RPO) Federal Reserve Bank of Atlanta</p> <p style="text-align: right;"><i>Alex Romeo</i> VP and Product Manager, EPN The Clearing House</p>
<b>Vendor Showcase Sessions</b>		
3:00 - 3:15	<b>Shazam - Pat Dix</b>	
3:15 - 3:30	<b>Federal Reserve - Dan Gonzales</b>	
3:30 - 4:00	<b>Conference Recap - Prize Drawings - Must be Present to Win</b>	