

# Southern Financial Exchange Digital Directions

**Tuesday, May 10th**

8:30 - 5:15	<b>Registration Open</b>		
9:00 - 10:30	<b>Refreshments</b>		
10:20 - 12:00	<b>Pre-Conference Workshops</b>		
	<p><b>Regulation E - Regulation to Reality</b></p> <p>This is a true workshop – so bring your thinking cap! Peter Tapling and Scott Jones will discuss existing and emerging payment products that create duties and responsibilities under Regulation E. Participants will discuss recent changes to the Nacha Rules regarding warranties claims and explore other legal and compliance risk issues. Finally, the workshop will consider some real and hypothetical situations arising from alleged violations of Regulation E by financial institutions and participants will discuss different risks and outcomes for these situations.</p> <p><i>Earn 2 AAP &amp; APRP Credits</i></p> <p><i>Peter Tapling Managing Director Ptap Advisory, LLC</i></p> <p style="text-align: right;"><i>Scott Jones Partner in Charge Adams and Reese LLP</i></p>	<p><b>FedLine Solutions Security and Resiliency Assurance Program</b></p> <p>A comprehensive overview of the Federal Reserve Banks Security and Resiliency Assurance Program (SRAP) with time for Q&amp;A. This session is intended to be an informative and collaborative working session, where covered organizations can gain a better understanding of the program, how they are affected, and what actions need to be taken to comply with the FRBs SRAP requirements. The SRAP requirements became mandatory in January 2021, for any organization that implements a FedLine Access Solution and/or user Federal Reserve Bank Services and attestations are required annually.</p> <p><i>Earn 2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><i>Michael Ram, CISSP, CFCP, CDPSE Knowledge Leader Federal Reserve Bank of Chicago</i></p> <p><i>Peter Nikoloff Risk Management Analyst Federal Reserve Bank of Chicago</i></p> <p style="text-align: right;"><i>Becca Campbell, PMP Risk Management Analyst Federal Reserve Bank of Chicago</i></p>	<p><b>Policies and Procedures – Getting it Together</b></p> <p>Policies and procedures are the lifeblood of any organization, but writing them isn't easy. As you write new policies and procedures or rewrite your old ones, it's important to understand the difference between the two. Your policies are the high-level principles that set the tone for the entire organization. The procedures are how those policies are carried out. Have you been assigned this task? Join us for this informative workshop to gain insight on basic rules for policy implementation and procedure writing. This session will also help you understand how to gather information for policy content and determine when a procedure is needed.</p> <p><i>Earn 2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><i>Danita Moss, AAP, NCP SVP, Director of Education &amp; Member Support Southern Financial Express</i></p>
Noon - 1:15	<b>Lunch on Your Own</b>		
1:15 - 2:30	<p><b>Welcoming Remarks:</b> Donald S. Jackson, AAP, CTP, President &amp; CEO, Southern Financial Exchange  <b>Keynote Address: The State of Instant Payments: What's New with FedNow and RTP</b>            Instant Payments is no longer a "hot topic" - it's a critical shift in the industry fueled by the on-demand economy the U.S. and world is experiencing. TCH's RTP and the Federal Reserve's FedNow Service are at the forefront of this transformation in the US, enabling the next generation of businesses and consumers to send and receive payments instantly, 24/7/365. Is your financial institution on track to embrace instant payments and meet the expectations of tomorrow's customers? Connie and Keith will provide you the progress and strategic developments underway for the FedNow Service and RTP, what instant payments use cases FIs are excited about, and actions your organization can take first thing tomorrow to begin preparing.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><i>Connie Theien Senior Vice President, Director of Payments Industry Relations Federal Reserve Bank of Chicago</i></p> <p style="text-align: right;"><i>Keith Gray Vice President of Strategic Partnerships The Clearing House Association</i></p>		
2:45 - 3:45	<p><b>Digital Currency – Bitcoin to CBDC</b></p> <p>This session will start at the beginning by explaining Bitcoin – where it came from, what it seeks to accomplish, what makes it special. We will then discuss the explosion of innovation that followed the original Bitcoin idea – cryptocurrencies, smart contracts, decentralized finance and non-fungible tokens. Finally we'll discuss how these innovations have fueled an interest in Central Bank Digital Currencies and what the future might hold. You will walk away with a working understanding of this complex space and resources for further research and learning.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><i>Peter Tapling Managing Director Ptap Advisory, LLC</i></p>	<p><b>Holder in Due Course (HIDC) and the Remote Deposit Capture (RDC) Indemnity</b></p> <p>Regulation CC's RDC Indemnity addresses the risk of the paper check that was accepted for remote deposit entering the payment stream and assigns responsibility to the RDC Bank of First Deposit (BOFD). The depositor or BOFD who accepted a paper check may have HIDC rights in the event of a chargeback due to an RDC indemnity claim. We will review the terms of being an HIDC and discuss how that legal status has consequences when RDC indemnity claims are resolved.</p> <p><i>Earn 1.2 AAP, APRP &amp; NCP Credits</i></p> <p style="text-align: right;"><i>Dal Bolt NCP, AAP Director of Education ECCHO / The Clearing House</i></p>	<p><b>Micro and Small Business Banking: A Closer Look at Big Opportunities</b></p> <p>What most small businesses want right now is a digital banking experience tailored to their needs – providing flexibility, ease of use and seamless integration to the products they require to run their businesses more effectively. This creates pressure on financial institutions to deliver better experiences to businesses for all interactions including account opening, adding new products, lending, and integration with other financial solutions used to run their businesses. Join us to learn how your FI can reduce attrition, win new business, develop and strengthen relationships with more attuned digital business banking.</p> <p><i>Earn 1.2 AAP &amp; APRP 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	<b>Refreshment Break</b>		
4:15 - 5:15	<b>Concurrent Session II</b>		
	<p><b>Conversational Payments: What are they and why do they matter?</b></p> <p>Voice is transforming the way consumers search for information, work, shop and bank. In fact, voice-based banking will revolutionize how banks and customers interact. This new interface will be much more than just another banking channel. It offers the opportunity for financial institutions to develop payment services and experiences that engage with customers on a whole new level.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><b>Chris Colson</b> Innovation Program Director Federal Reserve Bank of Atlanta</p>	<p><b>Current Trends in Financial Fraud</b></p> <p>Tara McLeese is the Resident Agent in Charge of the Baton Rouge Office and oversees all United States Secret Service criminal cases in the Middle and Western District of Louisiana. These cases include complex cyber enabled financial crimes investigations: Identity Theft, Bank Fraud, Wire Fraud, Mail Fraud and Computer Fraud. Tara will highlight some of the more common scams occurring in the State such as Business Email Compromise Scams and Money Mule Scams, and will discuss best practices for how the private sector can work with Federal Investigators.</p> <p><i>Earn 1.2 AAP, APRP &amp; NCP Credits</i></p> <p style="text-align: right;"><b>Tara McLeese</b> Resident Agent In Charge U.S. Secret Service</p>	<p><b>A Conversation About the Growth of Cannabis Payments and Banking</b></p> <p>Growing at a rapid rate of 41% from 2020 to 2021, cannabis sales in the US topped \$32 billion last year and sales are on track to exceed \$62 billion by 2026. New markets are developing at an unheard-of pace and states are quickly transitioning from medical-only to fully legal. In this changing environment, how does the industry and its consumers pay for their cannabis products and how does this revenue make its way through the banking system?</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p><b>Peter Tapling</b> Managing Director Ptap Advisory, LLC</p> <p style="text-align: right;"><b>L. Dean Odle</b> Head of Financial Institutions PAY-QWICK</p>
6:15 - 6:30	Gather Near the Conference Registration Area for a Mardi Gras Style "Second Line" Parade		
<b>Wednesday, May 11th</b>			
7:00 - 4:45	Registration Open		
7:15 - 8:00	Networking Continental Breakfast		
8:00 - 9:30	<p><b>General Session: ACH State of the Union</b></p> <p>This session will provide a comprehensive overview of the current state of the ACH Network. The session will identify trends in ACH Network volume and use cases, including the adoption and primary use cases of Same Day ACH. Also covered in this session will be new initiatives to improve the capabilities of the ACH Network, as well as current hot spots in ACH Rules, risk management and fraud prevention.</p> <p><i>Earn 1.8 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><b>Mike Herd</b> Senior Vice President, ACH Network Administration Nacha</p>		
9:30 - 10:00	<b>Refreshment Break</b>		
10:00 - 11:00	<b>Concurrent Session III</b>		
	<p><b>Playing Legal Catch-Up with the Changing Payments Landscape</b></p> <p>As businesses embraced remote work arrangements in response to the COVID-19 pandemic, federal and state governments began exploring ways to fill-in the gap to enable various electronic processes to keep businesses operating. The last time payment laws experienced a comparable effort to encourage electronic check processing was Check 21. Participants 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.</p> <p><i>Earn 1.2 AAP, APRP, NCP Credits</i></p> <p><b>Ana Cavazos</b> Assistant General Counsel Federal Reserve Bank of Atlanta</p> <p style="text-align: right;"><b>Scott Jones</b> Partner in Charge Adams and Reese LLP</p>	<p><b>Risk Assessments on Emerging Payments</b></p> <p>The world of faster payments is rapidly transforming - The Clearing House RTP network currently reaches 62% of U.S. DDAs, and the Federal Reserve's FedNow Service is right around the corner. Real-time payments bring great benefits to consumers and businesses, but also mean increased risks for your financial institution. In this session, we'll discuss a risk assessment process for real-time payments to ensure your institution is properly capturing the full scope of risks associated with these new payment rails as well as instituting mitigation processes.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><b>Lauren Howle</b> Chief Strategy Officer Corporate America Credit Union</p>	<p><b>Key Components of Digital Onboarding</b></p> <p>Discussion on the different types of digital onboarding and key components of a successful program. When defining success we will look at both customer facing and back office keys to a successful strategy.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><b>Jennifer Brock</b> FVP - Treasury Management Operations BancorpSouth</p>

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11:10 - 12:10	<b>Concurrent Session IV</b>		
	<p><b>Nightmare on Innovation Street</b></p> <p>Payments innovation is the darling of the financial services industry. But if you look closely, you might find some stories of digital gone wrong. Kevin will share lessons learned and strategies to keep your implementations on track.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p><i>Kevin Olsen, AAP, APRP, NCP, CHPC SVP Payment Solutions Vsoft Corporation</i></p> <p><i>Lisa Coffey Chief Innovation Officer Corporate America Credit Union</i></p>	<p><b>Instant Payments: Building Blocks of Fraud Prevention</b></p> <p>As faster and instant payments become widely accepted and used, questions of faster fraud arise. Faster payments do not necessarily mean faster fraud; however, when it happens, it highlights potential gaps in current fraud prevention tactics. This session will identify key areas of concern with credit-push payment systems, review fraud prevention basics that are currently in place for existing payment types, and how strong authentication and payee controls can be part of your building blocks in fraud prevention for a real-time payments rail.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p><i>Monique-Renee Canty, AAP, APRP, CAMS Manager, RTP Network Administration The Clearing House</i></p>	<p><b>Lawyers Can't Fly and Other Hard Truths About Third-Party Risk Management</b></p> <p>"We did all of this due diligence, collected all this documentation, and the company still failed." – A chorus of Risk Managers since 2020. The conditions related to Third-Party Risk Management have transitioned from "check-the-box compliance theater" to a critical skill necessary for an institution's survival." Kevin will share current trends that are influencing industry best practices, and regulatory expectations, along with how risk aware organizations are evolving to become more efficient, proactive, and scalable.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p><i>Kevin Sasser, AAP Director of Sales &amp; Marketing Argos Risk</i></p>
12:10 - 1:30	<p><b>Payments Recognition Luncheon</b> - Sponsored by: Federal Reserve Bank</p> <p><b>General Session: Winning Ethically in Business</b></p> <p>You'll see ethics plays which define that a single decision can alter the path and the strength of our integrity. Aaron Beam speaks about how ethics have to be discussed and seen as an opportunity for success. Beam and his story reinforce the importance of doing the right thing, even-- and especially-- when no one else seems to be watching.</p> <p><i>Aaron Beam Public Speaker</i></p>		
1:30 - 2:15	<b>Networking Exhibit Review</b>		
2:15 - 3:15	<b>Concurrent Session V</b>		
	<p><b>Enabling Open Banking through Faster Payments</b></p> <p>Open banking is becoming a significant source of innovation to reshape the banking industry globally. Open banking provides third-party financial service providers access to consumer banking, transaction, and other financial data from banks and non-bank financial institutions through the use of application programming interfaces (APIs). This session will discuss how Instant Payments in the U.S. could be the spark that allows networking of accounts and data across institutions for consumers, financial institutions, and third-party service providers.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p><i>Jorge Jimenez Chariman &amp; President Juniper Payments, LLC</i></p>	<p><b>Evolving Trends in Payments Fraud</b></p> <p>As fraud trends evolve, the financial industry must respond with greater efforts to mitigate and prevent losses. Regulators, legislation, new technologies and overall market trends can all dictate the shape and scope of the fraud world. Unfortunately, the reality is that fraud doesn't completely disappear, but rather shifts to different areas of the market. It's up to financial institutions to take a proactive approach to address fraud across all payment channels, whether longstanding or newly developing.</p> <p><i>Earn 1.2 AAP, APRP &amp; NCP Credits</i></p> <p><i>Jim Sloan Director of Product Management Advanced Fraud Solutions</i></p>	<p><b>Fine Tuning Incident Response</b></p> <p>Business continuity programs historically focused on the ability to recover, but modern programs tend to focus on resiliency. Technology plays a key role in these new strategies, but it is also important to consider the employees who will be instrumental in your response effort. We will discuss how to create a culture of resiliency and share strategies to prepare and support response teams during a business disruption. We will use lessons learned to give real world examples that can be leveraged by any program.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p><i>Paul Clement SVP - Director of Enterprise Security Hancock Whitney</i></p>

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3:15 - 3:30	<b>Transition Break</b>		
3:30 - 4:30	<b>Concurrent Session VI</b>		
	<p><b>Adopting Making or Breaking Trends: Where is your FI in its Journey to Stay Relevant?</b></p> <p>Lisa and Kevin will discuss, dissect and debate current trends in the industry and how financial institutions are approaching them.</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p><i>Kevin Olsen, AAP, APRP, NCP, CHPC SVP Payment Solutions Vsoft Corporation</i></p> <p style="text-align: right;"><i>Lisa Coffey Chief Innovation Officer Corporate America Credit Union</i></p>	<p><b>Building a Stable Risk Management JENGA style</b></p> <p>Building a Risk Management Program may feel like playing a game of Jenga - sudden shifts can destabilize everything! In this interactive session we will build a stable Risk Management Program so the pieces fit together securely and a shift in risk won't topple everything!</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><i>Nanci McKenzie AAP, APRP EVP, Compliance &amp; Product Strategy Affirmative Technologies</i></p>	<p><b>RTP: What it Means to YOU</b></p> <p>This session will be an interactive conversation based on the top 10 reasons RTP can be leveraged to benefit you. Come prepared with questions in hand for a Q &amp; A like no other. Let's talk shop!</p> <p><i>Earn 1.2 AAP &amp; APRP Credits</i></p> <p style="text-align: right;"><i>Monique-Renee Canty, AAP, APRP, CAMS Manager, RTP Network Administration The Clearing House</i></p>
<b>Thursday, May 12th</b>			
7:15 - 12:20	<b>Registration Open</b>		
7:30 - 8:40	<b>Networking Continental Breakfast</b>		
8:40 - 10:10	<p><b>General Session: Bank and Fintech Partnerships – Practical Experience</b></p> <p>The Federal Reserve Board recently published a paper describing the landscape of partnerships between community banks and fintech companies. Insights were gathered from community banks, fintechs, and other stakeholders. Dan McGonegle, Mike Fennell and Wayne Conzales will provide practical experience for these types of partnerships.</p> <p><i>Earn 1.8 AAP &amp; APRP Credits</i></p>		<p style="text-align: right;"><i>Dan McGonegle Senior Analyst - Innovation Policy Federal Reserve Board</i></p> <p style="text-align: right;"><i>Mary Gill Hundley, CRCM Chief Administrative and Risk Officer KlariVis</i></p> <p style="text-align: right;"><i>Michael Fennell VP - Business Development Officer Evolve Bank &amp; Trust</i></p>
10:10 - 10:25	<b>Refreshment Break</b>		
10:25 - 11:55	<p><b>General Session: Workplace Dynamics: Navigating in a New Environment</b></p> <p>Today's workplace is often remote; employees labor to meet the overlapping demands of work and personal lives; front line managers grapple with space, time and diversity issues as they try to balance company objectives with in-the-moment decisions; and executives struggle to sort out real vs. perceived trends in creating lasting direction for their institutions. Based on current examples, Mark presents an assessment process and achievable plan designed to provide results at all levels.</p> <p><i>Earn 1.8 AAP &amp; APRP Credits</i></p>		<p style="text-align: right;"><i>Mark Faircloth Owner Faircloth Performance Partners</i></p>
12:00 - 1:30	<p><b>Luncheon</b></p> <p><b>General Session: Difficult Choices – A Model for Making Strategic Innovation Decisions</b></p> <p>Financial institutions are facing some tough decisions. For example: what is the type of faster payment that will best serve customers and when does it need to be provided? The types of Faster Payment solutions are rapidly increasing. But which one makes sense for your institution? And when would you deploy it? And just what amount of innovation should we be doing regarding the future of our institution?</p> <p>The need for FIs to think innovatively is more paramount than ever. And the faster payment issue makes for a perfect case on how an FI should consider what innovations make strategic sense for supporting customer needs. This session will provide insight into the way FIs should be using innovation thinking to examine the future of banking services and further create a framework for how to make decisions that lead to strategic services for customers.</p> <p><i>Earn 0.9 AAP &amp; APRP 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>David Peterson Chief Innovation Officer First National Bankers Bank</i></p>
1:30	Conference Adjourns		