EPCOR Payments Conference – Spring 2019
Hilton Columbus/Polaris
Columbus, OH
May 21 - 23, 2019

Real-Time Payments
Compliance Challenges
ACH Rules
Regulatory Changes
Fraud Trends
Innovation

The Road to Faster Payments
Are you tired of being a passenger, riding along with payments industry changes and challenges? Everything you need to take the wheel of your payments journey will be in Columbus, Ohio this spring!

We'll provide the jumpstart you need with more than 30 informative sessions, a variety of learning paths, a solution-packed exhibit hall, Off-The-Beaten-Path open discussion forums, TWO pre-conference workshops, professional development advice and opportunities to meet new people and make connections. EPCOR Payments Conference – Spring 2019 will help you map out your route and prepare for every stop along the way on The Road to Faster Payments.

Will we bring you up-to-speed on security and risk management solutions, fraud and regulatory considerations, new payment initiatives and emerging payments technology? Absolutely! It's all here, waiting to inspire and equip you and your organization for the future.

“Every session was engaging. I can’t wait to take what I’ve learned back to my institution.”
- Melanie Fletcher, AAP, CAMS, CRCM, Small Business Bank

Learning has never been so fun! Take a road trip with 250 like-minded attendees on The Road to Faster Payments and fill your tank with new ideas and innovative solutions that will fuel your payments strategy this year and beyond.
Learn from the Best in the Payments Industry

Paul Carrubba, Esq.
Adams & Reese LLP

Eric Foust
Zelle

Scott Jones, Esq.
Adams & Reese LLP

Doug King
Federal Reserve Bank of
Atlanta

Jane E. Larimer
NACHA – The Electronic
Payments Association

Tim Mills, AAP
The Clearing House
Payments Association

Connie Theien
Federal Reserve Bank of
Chicago

Jessica Washington, AAP
Federal Reserve Bank of
Atlanta

Special Guest Luncheon Speaker: Dr. Susan Harrison

The Positive Workplace

Here’s a recipe for disaster: Take people, add a few personality conflicts, a dash of too much togetherness, turn up the heat on stress and you get an office no one enjoys coming to every day. It doesn’t have to be that way! Join Dr. Susan as she explores strategies for building and maintaining a positive workplace. Topics include: how negativity costs us all; learning to think before you speak; the psychological impact of physical environment; and creative ways to encourage office socialization. Whether you are a business owner or an hourly wage earner, these practical tips will help retrain your thinking and reframe your entire team.
Map Out Your Conference Experience

Map out your own personal journey at EPCOR Payments Conference - Spring 2019. In addition to five general sessions, choose from several different learning routes packed with informative sessions. Create your own schedule and switch routes any time you want. View full session descriptions at conference.epcor.org.

**OPTIONAL PRE-CONFERENCE WORKSHOP**

**RISK MANAGEMENT/SECURITY/FRAUD**

**SUPPORTED BY SUPERIOR PRESS**

**GENERAL SESSION**

**TRADITIONAL PAYMENTS**

**PROFESSIONAL DEVELOPMENT**

**ATTENDEE’S CHOICE**

**EMERGING PAYMENTS & TECHNOLOGY**

**DAY 1 • Tuesday, May 21**

**OFF-THE-BEATEN-PATH OPEN DISCUSSION FORUMS**

**Tuesday, May 21 • 9 am and 10 am**

If you’re not “exiting” for a pre-conference workshop, no problem—we have options for you! Make the most of your pre-conference time by joining your peers for coffee, refreshments and a casual conversation surrounding topics impacting your organization.

9:00 am – 11:00 am

The Faster Payments Road Trip: Designing Your Roadmap | Pre-Conference Workshop*

Positive and Professional Communication Skills | Pre-Conference Workshop*

- Brian Laverdure, AAP, EPCOR
- Dr. Susan Harrison

1:30 pm – 2:30 pm

The ACH Network is Positioned for a Bright Future | General Session

- Jane E. Larimer, NACHA – The Electronic Payments Association

2:40 pm – 3:40 pm

New Error Resolution Changes and Fallback Transactions in the Payment Card Industry | Traditional Payments

Gone in 60 Seconds - The Brave New World of Faster Payments

Risk Management/Security/Fraud

ISO 20022 for Fedwire Funds & CHIPS

Attendee’s Choice

APIs – What They Are and How To Use Them

Emerging Payments

- Jen Stadler, CPP, PaymentsFirst Inc.
- Kevin Olsen, AAP, APRR, NCP, VSoft
- Nell Campbell Drake, AAP, Federal Reserve Bank of Atlanta
- Kathy Levin, NACHA - The Electronic Payments Association

4:15 pm – 5:15 pm

Does “Presumption of Alteration” Affect My Institution? | Traditional Payments

Top 10 Ways to Quantify & Manage Financial Crime Risk | Risk Management/Security/Fraud

Effective Stress Management

Professional Development

Same Day ACH - Not Just for Emergency Payroll

Attendee’s Choice

Why You Need a Payments Strategy

Emerging Payments

- Paul Carrubba, Esq. & Scott Jones, Esq., Adams & Reese LLP
- Dave Richardson, FNB Omaha; Andrew Davies, Fiserv
- Dr. Susan Harrison
- Jane E. Larimer, NACHA – The Electronic Payments Association; Brian Guess, AAP, KeyBank
- Peter Andrew Davey, AAP, The Clearing House Payments Association

**DAY 2 • Wednesday, May 22**

8:30 am – 9:40 am

Don’t Be a Legal Target - Advice From Two Payments Attorneys | General Session

- Paul Carrubba, Esq. & Scott Jones, Esq., Adams & Reese LLP
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<td>10:15 am</td>
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<tr>
<td>9:45 am –</td>
<td>The Clearing House</td>
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<td>9:45 am –</td>
<td>Panini</td>
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<td>10:25 am –</td>
<td>New Error Resolution Changes and Fallback Transactions in the Payment Card Industry</td>
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<td>11:25 am</td>
<td>Top 10 Ways to Quantify &amp; Manage Financial Crime Risk</td>
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<td>Diversity: Where Are You Putting Your Focus?</td>
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<td>The Positive Workplace</td>
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<td>1:20 pm –</td>
<td>AI, Alexa, Authorizations &amp; ACH</td>
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<td>2:20 pm</td>
<td>How to Defraud an ODFI in Three Easy Steps</td>
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<td>Generational Views of Payments</td>
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<td>Banking Marijuana-Related Businesses: A Practical Approach to this Higher Risk Sector</td>
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<td>Gone in 60 Seconds – The Brave New World of Faster Payments</td>
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<td>6:30 pm</td>
<td>Writing Effective Meeting Agendas and Business Cases</td>
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<td>7:30 pm</td>
<td>Third-Party Senders and the ACH Audit Changes</td>
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<td>8:30 pm</td>
<td>Not Your Typical B&amp;B: Blockchain and Bitcoin</td>
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<td>9:00 am</td>
<td>Developments in Real-Time Payments</td>
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<td>A Federal Reserve Update on Faster Payments</td>
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<td>9:30 am –</td>
<td>Understanding the Pros and Cons of P2P Payments</td>
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<td>11:30 am</td>
<td>Deconstructing the ACH Audit: How Do I Minimize My Risk in ACH?</td>
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<td>1:00 pm</td>
<td>Hot Topics in Fraud</td>
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Keynote Session

The ACH Network is Positioned for a Bright Future
Jane E. Larimer, NACHA - The Electronic Payments Association

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 Chief Operating Officer as she 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 and tools that will enable easier routing and posting of payments, plus the development of standards to support automation and efficiency.

General Sessions

Don’t Be A Legal Target – Advice from Two Payments Attorneys
Paul Carrubba, Esq. & Scott Jones, Esq., Adams & Reese LLP

The increase in cyber attacks and other fraud losses has resulted in many financial institutions becoming the targets of lawsuits by plaintiffs seeking ways to recover stolen funds. Hear from two popular payments industry attorneys how to avoid being a target by making sure your operational and security procedures fit the criteria of “commercially reasonable” from the court’s perspective. Learn how your financial institution can increase the potential for success in the event you are sued. Examine and learn from lawsuits brought against financial institutions by consumers under Regulation E, by businesses which were the victims of account takeovers and by customers and non-customers based on check fraud. Last, review provisions of Regulation E, UCC Article 4A and UCC Articles 3 & 4 that apply to these situations.

Developments in Real-Time Payments
Tim Mills, AAP, The Clearing House Payments Association; Eric Foust, Zelle

Hear from two major players in the real-time payments space. Zelle® will provide an update on its continued growth and plans to expand its offering in the marketplace. The Clearing House will give an update on the deployment of the RTP® Network, including its market penetration and early use. Gain a better understanding of how Zelle® and the RTP® Network can work together to help financial institutions of all sizes meet the expectations of their account holders. Discover how your financial institution can incorporate Real-Time payments into your overall payments strategy.

A Federal Reserve Update on Faster Payments
Connie Theien, Federal Reserve Bank of Chicago

Last October, the Federal Reserve Board solicited formal comments about settlement needs related to faster payments and potential Federal Reserve actions to address those needs. More than 700 responses were received and are being reviewed to inform decisions on next steps. Hear the latest on the Federal Reserve’s current assessment and other work efforts the Federal Reserve is leading in collaboration with the industry to support faster payments in the United States.

Hot Topics in Fraud
Jessica Washington, AAP & Doug King, The Federal Reserve Bank of Atlanta

Criminals shift their attacks from one form of payments fraud to another based on increased defenses and easier opportunities. Join us as two payment risk experts from the Federal Reserve Bank of Atlanta lead a discussion about the most prevalent forms of fraud attacks. The use of social engineering by fraudsters will be reviewed as well as card-not-present fraud, ATM attacks, elder financial exploitation and more.

Anniversary Party Gala Reception!

Let’s party like it’s 2019—and EPCOR’s 10th Anniversary! Enjoy drinks, food, games and lots of laughs while you share insightful conversations with new and old payments friends alike.
Positive Professional Communication Skills
Dr. Susan Harrison
You may have the best ideas in the world, but in order for them to come to fruition someone must hear them. In this workshop, Dr. Susan gets back to the basics of effective communication. Through self-examination, you will learn simple ways to change ineffective habits, see others through a different lens, improve body language and be assertive without being abrasive. Sign up today and watch your business and personal relationships flourish.

The Faster Payments Road Trip: Designing Your Roadmap
Brian Laverdure, AAP, EPCOR
Are you overwhelmed by the number of faster payments choices in the marketplace? Are you tasked with the job of understanding the merits of all the options and recommending a faster payments action plan for your financial institution? Don’t worry—you’ve got this (with a little help from EPCOR)! This workshop will equip you with the fundamental knowledge you need to create a useful payments roadmap that can steer your financial institution in the right direction. Identify the options available to you, including their various attributes. Take a deep dive into market intelligence and current payments strategies and walk away with the foundational steps to design your roadmap, as well as recommendations to help you put a plan into action.

Visit conference.epcor.org to register!
Special Thanks

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Financial Services

Fast Lane Headshot Pit Stop!

Who has time to update their professional headshot? You do, thanks to our headshot pit stop at the conference! Just come dressed to impress and we’ll do the rest.
Sponsor and Exhibitor Opportunities Are Still Available
Get maximum exposure with the audience you need. Please use the link below to download the vendor packet.


NEW! Power Up with Professional Development!
Prepare to conquer the payments industry by focusing on YOU! Our new abbreviated Professional Development conference learning route and pre-conference workshop focus on skills you can take back to the workplace to help you advance your career and put your knowledge to action.
Registration Fee:

$600 Member or 24 Education Club Points
$1,200 Non-Member

Optional Pre-Conference Workshop Fee:

$100 Conference Attendee or 4 Education Club Points
$200 Member, Non-Conference Attendee

Save 10% with our AAP/APRP/NCP Discount!
Save 20% with our Education Club!

Enhance your conference experience!

Access the conference agenda, speaker bios, detailed session descriptions, travel information and more in our events app!

You will receive an email with a password and instructions to help you download the app from your device’s app store and access the event within the app.

Visit conference.epcor.org to register.
The mission of EPCOR is to provide our members with the knowledge, support and industry representation necessary to succeed in the ever-evolving electronic payments business.

**Hotel Information**

Hilton Columbus/Polaris
8700 Lyra Drive
Columbus, OH 43240
Phone: 614-885-1600

A special conference rate of $169 per night plus tax has been negotiated for conference attendees. To make a reservation, call 614.885.1600 and mention you are attending **EPCOR Payments Conference - Spring 2019**, or reserve your room online at: [bit.ly/springhotel](bit.ly/springhotel)

**Registration**

The registration fee for **EPCOR Payments Conference - Spring 2019** is $600 or 24 Education Club points for EPCOR members and $1,200 for non-members. The fee includes two breakfasts, one luncheon, one reception, all refreshment breaks and all conference materials.

Members can save on conference registration by utilizing the EPCOR Education Club. Save $60 on conference registration with our Bronze Club or save $176.50 on conference registration for two staff members with the Silver Club (plus two stretcher points). Details on the Education Club can be found under the Education navigation tab of epcor.org.

**Dress Code**

Dressing for success never goes out of style (especially if you plan to swing by our Fast Lane Headshot Pit Stop to update your headshot), but business casual is certainly appropriate so please make yourself comfortable. Remember that the room temperatures are frequently very difficult to regulate; we strongly and sincerely recommend that you bring a sweater or jacket for ideal comfort.

**Continuing Education Credits**

Earn a minimum of 15.2 AAP/APRP (not including workshop) and 2.4 NCP continuing education credits for **EPCOR Payments Conference - Spring 2019**. Sessions may also be available for CTP/CCM, CRCM, CPA credits. Contact your crediting agency for more information.