ENVISIONING THE FUTURE OF PAYMENTS

EPCOR Payments Conference - Spring 2020
Hilton Columbus/Polaris
Columbus, OH
May 19 - 21, 2020
Looking to clear up the fuzziness and have a 20/20 perspective on all that’s happening in the payments space?

Our newly-themed *Envisioning the Future of Payments* conference provides a laser-focused view of the current payments landscape while also zeroing in on recent and upcoming advancements in the faster payments space.

“This is one of the best conferences I’ve attended. When you mix knowledge with passion and purpose, then the mission is accomplished and our take-aways are permanent and effective!”

— Eyvette Sellers, Planters Bank

This national-caliber conference with a regional price brings financial institutions and industry experts together for insightful general and focus sessions on all things payments, a visionary pre-conference workshop, a lively Vendor Solutions Gallery, numerous networking opportunities and so much more!

Visit conference.epcor.org to register!
“Kevin Olsen is by far my favorite speaker who kept my attention. He was direct, funny and included the group in discussion.”

“Andy Barlow’s audit session gave a better understanding of what is really being looked at during an audit.”
Sponsors

Sincere thanks to our conference sponsors for their amazing generosity and support!

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GOLD SPONSOR

Nacha™

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THE FEDERAL RESERVE Financial Services

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Exhibitors

Throughout the conference, vendors will be available in the Vendor Solutions Gallery (aka Exhibit Hall) to interact with conference attendees. Here you can find solutions, services or products to help in all steps of your payments journey.
Vendor Product Showcases
Take a closer look at a variety of innovative products and services at our scheduled Vendor Product Showcases.

Exhibitor, sponsorship and vendor product showcase opportunities are still available!
Visit https://www.epcor.org/docs/2020-epcor-exhibit-sponsor-prospectus.pdf for our vendor packet or Contact Shirley James at shirleyj@epcor.org for more information.

Networking Opportunities

Out of Sight Gala Reception
Join us for an evening of “Out of Sight” networking and entertainment. There is so much fun to be had you are going to swear you are partying in 3D! Play virtual reality and other games, catch up with new and old friends and of course—eat, drink and be merry!

Dining with Strangers
Networking with peers brings life into focus! Sign up for a Dining with Strangers opportunity to make new connections that can last a career or even a lifetime. Restaurant options will be announced approximately two weeks prior to the conference. You can sign up for a dining option onsite or prior to the conference.
General Sessions

Are Faster Payments Solutions as Close as They Appear?

Moderator: Marlene Barkheimer, Farmers State Bank; Tim Mills, AAP, The Clearing House; Erik VanBramer, Federal Reserve Banks

How can existing faster payments solutions work together and how are they meeting today’s demands? More importantly, are they ready to meet evolving expectations in this expanding marketplace? Find out in this lively session where faster payments power players will discuss up-to-the minute happenings with RTP, FedNow and other significant developments in the real-time payments space.

A Panoramic View of the ACH Network

Michael Herd, Nacha

The ACH Network is thriving... and then some! This session will zero in on the current state of the ACH Network. Mr. Herd will discuss who is using the ACH Network and for what, including Same Day ACH capabilities. Also, future enhancements are being proposed to the ACH Network—be one of the first to hear what you can expect, directly from Nacha.

Seeing Through the Lens of a Regulator

Moderator: Nicole Payne, AAP, CPA, CRCM, CIA, EPCOR; Sophia Simpson, Federal Reserve Bank; Deborah Shaw, AAP, CTP, FDIC; Shelli Pritchard, AAP, OCC; Speaker TBA, NCUA.

A periodic regulator exam ensures that your financial institution is complying with regulations while avoiding excessive risk. The purpose of a financial institution

Luncheon Speaker

Business Dining Etiquette

Sandy Hyde, Etiquette School of Ohio

Do you struggle with which direction to pass the rolls? Confused about which fork to use for which dish? This interactive luncheon will be both informative and humorous as you walk through how to appropriately navigate a business meal. Ms. Hyde will cover meeting guests, place settings, dining styles, paying and tipping and everything in-between!
General Sessions (continued)

exam is to evaluate internal controls, safety and soundness, management processes and the transparency of a financial institution's operations. What exactly are regulators looking for? Find out from this panel of industry regulators ready to share their experiences and discuss common findings, provide recommendations and alert you to urgent issues that need to be addressed immediately to help ensure the success of your financial institution.

A Glimpse into Core Processor Faster Payments Plans

Moderator: Tristan Thompson, UMB Bank NA; Carrie Blankenship, MBA, Fiserv; Elspeth Bloodgood, AAP, NCP, Jack Henry & Associates; Speaker TBA, FIS

Many financial institutions depend on their core processor to support their organization’s critical infrastructure. As institutions are looking to implement faster payments, the capabilities of their core are a critical component of their decision. This moderated panel of three of the primary core processors in the EPCOR footprint will provide insight regarding their plans to support faster payments.

Don’t Blink: Playing Legal Catch-Up with the Changing Payments Landscape

Scott Jones, Adams and Reese, LLC; Ana Cavazos, Federal Reserve Bank of Atlanta

Not since Check 21 took effect have payment laws experienced such significant changes. Financial institutions 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.

Visit conference.epcor.org to register!
Focus Sessions

Many sessions will be repeated throughout the conference! Visit conference.epcor.org for specific and up-to-the-minute agenda information.

Focus on Traditional Payments

Traditional doesn’t have to be boring! In fact, even the traditional is evolving! Zoom in on the latest happenings in the space that you need to know about so you can comply now and can compete tomorrow.

Account Validation – Making Sense of the New ACH Requirement
Amy Morris, Nacha

Results of the Triennial Payments Study
Nancy Donahue, Federal Reserve Bank

Payments… What’s Next, Checkless Lockbox?*
Michael Reynolds, Technology Management Resources, Inc.

ACH Contact Database Registry
Shelly Sipple, AAP, APRP, NCP, EPCOR

Trends and Changes seen with Adjustments at the Federal Reserve Bank*
Becky Frasier, Federal Reserve Bank of Atlanta

* NCP credits may be claimed for attending this session.

Focus on Emerging Payments

Change is coming! While nobody knows for certain what the future holds, this track will give you a glimpse into how the payments ecosystem is morphing with new participants, platforms, rails and more!

Making Sense of the Crypto Chaos
Peter Tapling, APRP, Ptap Advisory, LLC

RTP and Zelle – Lessons from a Member
Attila Cszutak, Key Bank

How Do Community FIs Meet Today’s Challenges?
Moderator: Brian Laverdure, AAP, EPCOR;
Ali Knuckles, AAP, APRP, MBA, Kemba Credit Union; Brett Gallion, CSB1

Faster Payments Playbook
Joe Casali, AAP, NEACH

Contextual Experiences Powered by Real-Time Payments
Keith Riddle, Sherpa Technologies

One Bank: Two FinTech Approaches
Gabby Lindsey, UMB Bank
Focus Sessions (continued)

**FOCUS ON RISK/FRAUD MITIGATION**

Closely examine the risks, traps, potential pitfalls and threats of the evolving payment systems while identifying considerations to help recognize and address them. This track will arm you with the tools you need to step up your risk and fraud mitigation programs.

- **Auditing Your Originators**
  Amy Donaghue, AAP, APRP, NCP, EPCOR; Lydia Miller, AAP, Park National Bank

- **A Focus on Securing Your Data**
  Tim Mills, AAP, The Clearing House

- **Cyber Security Trends Impacting the Future**
  Nathan Sweaney, SecureIdeas

- **Fighting the New Threat of Synthetic Identity Fraud**
  Andrew Davies, Fiserv; Dave Richardson, First National Bank of Omaha

- **Best Practices for Banking Cannabis-Related Business Customers**
  Peter D. McVey, AAP, APRP, NCP, Lead Bank; Danny Schneider, Lead Bank; Michelle L. Sullivan, Dama Financial

- **ACH Audit – What Can Go Wrong?**
  Andy Barlow, AAP, NCP, WACHA

**FOCUS ON PROFESSIONAL DEVELOPMENT**

Power up with professional development! Prepare to conquer the payments industry by focusing on YOU! This track focuses on skills you can take back to the workplace to help you advance your career and put your knowledge into action.

- **The “S” Word**
  Tandi Musuraca Squire, Further Faster

- **Defining Success – What Four Words Move YOU Forward?**
  Kevin Olsen, AAP, NCP, APRP, CHPC, MCSE, The Payments Professor

- **Making the Most of Your EPCOR Membership**
  Kristel Goins, AAP, EPCOR

- **Taking the Fear out of Public Speaking**
  Jen Kirk, AAP, EPCOR

- **Business Networking Etiquette**
  Sandy Hyde, Etiquette School of Ohio
Schedule at a Glance

To view the most up-to-date schedule, visit conference.epcor.org.

**DAY 1 • TUESDAY, MAY 19**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>9:00 am</td>
<td>Praises, Raises and Promotions – Creating a Vision of Excellence!</td>
</tr>
<tr>
<td>10:00 am</td>
<td>Pre-Conference Workshop (additional $100 fee to attend)</td>
</tr>
<tr>
<td>12:00 pm</td>
<td>Vendor Solutions Gallery Opens</td>
</tr>
<tr>
<td>1:15 pm</td>
<td>Are Faster Payments Solutions as Close as They Appear?</td>
</tr>
<tr>
<td>2:40 pm</td>
<td>Focus Sessions</td>
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<tr>
<td>3:40 pm</td>
<td>Focus Sessions</td>
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<tr>
<td>4:40 pm</td>
<td>Focus Sessions</td>
</tr>
<tr>
<td>5:30 pm</td>
<td>Out of Sight Gala Reception</td>
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**DAY 2 • WEDNESDAY, MAY 20**

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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<tbody>
<tr>
<td>7:30 am</td>
<td>Breakfast in the Vendor Solutions Gallery</td>
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<tr>
<td>8:30 am</td>
<td>A Panoramic View of the ACH Network</td>
</tr>
<tr>
<td>9:40 am</td>
<td>Focus Sessions</td>
</tr>
<tr>
<td>10:40 am</td>
<td>Focus Sessions</td>
</tr>
<tr>
<td>11:30 am</td>
<td>EPCOR Recognition Luncheon Sandy Hyde, Etiquette School of Ohio</td>
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<tr>
<td>1:00 pm</td>
<td>Vendor Product Showcases</td>
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<td>1:50 pm</td>
<td>Focus Sessions</td>
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<tr>
<td>2:50 pm</td>
<td>Focus Sessions</td>
</tr>
<tr>
<td>3:40 pm</td>
<td>Refreshment Break in the Vendor Solutions Gallery</td>
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<tr>
<td>4:00 pm</td>
<td>Seeing Through the Lens of a Regulator</td>
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<tr>
<td>6:30 pm</td>
<td>Dining with Strangers</td>
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**DAY 3 • THURSDAY, MAY 21**

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<tr>
<th>Time</th>
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<tr>
<td>7:15 am</td>
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<tr>
<td>8:00 am</td>
<td>A Glimpse into Core Processor Faster Payments Plans</td>
</tr>
<tr>
<td>9:10 am</td>
<td>Focus Sessions</td>
</tr>
<tr>
<td>10:30 am</td>
<td>Don’t Blink: Playing Legal Catch-Up with the Changing Payments Landscape</td>
</tr>
<tr>
<td>11:30 am</td>
<td>Picture Yourself a Winner</td>
</tr>
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**Pre-Conference Workshop**

**Praises, Raises and Promotions – Creating a Vision of Excellence!**

Kevin Olsen, AAP, APRP, CHPC, MCSE, NCP, The Payments Professor

Have you ever had a performance review that didn’t go the way you expected? Been passed up for that promotion you were sure was yours? Anticipated a raise only to find no one was even aware of the work you do? Whether you are an employee who is looking to get promoted or get a raise, or a manager that is wondering how to help team members improve, this workshop is for you.

Acquire tips, tricks and tactics to improve your performance as an employee or that of your team. Learn what is expected, what needs to be done and how to have the conversations that lead to results. Don’t attend this workshop unless you’re ready to make a difference!

Compliment your education with a two-hour workshop that puts the focus on your success!

NOTE: Workshop is optional and requires an additional $100 member/$200 non-member fee to attend. Education Club points may also be used.
About EPCOR

The mission of EPCOR is to provide payments expertise through education, advice and member representation.

EPCOR, as a Direct Member of Nacha, is a specially recognized and licensed provider of ACH education, publications and support.

Hotel Information

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

A special conference rate of $169 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 2020. Reservations can be made online at www.hilton.com using group code: EPCORP. The EPCOR room block rate expires April 27. Reserve your room today!

Dress Code

Dressing for success never goes out of style, 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 maximum of 15.5 AAP/APRP (including workshop) and 2.4 NCP continuing education credits for EPCOR Payments Conference – Spring 2020. Sessions may also be available for CTP/CCM, CRCM and CPA credits. Contact your accrediting agency for more information.

Register online at www.epcor.org

The registration fee for EPCOR Payments Conference – Spring 2020 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.

All AAPs, APRPs and NCPs automatically receive a 10% discount on conference registration fees.
Envisioning the Future of Payments

HILTON COLUMBUS/POLARIS
MAY 19 – 21, 2020

WHO SHOULD ATTEND/PLEASE ROUTE TO:
Audit/Compliance, Deposit Services, Operations, Risk Management, Cash Management, Fraud Prevention, Product Services, Treasury Services

Earn up to 15.5 AAP/APRP Credits

2.4 NCP Credits available