



EPCOR PAYMENTS UNIVERSITY SYLLABUS

French Lick, IN
August 11 - 12

Branson, MO
August 16 - 17

Sandusky, OH
August 25 - 26

epcor[®]

Electronic Payments Core of Knowledge

EPCOR PAYMENTS UNIVERSITY - DAY 1

8:15 am - 9:00 am	REGISTRATION & BREAKFAST	
9:00 am	WELCOME & INTRODUCTIONS	
9:10 am - 10:20 am	BASIC TRACK	ADVANCED TRACK
	<p>Payment Systems Basics Get acquainted with the various payment systems. Walk through the history of each payment system, define key terms and explore how transactions flow through the four key payment channels. You'll also have an opportunity to test your knowledge of the payment systems.</p>	<p>Single, Recurring, Standing Oh My! There are several different authorizations that an Originator can obtain in today's environment. Single and recurring transactions have been around a long time but now the <i>ACH Rules</i> have thrown standing authorizations into the mix. Attend this session to work through various scenarios and determine what type of authorization comes into play and what Standard Entry Class (SEC) code would apply.</p>
10:20 am - 10:30 am	BREAK	
10:30 am - 11:40 am	<p>Payment Systems Basics <i>Continued</i></p>	<p>Payments Problem Solving You know how to handle the day-to-day exceptions with payments—but what about those complex, crazy exceptions issues that sometimes leave you stumped? Walk through case studies (many from real-life situations) and spend time discussing options and solutions. Find out how your peers might respond to some of these 'sticky' situations.</p>
11:40 am - 12:45 pm	LUNCH	
12:45 pm - 1:55 pm	<p>Navigating the <i>ACH Rules</i> Find out how to navigate through the <i>ACH Rules</i> book. Discover the layout of the <i>ACH Rules</i> book and how it should be used. Learn to locate answers to your questions quickly and easily.</p>	<p>Is it a Reg E, <i>ACH Rules</i> or Card Rules Issue? Handling the Tough Issues. Dealing with disputed transactions can be challenging, particularly when the payments channels and types of accounts are different. We'll work through multiple scenarios to provide you with tips and tricks on ensuring proper handling of disputes for ACH payments and debit card transactions.</p>
1:55 pm - 2:05 pm	BREAK	
2:05 pm - 3:15 pm	<p>Payment Systems Rules & Regulations Regulation E, Regulation J, Card Network rules, UCC 3, <i>ACH Rules</i> - OH MY! Don't let payment system rules and regulations overwhelm you. Unravel which rules and regulations apply to which payment systems and how these affect your financial institution's payment processing.</p>	<p>Checks - Where, What, When and Why? When dealing with checks do you often ask yourself: Where does it say that in the rule, law or regulation? What do I need to do now that I am past the 24-hour return timeframe? When is my institution liable vs another institution? Why is my institution handling a check item this way? You're not alone. Join this session to learn the answers to these questions when you have a check that cannot be returned, where you can find provisions within the rules, regulations and laws, what your institution warrants and why your institution handles items in a certain way.</p>
3:15 pm - 3:45 pm	REFRESHMENT BREAK	
3:45 pm - 4:55 pm	<p>Payment Systems Risk Identify and understand the many types of risk in each payment system. Explore how to best mitigate risk to protect your organization from potential losses. Interact with your peers and learn from real-life scenarios, identify risks and discover mitigation controls.</p>	<p>Risky Business Many institutions are opening accounts online and allowing consumers to debit other consumer accounts (P2P debits) as a way to retain and attract new account holders. While these service offerings have many rewards, they also pose risk. We'll provide an overview of both services, identify the risks associated with each, and invite you to share your thoughts on potential mitigation controls, or perhaps tell us what you are doing to manage potential risks and losses related to these two services.</p>
4:55 pm	ADJOURN	

EPCOR PAYMENTS UNIVERSITY - DAY 2

8:00 am - 8:30 am	BREAKFAST	
8:30 am - 9:30 am	BASIC TRACK	ADVANCED TRACK
	Payments Exception Handling Basics You spent day one learning about payment systems basics, including rules, regulations and risk. Now it's time to roll up your sleeves and tackle exception items. Learn how to handle check and ACH transactions that don't post the first time around and work through several exception situations as a group to determine how best to resolve them.	New Payment Systems on the Block Are you curious about RTP® and FedNow SM ? Are you hesitant, curious, or excited to learn more? In this session, we'll discuss the benefits and framework of RTP® and FedNow SM , we'll apply the payment systems to real-life scenarios and examine use cases of faster payments. Walk away with considerations and opportunities RTP® and FedNow SM provide to your financial institution and ways to prepare for launch.
9:30 am - 9:40 am	BREAK	
9:40 am - 10:40 am	Payments Exception Handling Basics <i>Continued</i>	ACH Federal Government Reclamations Workshop Join us for an interactive, hands-on session devoted to handling federal government reclamations. Learn how to limit your liability when processing these reclamations through real-life case studies. How to send partial reclamations via ACH will also be covered.
10:40 am - 10:50 am	BREAK	
10:50 am - 11:50 am	ACH and Wire Transfer Origination Now that you've got the basics, let's focus on wire transfer and ACH Origination, which are used primarily by businesses to make payments to business partners and consumers alike. Examine what is involved in the Origination process of both payment systems.	Marijuana/Cannabis/CBD/Hemp: Whatever You Call it, Can You Bank it? Whether or not your state has legalized marijuana (or any of the items listed above), this type of activity will touch your financial institution eventually. In fact, it may already be touching your institution without you even realizing it. What are the rules currently? And, what are the opportunities and risks your institution should be taking into consideration when banking these relationships?
11:50 am - 12:45 pm	LUNCH	
12:45 pm - 1:45 pm	Payment Systems Jeopardy You came, you listened and you learned. Now, it's time to get to work! This hands-on session allows you to apply all of the basic payments knowledge you have acquired over the past two days.	Lets Talk Fraud Stay up to date in the electronic payments world with an interactive discussion on rule and regulatory changes as well as keeping up with what the fraudsters are doing.
1:45 pm - 2:00 pm	CLOSING REMARKS AND ADJOURN	

Register Today at EPCOR.ORG!