



EPCOR PAYMENTS UNIVERSITY SYLLABUS

French Lick, IN
August 9 - 10

Sandusky, OH
August 16 - 17

Branson, MO
August 23 - 24

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>ACH Basics Let's get acquainted with the ACH Network by identifying the five primary participants, payment types, rules and regulations that govern ACH and how transactions flow through the Network. Discover how a settlement or effective date is determined and who makes that determination. Test your knowledge by working through scenarios to decide what rule/law/regulation applies, identify participants and determine settlement dates.</p>	<p>Elements of a Successful Wire Transfer Program Roll up your sleeves and get to work in our Wire Transfers laboratory to break down complicated wire matters and find solutions to daily challenges. We'll put fraud, international wires, collected balances, exception processing and other wire events under the microscope. Learn how the right elements can help your wire transfer program mitigate the impact of wire risk as your financial institution.</p>
10:20 am – 10:30 am	BREAK	
10:30 am – 11:40 am	<p>Check Basics The check payment system is one of the oldest forms of payment. We will start with defining the basic building blocks of the Check Network by identifying the five primary participants, rules and regulations that govern check processing and when a check must be returned. Test your knowledge by working through scenarios to determine what rule/law/regulation applies, identify participants and decide if the check was returned timely.</p>	<p>ACH Boomerang: Exceptions from the ODFI's Perspective Sometimes ACH payments boomerang - right back to the ODFI. What's an ODFI and its Originator to do? Using real-life scenarios, we'll identify the ODFI's responsibility related to return entries and NOCs and then outline an Originator's next steps.</p>
11:40 am – 12:45 pm	LUNCH	
12:45 pm – 1:55 pm	<p>Wire/Card Basics This session defines the basic building blocks of the wire and card payment systems. Discover what rules, regulations and laws govern these payment systems, learn how to identify participants and find out how transactions flow through each system. Test your knowledge by working through scenarios to determine how the appropriate payments system should be utilized.</p>	<p>Once More Into the Breach of Warranties Have you ever had to file a check breach of warranty claim with a Depository Bank? EPCOR receives frequent calls concerning how and when to file a breach of warranty, where to file a breach of warranty and what can be done if the Depository Bank denies the claim or ignores it altogether. Join us to troubleshoot the top five pain points when filing a check breach of warranty. We will work through various scenarios to determine what warranty is breached and what path should be taken to appropriately handle filing the breach of warranty claim.</p>
1:55 pm – 2:05 pm	BREAK	
2:05 pm – 3:15 pm	<p>Navigating the ACH Rules Take a whirlwind tour of the <i>ACH Rules</i> book! Discover the layout and how to use it. Learn to locate answers to everyday ACH questions quickly and easily.</p>	<p>Debit Card/ATM Fraud Workshop Fraudsters have evolved to circumvent EMV micro-chips and continue to perform Debit Card/ATM fraud such as physical theft of cards or devices with stored data, infiltrating ATM or Debit Card machines, phishing for card information or performing scams on cardholders or financial institutions. Put on your work clothes and join us to derive mitigation techniques to help reduce fraudulent events at your financial institution.</p>
3:15 pm – 3:45 pm	REFRESHMENT BREAK	
3:45 pm – 4:55 pm	<p>Payment Systems Risk Risk is inherent in all payment systems. We'll define common risks and explore how to best mitigate them to protect your organization from potential losses. Interact with your peers and learn from real-life scenarios by identifying risks and discovering mitigation controls.</p>	<p>FedNowSM is NOW! With FedNowSM a reality, understanding the key features, benefits and payment processing are important. We'll focus on an institution's responsibilities related to the receipt of FedNowSM payments, including appropriate processing responses, timelines and funds availability. Together, we'll walk through scenarios to determine the proper response when receiving a credit transfer message and differentiate funds availability requirements based on those responses.</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
	Payment 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 check and ACH exception items. Learn how to handle check and ACH transactions that don't post the first time around and work through exception situations as a group to determine how best to resolve them.	Building a Strong Originator Review Program Is your Originator Risk Review process effective? It may be time to take a closer look! During this session, we will examine sound practices and regulatory guidance for performing Originator reviews, determine how frequently reviews should be conducted and learn how to identify key factors that impact Originator risk. Then, we will put our knowledge to the test and see if we can use the right building blocks to build a strong review program.
9:30 am - 9:40 am	BREAK	
9:40 am - 10:40 am	Payments Exception Handling Basics <i>Continued</i>	Online Payments Risk Round Table Your online payments products are open to various types of risk that can cause losses, time spent retrieving funds, and even reputational harm. Join this roundtable discussion with other attendees to discuss different risks that affect mobile deposit, wire transfers, ACH payments, and A2A/P2P transfers along with mitigation techniques to reduce the incidence of such risks.
	Wire Transfer and ACH 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.	How to Write Procedures Policies and procedures are the windows into your organization's operations. Well-written procedures help reduce loss and risk. During this session, learn how to identify areas in your policies that can be bolstered by well-written procedures. Together we will take a hands-on look at how effective ACH procedures can assist in mitigating losses related to Regulation E error resolution.
10:40 am - 10:50 am	BREAK	
10:50 am - 11:50 am	BREAK	
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 have some fun and friendly competition! This hands-on session allows you to apply the basic payments knowledge you have acquired over the past two days.	Tournament of Champions Feeling confident with everything you have learned in the Advanced Track? Put your game face on and get ready for the "Tournament of Champions." Test your knowledge and see if you can answer review questions faster than your competitors to become the Advanced Track's true champion.
	CLOSING REMARKS AND ADJOURN	
1:45 pm - 2:00 pm	CLOSING REMARKS AND ADJOURN	

Register Today at EPCOR.ORG!