

# **2018 Solutions Payments Conference**

## **WEDNESDAY, SEPTEMBER 19**

**PRE-CONFERENCE WORKSHOPS - 8:30AM - 12:00PM**

### **FRAUD FORUM WORKSHOP**

#### **New Technology Presents Both Threats and Opportunities**

Dave Bernard, CEO - Intellection Group

The pace of technological change is accelerating, presenting both threats to and opportunities for the Financial Industry. In this talk we'll explore the current and future impact, good and bad, of a wide range of advancements, including, blockchain, identity management, biometrics, and artificial intelligence (AI). We'll also discuss the irresistible force driving this change: convenience.

#### **Cybersecurity Threats Facing Financial Institutions and their Customers**

Klint Walker, Homeland Security

This session will discuss the cyber security landscape, including current and emerging threats that attendees need to be aware of today and in the near future. The presenter will explore the role of the Department of Homeland Security and its Cyber Security Advisor (CSA) program designed to protect cyber components essential to the nation's critical infrastructure and key resources, state and local governments and private entities. Attendees will learn how they can collaborate with the CSA program on cyber preparedness, risk mitigation, incident & information coordination and cyber policy promotion & situational awareness.

### **TREASURY MANAGEMENT WORKSHOP**

#### **More to Treasury than Cash Management**

Speaker TBD

Treasury Management now involves much more than just providing data to customers. Do you need a Treasury Management System to serve your customers? What should the functions be? These and more questions will be answered as we explore what the various systems do, what the sales team needs to know, and how to market them to your customers.

#### **Why the Evolution of Payment Methods is Important to Chick-fil-A**

Steven Peterson, Cash Management & Financial Risk Analytics, Treasury - Chick-fil-A Corporate

As Chick-fil-A continues to leverage the latest technology in providing excellent service to their customers, new payment methods are becoming more important as payment types are very critical to their success. From a consumer's standpoint, there are so many different payment methods and retailers are finding it difficult to support all these different channels. Treasury Management becomes very important here as we not only need to think about how we receive tender from our customers, but how do we efficiently and cost effectively pay our vendors/suppliers. Our speaker will discuss how Chick-fil-A views payments in general and how their payments strategy will hopefully ensure they set up the company for success in the future.

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**INTRODUCTIONS - 1:00PM - 1:10PM**

**GENERAL SESSION - 1:10PM - 2:00PM**

**Banking 3.0 – Always On, Tailored and Digital Native**

Peter Davey - Vice President, Head of Innovation - The Clearing House

The next generation of banking is emerging through the advancements in Commercial and Personal digital access, Big data, Artificial Intelligence, Application Programming Interfaces and Real-Time Payments. Using these technologies to enable your customer to do business with you when they want and how they want will become the status quo. This session will seek to show how a fundamental shift in your Banking and Payments strategy is needed to address the shifting needs of your customer.

**CONCURRENT SESSIONS - 2:10PM - 3:00PM**

**Harvesting Innovation: How to Create New Efficiencies and New Fee Income in the Digital World**

Jorge Jimenez - CEO of eZforex.com and Chairman of Juniper Payments

The moves to make now and what to wait for. In this session the speaker will discuss Blockchain technology, other major trends and their applications in our day to day business. The speaker will help create a better understanding on Blockchain and Distributed Ledger technology sharing a case study, with a Financial Institution in California, who managed to implement a new international payments mechanism capitalizing on blockchain technology and Same Day ACH. This is the first case of a real-life blockchain cross-border transaction from a credit union, Ripple, and EZFOREX.

**Remote Deposit Capture Pulse on the Market: Risk, Regs and Revenues (oh my!)**

John Leekley - Founder & CEO of RemoteDepositCapture.com

The Remote Deposit Capture Industry continues to evolve at a rapid pace. New risks are emerging, new regulations have just been implemented, and billions in revenues are at stake. Join industry expert John Leekley, Founder & CEO of RemoteDepositCapture.com for a lively and engaging discussion which will help your financial institution better manage risk, comply with regulations and capture your share of the billions at stake.

**AFTERNOON BREAK - 3:10PM - 3:20PM**

**CONCURRENT SESSIONS - 3:20PM - 4:10PM**

**Federal Crimes Impacting Financial Institutions**

TBD - Special Agent - FBI Bank Robbery Task Force

With the advancement in technology, a Special Agent from the FBI Bank Robbery Task Force joins us to discuss the latest challenges and trends facing Financial Institutions as a result of bank robberies. Gain an understanding of the cooperative efforts between law enforcement agencies and financial institutions and learn how your Financial Institution can mitigate the risks associated with a bank robbery.

**How Banks Can Add Strategic Value to Nonprofit Customers**

Matt Pfaltzgraf, CEO - softgiving

70% of consumers expect the businesses they frequent to be aligned with the causes they care about. Banks are in a unique position to help facilitate those relationships while adding strategic value to their nonprofit customers. In this session, you will learn about opportunities to boost your financial institutions strategic value to your nonprofit customers and how it can increase customer growth and retention.

**KEYNOTE SESSION - 4:20PM - 5:20PM**

## **Why You Need to Be A Strategic Partner to Your Business Customers**

David Peterson, President, U.S. Dataworks, Inc. Sugar Land TX

As financial institutions ponder the changes in delivering financial services, it becomes increasingly evident that focusing on businesses should be a high priority. They are your best, most profitable customers or members. The question we should be asking is WHY would a business customer want to bank with us? By examining that “WHY”, you can focus on business services that go beyond tactical and provide a benefit beyond traditional financial services. When FIs assist businesses in lowering their costs, provide business growth assistance or enhance the customer experience, you become a *strategic* partner.

This session will highlight the specific opportunities FIs should consider in order to transition from a “financial institution” into a valued strategic partner.

**CONFERENCE RECEPTION/ENTERTAINMENT - 5:25PM - 6:45PM**

**CERTIFICATION DINNER (INVITATION ONLY) - 7:00PM - 9:00PM**

## **THURSDAY, SEPTEMBER 20**

**BREAKFAST - 7:30AM - 8:30AM**

**KEYNOTE SESSION - 8:30AM - 9:30AM**

### **Internet of Things - Your Next Security Breach**

Jim Stickley - Stickley on Security

In this session Stickley will discuss new ways in which criminals are targeting organizations beyond normal desktop attacks. With a shift in focus to IoT devices, this session will highlight risks that until now have been overlooked by most organizations. As usual, Stickley will demonstrate real world examples, showing how everyday products in your home and office are providing criminals new opportunities to compromise not only IoT devices but also employee PC's as well. Attendees of this session will see the future of hacking before it makes main stream media and learn important information to help protect against these coming attacks.

**MORNING BREAK - 9:30AM - 10:00AM**

**CONCURRENT SESSIONS - 10:00AM - 10:50AM**

### **An Examiner's Perspective on the Payments Landscape**

Tony DaSilva - Supervision and Regulation Subject Matter Expert - Federal Reserve Bank of Atlanta

Is your institution really prepared for: faster payments; new networks; Person to Person payments; non-bank competitors; FinTechs; block chain; distributed ledger; cryptocurrencies; etc? At this session, you will get an examiner's perspective on what your institution should be doing to stay competitive but avoiding some of the hype and risks.

### **Reg CC: Big Changes In and More Changes Expected**

Jenny Johnson - Director, ECCHO - The Clearing House

The Fed recently amended Regulation CC Subparts A, C and D. Those sweeping changes became effective on July 1, 2018. All eyes will be watching how many and how effectively RDC and ECI indemnity claims are being made. Ms. Johnson will provide updates on the July 1st changes and discuss the upcoming changes to Subpart B, which could include changes to hold times, availability and disclaimers.

## **CONCURRENT SESSIONS - 11:00AM - 12:00PM**

### **ISO 20022 Strategy, Execution and Support**

Nell Campbell-Drake - Vice President, Retail Payments Office - Federal Reserve Bank of Atlanta

The International Organization for Standardization is an initiative driven by SEPA (Single Euro Area Payments). ISO 20022 is the format for financial messaging to drive efficiencies in payment transactions. SWIFT has adopted ISO 20022 for international payment messaging and the Federal Reserve is moving towards adoption of this standard for Fedwire. ISO 20022 is also being supported by NACHA. Please join this session to hear more about efforts underway in the U.S. and how it will affect your financial institution in the future.

### **Bureau of Consumer Financial Protection (BCFP) Update**

Gary Stein - Deputy Assistant Director, Office of Card, Payment, and Deposit Markets - BCFP

Our speaker will provide an update about what's happening at the BCFP and will share updates the financial industry needs to know and care about. He will discuss the BCFP's active involvement in the evolving payments ecosystem. This is your opportunity to understand the role of the BCFP and its focus on consumer financial protection and fraud prevention.

## **LUNCH - 12:00PM - 1:20PM**

### **LUNCHEON SESSION - 12:20PM - 1:20PM**

#### **The Payments Game – Truth or Lie**

Paul Carruba - Partner, Adams and Reese

Mary Gilmeister, AAP, NCP - President, WACHA

Fred Laing, AAP, CCP, NCP - President & CEO, UMACHA

Come play! Be part of a team that decides if the hosts, Mary and Fred, are telling the truth or not. Or just watch. It will be loads of fun! Round one will begin with a number of scenarios – pick the right answers as determined by our host, Paul Carrubba, and win. Round two will be the lightning round and will be in a true/false format. Answer correctly and win! All facets of payments will be covered, from ACH to check image to wire. Let's have fun and learn together.

### **FASTER PAYMENTS PANEL 1:30PM - 2:20PM**

#### **Real-Time Payments are Real Today! How Are They Impacting You?**

Steve Ledford, Senior Vice President, Product and Strategy, The Clearing House

Connie Theien, Senior Vice President and Director - Federal Reserve System

Peggy Gachesa, CEO - PaymentsFirst

The Federal Reserve has been collaborating with a diverse set of stakeholders to foster the development of a real-time payment system in the US with an ambitious goal and call to action to the industry to achieve a faster, safer, secure, and ubiquitous payment system by 2020. This session features a panel discussion with Connie Theien from the Federal Reserve Bank and Steve Ledford from The Clearing House. During this session, you will hear about the work the FRB and TCH is doing, planned next steps and how these initiatives will impact you.

## **AFTERNOON BREAK 2:20PM - 2:50PM**

### **SAME-DAY ACH PANEL 2:50PM - 3:40PM**

Peter Hohenstein, Senior Director, ACH Network Administration - NACHA

Holly Randall, AAP, ACH Specialist - First Volunteer Bank

Same Day ACH is almost two years old! Join us for our Same Day Panel where we will review the successes, report on the most popular uses, highlight opportunities for your organization to utilize and take a peek at what lies ahead for the future of Same Day ACH.

## **CONFERENCE WRAP-UP / PRIZES 3:40PM - 4:00PM**