2019 Evolution Education Day Agenda
Atlanta, GA | June 25, 2019

7:30 AM - 7:45 AM
Registration

8:00 AM
Opening Remarks

8:15 AM - 9:15 AM

The Dirty Dozen: 12 Important Payments-Related Lawsuits and Enforcement Actions from 2017-2018.

Speakers: Scott Jones & Amy Keeney, Partners, Adams and Reese, LLP

This session will look at payment-related lawsuits and enforcement actions that were filed or resolved in 2017 and 2018 and will offer some insight and analysis of ways for your financial institution to avoid common problems that could result in liability.

9:30 AM - 10:30 AM
Automating ACH Exceptions

Speaker: Amy Morris, Senior Director - ACH Network Rules, NACHA

Each day, thousands of requests for Record of Authorizations and WSUDs are faxed between financial institutions. The NACHA Operating Rules require that ODFIs and RDFIs comply with these requests within 10 business days. But it can be a frustrating exercise: where do I fax my request and to what contact? How do I know where my request is during processing? And it's time consuming for both RDFIs and ODFIs to make and respond to the growing volume of requests. To address this issue systemically, several new approaches are being explored that could automate much of the current manual processing of these types of requests and more. This session explores two potential solutions and how all ACH Network participants can benefit from these services. Attendees at this session will learn about potential solutions to communicate electronically with other FIs and how they can benefit from submitting requests electronically instead of via fax.

10:30 AM - 11:30 AM

Emerging Payments Update – The Present and The Future

Speaker: Brian Laverdure, Director - Emerging Payments Education, EPCOR

What is going on with emerging payments today? What is on the horizon? Join Brian Laverdure, Director of Emerging Payments Education for EPCOR, a payments association based in Kansas City, MO, for a review of the current landscape of emerging payments. Brian will explore trends impacting financial institutions and their accountholders and introduce attendees to challenging new concepts like central bank digital currencies.

11:30 AM - 12:30 PM

Lunch

12:30 PM - 1:30 PM

Cyber Fraud Awareness: Protect for If, Prepare for When

Speaker: Tom Bittenbinder, VP – Technical Product Consultant, BB&T

Cybercrime is the unfortunate reality all businesses face today and the impact continues to increase year-after-year as the cyber fraud environment continues to rise. Cyber Awareness is the best line of defense to help mitigate the cyber risk and avoid future threats. Examine how cybercriminals obtain access to your high value data, the most common fraud tactics including the increase threat of ransomware and get an inside look of a hacker initiating a malware attack. Learn how to identify potential red flags and best practices to safeguard your company's sensitive information. We focus on the key risk areas for your business and share with you the most optimal solutions.

1:45 PM - 2:45 PM

An Examiner's Perspective- Regulatory Hot Topics

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

This session will discuss regulatory hot topics such as faster payments, FinTech competition, InTREx examinations, vendor management, FFIEC updates, and Cyber Assessment Tool (CAT). 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. He'll recommend techniques you can use at your institution to identify areas that need improvement. This practical discussion will equip you with confidence as you prepare for your next exam.

3:00 PM - 4:00 PM

Not Your Typical B & B: Blockchain & Bitcoin

Speaker: Douglas King, Payments Risk Expert, Federal Reserve Bank of Atlanta

This session will provide an easy to understand overview of Blockchain technology and Bitcoin. Attendees will leave with a better understanding of blockchain technology, how it works, and the different use cases, including Bitcoin, for the technology. Attendees should be better equipped to discuss the technology with peers following the session.