

2020 EDUCATION CALENDAR

2020 sessions will be held in a virtual environment or as a webinar

| Date | Title / Description | Virtual / Webinar Member Pricing Listed |
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| | To register visit www.paymentsfirst.org Continuing Education Credits Apply | |
| 8-25-20 | Check/RDC Boot Camp While the Federal Reserve Payments Study continues to show check volume declining, an understanding of check processing is still vital to each financial institution with regards to exceptions, warranties and indemnities. Topics will include: <ul style="list-style-type: none"> • Identifying the Parts of a Check • Participants in the Check Process • Rules, Codes, Regulations and Agreements • Warranties and Indemnities • Mobile Deposit • Check Collection Process • Clearing and Settlement • Exceptions - Returns and Adjustment | Virtual Two 2.5-hour sessions 1 st Session: 10:00 a.m. ET / 9:00 a.m. CT 2 nd Session: 1:00 p.m. ET / 12:00 p.m. CT \$200 |
| 9-03-20 | Controlling Your Wire Transfer Risk Wire transfers have become one of the most targeted payments systems for fraud. During this session learn how to mitigate the different types of risk from malware, cyber criminals, and phishing attempts. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 9-9-20 | P2P Disputes The last few years have seen tremendous growth in payment options for consumers. While P2P transactions were initially designed to quickly split bills and pay or reimburse family members / friends, many of these services are being used for a variety of goods and services. These changes have also led to new areas of disputes. In this webinar, we'll look at the most popular P2P offerings, explore the "rails" that they run on and how to best handle their respective disputes. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 9-17-20 | ACH Trends – Opportunities and Next Steps ACH volume, both dollar amounts and number of transactions, continues to grow on a year to year basis. New products and services can provide great opportunities for financial institutions and corporations. What should you be taking advantage of? What is the next step for ACH? In this webinar we will explore: | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |

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| | <ul style="list-style-type: none"> • The NEW Same Day processing window effective March 19, 2021 • Possible Rules Updates/Changes affecting: <ul style="list-style-type: none"> ○ Account validation ○ Prenotifications ○ Notifications of Change ○ Standing Authorizations (New) | |
| 9-29-20 | <p>ACH Boot Camp</p> <p>Join us virtually for our PaymentsFirst ACH Boot Camp, covering comprehensive fundamentals in all areas of ACH. This workshop is designed to engage an individual new to ACH or a veteran looking for an ACH refresher, this session provides a great overview on all areas in the ACH process.</p> <ul style="list-style-type: none"> • Learn how to use the ACH Rules Book as your right-hand resource • Gain an understanding of returns • SEC Codes • Fundamentals of ACH Origination <ul style="list-style-type: none"> ○ Requirements for Originating Depository Financial Institutions (ODFIs) ○ Third party processors ○ OFAC | <p>Virtual</p> <p>Two 2.5-hour sessions</p> <p>1st Session: 10:00 a.m. ET / 9:00 a.m. CT</p> <p>2nd Session: 1:00 p.m. ET / 12:00 p.m. CT</p> <p>\$200</p> |
| 10-6-20 | <p>Upcoming ACH Rule Changes</p> <p>In this session, we'll look ahead to all the new ACH Rules changes. We will cover everything you need to know and address the possible impact to your institution.</p> | <p>Webinar</p> <p>11:00 a.m. ET / 10:00 a.m. CT</p> <p>\$200</p> |
| 10-9-20 | <p>Complimentary Power Hour</p> <p>Topic to be announced</p> | <p>Webinar</p> <p>11:00 a.m. ET / 10:00 a.m. CT</p> <p>FREE</p> |

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| 10-14-20 | Regulatory Expectations and Sound Business Practices when Onboarding ACH Originators While ACH Origination has long been recognized as a valuable service for your business customers, it is not just a matter of signing them up. A well-developed onboarding process is critical to ensure proper management of your risk. Join us as we provide a review of regulatory expectations, proper due diligence, and sound business practices. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 10-20-20 & 10-21-20 | Dispute Bootcamp Training for Debit Card and Credit Card One of the top requested topics from our members is gaining a better understanding of how the dispute and liability process works within the debit card and credit card side of the financial industry. If you are looking for a better understanding of Regulation E liabilities with debit cards or zero liability under Visa and Mastercard rules, we highly encourage you to register for this two-day workshop. We will discuss the rules, learn about most recent and upcoming changes, along with a discussion on the liability impacting financial institution's, cardholders, and businesses. Each participant will be given helpful tools and resources to better assist them with understanding the dispute process. Key topics will include processing, transaction cycles, EMV, debit card and Regulation E, zero liability policies, managing disputes, Visa (VCR, Visa Direct), MasterCard (Match, MasterPass), disclosure statements, API, CNP, contactless, P2P, and fallback transactions. | Virtual 10 a.m. to 2:00 p.m. ET both days \$200 |
| 10-22-10 | Regulation E for the Frontline This session is an introductory course to Regulation E. The regulation can cause confusion and potential audit exceptions for financial institutions. Join us as we provide a clear understanding of the regulation including compliant error resolution procedures and disclosure requirements. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 10-29-20 | Government Reclamations – How to Limit the Financial Institutions Liability Federal government payments delivered via ACH are subject to specific rules and regulations outlined within The Green Book. When it comes to government reclamations, many institutions may find the rules, timeframes, and liabilities difficult to understand. This session will highlight the rules, how to limit your liability, and cover the recent updates related to government reclamations. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 11-5-20 | Do I Need to Audit My ACH Originators? | Webinar |

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| | Industry best practices agree that due diligence includes ongoing monitoring and review of origination customers. This session will assist you in creating a best practices checklist of items to review. | 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 11-12-20 | <p>Compliance Boot Camp</p> <p>In this boot camp, we will discuss some of the primary compliance related challenges that financial institutions face. Topics will include:</p> <ul style="list-style-type: none"> • FFIEC Guidance • Annual Audit and Risk Assessment Requirements • Internal Education and Business Customer Education • ACH, RDC, and Wire Compliance • Internal Controls and Segregation of Duties • BSA & SAR Filing • E-Banking Controls • Regulation E <p>Join us for this opportunity to exchange experiences and ideas with industry peers and experts in a virtual classroom setting.</p> | <p>Virtual</p> <p>Two 2.5-hour sessions</p> <p>1st Session: 10:00 a.m. ET / 9:00 a.m. CT</p> <p>2nd Session: 1:00p.m. ET / 12:00p.m. CT</p> <p>\$200</p> |
| 11-16-20 11-17-20 11-18-29 | <p>Risk Management of Payment Systems – Five Part Course</p> <p>FFIEC guidance states that financial institutions must evaluate and manage payment risk regardless of their size. As financial institutions role out new products and services, understanding the risk of each service is critical and managing the risk can become challenging. Join the experts from PaymentsFirst as we provide assistance in helping you develop your risk profile and complexity for specific payment channels.</p> <p>Topics for each course will include -- participants, sound business practices, internal controls, risk controls. rules, and applicable regulations. We will also cover actual fraud cases within certain payment channels. This course will be offered in a five-part series and the allotted amount of time will vary based on the course topic. You can register for all five or just one course. Participants will gain a clearer understanding the risks and federal regulations surrounding each payment channel.</p> <ul style="list-style-type: none"> • Course One – Understanding the Risk Management Process and the Types of Payment Risk – Join us as we prepare you to participate in the next four courses as we discuss the risk management process, the importance of a payments strategy, and how to determine your risk profile and complexity for the different payment channels. | <p>Virtual</p> <p>Course are available individually or as a Five Course Bundle</p> <p>-----</p> <p>Course One – 11-16-20 2:00 p.m. to 3:30 p.m. ET / 1:00 p.m. to 2:30 CT</p> <p>\$199</p> <p>-----</p> <p>Course Two – 11-17-20 9:00 a.m. to 12:00 p.m. ET / 8:00 a.m. to 11:00 a.m. CT</p> <p>\$249</p> <p>-----</p> <p>Course Three -- 11-17-20 1:00 to 4:00 p.m. ET /</p> |

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| | <ul style="list-style-type: none"> Course Two – ACH, Same Day ACH, Originators, Third-Party Senders, SEC Codes, Online Banking Products & Services <ul style="list-style-type: none"> ACH – We will cover the Nacha rules that are in place to assist a financial institution with risk mitigation. Other topics will include sound business practices and regulatory expectations when onboarding new Originators, higher risk SEC codes, and RDFI and ODFI responsibilities. Same Day ACH – Ensuring compliance with the new Same Day Windows is critical to a financial institution’s operations. We will discuss the ODFIs responsibilities when offering Same Day ACH origination and the RDFIs responsibilities with funds availability for entries received in a Same Day window. Third-Party Senders (TPS) - During this session you will learn how to identify a Third-Party Sender relationship, what is expected in the onboarding process, how to mitigate your risk by ensuring your TPSs are aware of their responsibilities. Since the ODFI is responsible for educating their TPS relationships, their noncompliance with the rules can become your areas of risk. Online Banking Products and Services – Staying up to date with the competition by offering new products and services is more important now than every before. Understand what you need to do when you provide new services and what payment channels apply to these new services. Course Three – Checks, Remote Deposit Capture, and Wire Transfers <ul style="list-style-type: none"> Checks – Although check volume is declining checks are still a relevant payment channel and financial institutions should stay up to date with regulations and potential areas of fraud. Participants will learn about all types of checks including Email Checks, WHAT? Remote Deposit Capture – Use of RDC and mRDC has increased significantly during Covid-19. Join us to discuss areas of potential risk. Participants will learn the strong internal controls needed for each RDC delivery channel. Wire Transfers -- The speed of the transfer, typically large dollar transactions, and the inability to recover funds once transferred, leave financial institutions vulnerable to significant risk. We will cover all methods of acceptance, sound business practices, and strong internal controls. The presenter will address UCC 4A, Regulation J, OFAC, and Regulation E, Subpart B. | <p>12:00 p.m. to 3:00 p.m. CT</p> <p>\$249</p> <p>-----</p> <p>Course Four -- 11-18-20 9:00 a.m. to 12:00 p.m. ET / 8:00 a.m. to 11:00 a.m. CT</p> <p>\$249</p> <p>-----</p> <p>Course Five – 11-18-20 1:00 to 4:00 p.m. ET / 12:00 p.m. to 3:00 p.m. CT</p> <p>\$249</p> <p>Or</p> <p>Attend All Five Classes for \$995</p> |
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| | <ul style="list-style-type: none"> • Course Four -- 11-18-20 – Cards – Debit and Credit Cards Join us as we discuss the fundamentals of cards, both debit and credit, familiarize you with the participants and standard terminology, processing, settlement, EMV, fall back transactions, fraud liability counterfeit vs. stolen, Reg E and debit card error resolution, how to protect your chargeback rights, and issuer/merchant best practices. • Course Five – Emerging Payment Channels / Faster Payments What's the Real Risk – Financial institutions must be aware of the evolution of payments in the U.S. Join us as we talk about what is currently available, whose offering these services, the differences between real time and near real time. We will provide an update on the RTP network and the Federal Reserve Bank's FedNow product. Participants will be provided a review of the attributes of some of the most popular products, the benefits of faster payments, and discuss ways to mitigate the risk. An introduction of virtual currencies, including bitcoin, and how does the IRS, the US government, and CFPB views the use of crypto currencies. | |
| 11-19-20 | Debit Card Disputes Financial institutions must ensure that they are correctly interpreting Regulation E and are compliant with all requirements for processing error disputes for debit card transactions. This webinar will review the error resolution process and the very specific requirements for disclosing information to your customers during the investigative process. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 12-1-20 | Faster Payments Program Join us for a full day of virtual learning. We will have industry experts focused entirely on current and emerging advancements in faster and real-time payments. Attendees will get a better understanding of the real-time and near real-time payment processes available and learn more about the options financial institutions have available to stay competitive and relevant in this changing environment. The experts will provide real-world guidance that will help attendees understand how to fit faster payments into their payments strategy. Sessions will include the risks and the rewards as well as the dreaded dispute process. The curriculum details are in progress but mark your calendar now for this full day event that you will not want to miss. | Virtual Times to be Determined \$249 |
| 12-8-20 | Top 10 ACH Audit Exceptions | Webinar |

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PaymentsFirst is **Members First**!

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| | As the ACH audit year comes to a close, join the speakers to review the season's top audit exceptions. Learn how correct these issues and avoid them in your 2021 audit. | 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 12-10-20 | Fallback Transactions Both Visa and MasterCard have new products designed to improve processes around disputes and claims. Attend this session to learn about these dispute process changes and the impact they will have on your institution. Topics include: How to protect your chargeback rights? What liability concerns of fallback transactions you should be aware of. What industry impact that Petroleum liability extensions have had? Learn how to prepare your financial institution for fallback transactions and the potential fraud your financial institution may be exposed to under the rules of the payment processing network. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
| 12-11-20 | Complimentary Power Hour Topic to be announced | Webinar 11:00 a.m. ET / 10:00 a.m. CT Free |
| 12-17-20 | ACH Stop Payments for Frontline While the ACH Rules clearly segregate stop payments and revoked authorizations, Regulation E views both as "stop payments". Join us for a detailed session covering the ins and outs of revoked authorizations and stop payments. The financial institution's responsibility will be discussed in accordance with the Nacha Operating Rules and with reference to Regulation E. Participants will leave with a clear understanding of the appropriate situations for both types of transactions. Whether you are new to banking or a seasoned employee, this is a session that you do not want to miss. | Webinar 11:00 a.m. ET / 10:00 a.m. CT \$200 |
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