Thursday, October 22, 2020

9:45 – 10:00AM  Welcome and Opening Remarks

10:00 - 10:45AM  General Session

Creating a Culture of Innovation

Peter Tapling, APRP – PTap Advisory, LLC
Peter Davey - The Clearing House

In a digital world, customer expectations are changing at a rapid pace and financial institutions of all sizes are being prompted by their customers to innovate. Peter Davey and Peter Tapling will talk about the tools that your financial institutions can use to take a pragmatic approach to innovation.

10:50 - 11:35AM  Concurrent Sessions

Better Fraud Data, Better Defense

Andrés Rapela, Federal Reserve Bank of Boston

The lack of an accepted and consistent manner for categorizing payment fraud losses has created industry-wide challenges with collecting fraud data, identifying trends and mitigating risks in a timely manner. In 2019, the Federal Reserve convened industry stakeholders from across the payments ecosystem to create the Fraud Definitions Work Group and address these challenges. This diverse group of professionals developed the FraudClassifier℠ model along with a roadmap to encourage industry adoption. Join us for a look at work group deliverables, long-term model values and how your organization can join this effort to fight fraud.

The Impact of COVID-19 on Payments

Ginger Schmeltzer – Aite Group

The 2020 pandemic brought about countless changes in the payments world. Shelter-in-place and social distancing mandates around the world resulted in significant shifts in consumer spending behaviors. Most brick-and-mortar retail businesses (with the understandable exceptions of groceries and liquor stores) were immediately impacted and have had to rethink their business models in order to survive in this new normal. Find out how the move away from in-person purchases and toward order ahead, delivery, and contactless payments has accelerated the shift toward digital payments solutions.
11:40 - 12:25PM  **Concurrent Sessions**

**Cannabis Banking: Boosting Your Bottom Line**  
*Andy Montgomery and Pat Nicholson - Higher Risk Deposit Compliance Solutions, Inc.*

There’s big money in the cannabis business but cannabis deposits require enhanced due diligence and BSA/AML controls. Shouldn’t financial institutions (FIs) be compensated for managing the additional risk? Learn how other FIs are banking cannabis, safely and profitably. Presenters will discuss the financial and compliance equations to help attendees understand what a Cannabis Banking Program looks like and how it can translate to the bottom line.

**Unemployment Fraud – The Fallout and Lessons Learned**  
*Deirdre Ashby, AAP, NCP – The Clearing House*

Fraudsters love disruption, and there has been plenty of that in 2020. In May, programs designed to disburse money to the unemployed attracted fraudsters who used money mules, identity takeover, and other schemes to profit from the chaos brought on by COVID-19. It was an expensive lesson for many state agencies. In their rush to get the funds into the hands of those who were truly entitled, many fraudulent claims (and payments) were processed. RDFIs could have let payments post to valid accounts but took action when they realized something wasn’t right, and their efforts undoubtedly saved Originators millions of dollars. Learn how your peers navigated their way through the massive unemployment fraud scheme and what needs to happen to avoid similar fraud scenarios in the future.

12:25- 1:25PM  **Lunch Break**

1:25 – 2:15PM  **Keynote General Session**

**The Mind Behind the Financial Crime**  
*Michael J. Larson - Homeland Security Investigations*

It’s no secret that those involved in criminal activity gravitate toward quick and easy opportunities to make money. Opportunistic offenders are always on the lookout to exploit trusting and vulnerable persons within society. From America’s founding, precursors to the Department of Homeland Security (DHS) have pursued the perpetrators of financial crimes. With the advent of and advances in technology, financial crimes can now be committed anywhere in the world. Today, DHS is focused on the disruption and dismantlement of Transnational Criminal Organizations (TCOs). By following the money trail, DHS has been able to target and identify the financiers of terrorist groups and criminal organizations through the world. Attendees will hear about current trends in DHS financial investigations and potential red flags warranting attention.
Concurrent Sessions

**BSA/AML & OFAC Risk: Strategies for Building Effective Compliance**
*Matthew Luzadder - Kelley Drye & Warren LLP*
In many financial institutions (FIs), enterprise risk management, BSA/AML/OFAC compliance, and fraud prevention responsibilities are located in different departments. Effective compliance programs tap into the shared purposes and resources of these functions to increase productivity and reduce friction. Recent actions taken by law enforcement and regulators highlight why FIs should break down silos and encourage cross-functional approaches. This interactive class will work through questions and “real life” scenarios to help attendees avoid the situations that lead to headlines and horror stories.

**Business Continuity During a Pandemic and Beyond**
*Adrian Brown, AAP, APRP - The Clearing House*
Expect the unexpected. 2020 has definitely brought about unique circumstances and challenges. Working from home for a month, maybe, but six? The COVID-19 Pandemic has highlighted the importance of Business Continuity Management (BCM). We’ll review the core principles of building a Business Continuity Plan (BCP) with a focus on payments processing and considerations for natural disasters and pandemics. Learn best practices for navigating through uncertain times and ensuring preparedness in the future.

3:10 - 3:55PM

Concurrent Sessions

**Understanding the Potential of APIs in Payments**
*Orlando Santos – Mastercard*
An Application Programming Interface (API) is a protocol for allowing one software program to communicate with another. Learn how APIs in financial services are evolving to enhance customer experience and what you should consider as your institution develops an API strategy.

**A Tale of Three Reversals: Real Life Case Studies**
*Debbie Barr, AAP, CTP – Nacha*
Within a few short weeks in the fall of 2019 the ACH Network experienced three situations that started discussions of reversals across the industry. In one situation reversals were used that should not have been, in the second situation reversals were not used but should have been, and in the third situation reversals saved the day. Attendees will learn about each scenario, what was done right, what could have been done better, and how the decisions made by participants impacted others throughout the Network.
4:00 - 4:45PM  General Session

The Journey to the RTP® Network
Amy Smith, AAP, CAE – The Clearing House
Chris Richards - The Cape Cod Five Cents Savings Bank
Tina Knapp - ESL Federal Credit Union
For a few years now we’ve been talking about RTP as the next new payment network to hit the U.S. and have watched as the number of banks, core processors and FinTech partners have announced their plans and gone live. Now it’s about the community banks and credit unions. Join this panel discussion, as we discuss the journey from understanding to decision to implementation and all points in between.

4:45 - 5:00PM  Wrap-up / Exhibitor Prizes (must be present to win)

5:00 - 5:30PM  Virtual Happy Hour
Grab your favorite after-work beverage and munchies and return for some end-of-day interaction with other Concepts attendees! Choose from several Zoom Meetings hosted by Speakers, Exhibitors or TCH Staff

Friday, October 23, 2020

9:00AM – 1:00PM  Agenda On-Demand
Thursday presentation recordings will be accessible for all conference attendees. This is your opportunity to view concurrent or general sessions that you missed the day before.

Continuing Education Renewal Credits - Consume all ten 45-minute sessions and one 50 minutes session (keynote) for a total of 500 minutes of education, to earn 10 continuing education credits.

Agenda subject to change without notice.