Wednesday, September 12, 2018

1:30 – 2:30 pm  |  Pre-Conference Session  |  NCP Alliance Meeting

3:00 – 6:00 pm  |  Pre-Conference Session  |  AAP Alliance Meeting

5:00 – 6:30 pm  |  Early Conference Check-in

6:00 – 7:30 pm  |  Welcome Reception
Your chance to meet and mingle with other conference attendees, industry solution providers and staff from The Clearing House Payments Authority. Join us for food, fun, and prizes!

Thursday, September 13, 2018

8:00 – 8:30 am  |  Continental Breakfast and Registration

8:30 – 9:45 am  |  Welcome and Opening General Session  |  The Future of Digital Payments (G)
Peter Davey - The Clearing House

Today’s payments can move at the speed of light, any day, any time and at any hour. For payments professionals, it can be hard to keep up with the current state of the industry and payment options, let alone knowing what’s next. So how do you plan for the future? Peter will kick off the conference with a high-level, high-energy look at where the payments industry is headed and the future of real-time Payments in a digital and connected world.

10:00 – 11:00 am  |  Concurrent Session  |  Recent Developments in Payments Law (G)
Amanda Mollo – Alston & Bird

This session will provide an overview of recent legislative, regulatory, and litigation developments applicable to electronic payments. Attendees will receive a timely update about the evolving legal framework for payment services, including relevant proposed rules, enforcement actions, regulatory guidance and private litigation.

| Concurrent Session  | Contactless Card Payments at the Point of Sale (G)
Richard Heckmann - Visa

Consumers continue to see changes in how they pay for goods and services at the point of sale, from EMV, In-App purchases, the Pays, and more. This session will provide insight on what to expect over the near term, as Visa enables contactless cards on a broad scale in the United States.

Session Audience Key: (G) = General (All attendees), (FI) = Financial Institutions
### Thursday, September 13, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
<th>Speaker/Organizer</th>
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<tbody>
<tr>
<td><strong>11:15 am – 12:15 pm</strong></td>
<td><strong>Concurrent Session</strong></td>
<td>Money Laundering and ePayments (FI) &lt;br&gt; Meg Prieur, AAP - The Clearing House</td>
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<td></td>
<td>BSA requirements include ensuring that all transactions are subject to review for suspicious and unusual activity. Electronic payments can be generated by your accountholders via numerous platforms: ACH company origination, person-to-person and bill payment portals, telephone instruction and written authorization. This session will address how electronic payments can be used for money laundering and the considerations financial institutions should incorporate in transaction monitoring.</td>
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<td><strong>12:15 – 1:45 pm</strong></td>
<td><strong>Lunch with Keynote Presentation</strong></td>
<td>Panel Discussion: The Player’s Perspective (G) &lt;br&gt; The Clearing House, NACHA, Visa, and Federal Reserve Bank</td>
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<td>Sit back after lunch and enjoy an interactive exchange between moderator and panelists as they discuss the outlook and potential for the various payment channels (ACH, Card and RTP). Time will be allotted for audience questions too.</td>
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<td><strong>2:00 – 3:00 pm</strong></td>
<td><strong>Concurrent Session</strong></td>
<td>Real-Time Payments on the Move (FI) &lt;br&gt; Peter Davey - The Clearing House</td>
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<td>RTP went live in November 2017 and now covers about 30% of the Deposit Base with more banks being on-boarded. Find out the latest on the growth of this ecosystem and how it applies to your financial institution.</td>
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<td><strong>3:15 – 4:30 pm</strong></td>
<td><strong>General Session</strong></td>
<td>Operating 24/7/365: A Dialogue with Community Institutions (G) &lt;br&gt; Amy L. Smith, AAP, CAE - The Clearing House</td>
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<td>Community banks and credit unions are working to keep pace and embrace change as the industry ushers in Same Day ACH, new and faster payments channels, and products that enable quick and effective personal and business commerce. We’ll address ways to garner senior management support, engage core processors, establish a plan and business cases, and discuss the operational impacts and adjustments necessary to actively participate in the faster payments revolution.</td>
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<td><strong>4:30 – 4:45 pm</strong></td>
<td><strong>Conference Wrap-Up / Sponsor Prize Drawing</strong></td>
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*Optional pre-conference sessions and Opening Reception on Wednesday. Conference sessions take place all day Thursday.
Agenda subject to change without notice.

Hosted by The Clearing House Payments Authority

Questions?
• Call 800-875-2242, Option 3
• Email education.services@theclearinghouse.org
• Visit www.tchpaymentsauthority.org

Exhibitors

• ECCHO
• Federal Reserve Bank
• TCHPA

General Sponsors

• Visa
• NACHA