



July 21-24, 2019

Emory University
Conference Center Hotel
Atlanta, GA



Welcome



Payments Mastery is Yours for the Taking

The Payments Institute (TPI) provides you the opportunity to expand your payments knowledge – a true investment in yourself and in your organization. After hosting TPI for over 30 years, we're confident you'll succeed like thousands of others.

Build Your Network

At TPI you will gain from what others have already experienced. Every industry gathering boasts networking, but at TPI you have many opportunities to build new relationships or reconnect with established friends, both inside and outside of the classroom. TPI offers several occasions to learn from your peers at receptions, dining events and other social events planned throughout the week.

Design Your Personal Curriculum

TPI is a unique educational event offering five schools of study, two master's programs plus daily lecture halls that students may select from to personalize their experience. There's flexibility to choose your own path based on what you and your organization need. You'll feel confident about receiving the most current information in the dynamic payments and payments risk space. TPI provides actionable takeaways that you can implement immediately upon returning to work.

Become Nationally Accredited

At TPI, you can launch the next step in your career by becoming an accredited payments professional. TPI offers the AAP Prep School of Study and the APRP Prep School of Study for the newly launched Accredited Payments Risk Professional accreditation. Both prep schools present content related to the AAP and APRP exams and complement existing exam preparations.

Remember, Payments Mastery is Yours for the Taking. It is my pleasure to formally invite you to take the next step and join us this summer in Atlanta. I hope to see you there.

A handwritten signature in black ink that reads "Jane E. Larimer". The signature is fluid and cursive, with a large initial "J" and "L".

Jane Larimer
Chief Operating Officer and General Counsel
NACHA

Curriculum

Schools of Study

All courses outside of the master's programs are intermediate in level and many are offered in more than one school of study. Master's programs courses are advanced and students must meet eligibility requirements. See page 16 for detailed information about the master's programs.

AAP Prep

The Accredited ACH Professional (AAP) Prep School of Study complements existing AAP exam preparatory education. Coursework focuses on topics that parallel the exam, including the *NACHA Operating Rules*, the ACH Network and other payments systems, technical and operational ACH requirements, risk management and government regulations.

- ACH File Formats
- Audit & Risk Assessments 101
- Comparative Payment Systems
- Do you Really Understand the *NACHA Operating Rules*?
- Essentials of the ACH Network Part I
- Essentials of the ACH Network Part II
- Payment Systems Regulations
- Risk for All Payment Types
- Standard Entry Class Codes 101
- The Ins and Outs of Exception Processing
- Topics in Regulation: Regulation E
- Topics in Regulation: The Green Book
- Topics in Regulation: UCC 4A
- Who Wants to be Accredited? – Monday, Tuesday, Wednesday

- Comparative Payment Systems
- Compliance Lines of Defense
- Enterprise Risk Management
- Examining Risk from the Business Perspective
- **NEW!** Onboarding for Everyone!
- Payment Systems Regulations
- Putting FFIEC Guidance into Practice
- Risk for All Payment Types
- **NEW!** Strategies for Selecting & Onboarding Third Parties
- Survey of Card Products & Clearing
- Understanding Third Party Relationships
- Who Wants to be Accredited? – Monday, Tuesday, Wednesday
- **NEW!** Wires: Functionality & Risk Study



General Payments Systems

In this School of Study, students carefully examine the core payment systems such as the ACH Network, checks and image-based checks, debit and credit cards, and wires. Students will learn the characteristics and uses of each payments system, participant roles and responsibilities, operational aspects of payment-related products and gain an understanding of the relationships between those mechanisms.

- ACH File Formats
- **NEW!** Checks: Functionality & Risk Study
- Comparative Payment Systems
- Concepts of Treasury Management
- Do You Really Understand the *NACHA Operating Rules*?
- Essentials of the ACH Network Part I
- Essentials of the ACH Network Part II
- Standard Entry Class Codes 101
- Strategies for Marketing & Implementing Products: Shark Tank Edition
- Survey of Card Products & Clearing
- **NEW!** Wires: Functionality & Risk Study

APRP Prep

The Accredited Payments Risk Professional (APRP) Prep School of Study complements existing APRP exam preparatory education. Coursework focuses on topics that parallel the exam topic areas, including payments risk management fundamentals, payment systems, payments risk policy and governance, payments risk management systems and controls, physical and information security and regulatory environment.

- Audit & Risk Assessments 101
- Business Continuity Planning: Are You Prepared?
- **NEW!** Checks: Functionality & Risk Study



Payment Innovations & Technologies

In this School of Study, students focus on emerging industry developments and disruptors such as cryptocurrency and blockchain, mobile and digital banking, tokenization, APIs and more.

- Payments Revolution Part I: Technology
- Payments Revolution Part II: Payment Experience
- **NEW!** Strategies for Developing Fintech Partnerships
- **NEW!** The Impact of Disruptors
- **NEW!** Using ISO 20022 to Modernize Payment Formats
- **NEW!** XYZs of APIs



Payments Risk & Compliance

In this School of Study, students examine the risks associated with the core payment systems as well as the rules and laws governing compliance. Courses focus on emerging trends in fraud, fraud prevention and data security and privacy. Students also complete a comprehensive study of the associated rules and regulations, coming away with a deep understanding of the evolving risk and regulatory environment as well as the tools to mitigate threats.

- Audit & Risk Assessments 101
- Business Continuity Planning: Are You Prepared?
- Compliance Lines of Defense
- Enterprise Risk Management
- Examining Risk from the Business Perspective
- **NEW!** Onboarding for Everyone!
- Payment Systems Regulations
- Putting FFIEC Guidance into Practice
- Risk for All Payment Types
- **NEW!** Strategies for Selecting & Onboarding Third Parties
- The Ins and Outs of Exception Processing
- Topics in Regulation: Regulation E
- Topics in Regulation: The Green Book
- Topics in Regulation: UCC 4A
- Understanding Third Party Relationships



Lecture Halls

Lecture Halls encompass a wealth of topics. These daily sessions enhance the focused education students receive at The Payments Institute.

- **NEW!** APIs & Blockchain: Exploring Potential Impact to Payments
- **NEW!** Industry Update: Faster Payments State of the Movement
- Introduction to the U.S. Payments Ecosystem
- **NEW!** The Psychology of Payments



Master's Program*

The Payments Institute's Master's Program is for seasoned payments professionals wanting to explore the business strategies shaping payments today. Students contribute to sessions and discussions to define the impact of new and emerging payments, and participate in practical, hands-on scenario planning to mitigate risk in a changing environment.

- **NEW!** Advanced APIs
- **NEW!** Cybersecurity Response (ACH)
- Faster Payments Strategies
- Grow with Corporates
- How to Present Ideas to Your Board & Lab
- **NEW!** Master's Class Share & Tell
- Payments Risk Management Systems & Controls
- Planning for the Future of Payments
- **NEW!** Same Day ACH Use Cases
- The Impact of Fintech on the Traditional Payments Participant
- The Payments Court: Law & Order



NEW! Payments Risk Management Master's Program*

In the Payments Risk Management Master's Program, students master the complexities of risk management across traditional and emerging payment types, a skill that will continue to increase in value to payments risk professionals and the diverse organizations that employ them. Effectively managing payments risk is crucial for organizations that provide payment services, such as financial institutions, solution providers and processors, businesses and other end-user entities that use these services, and examiners who oversee this activity. The Program provides students with a sharper skill set to become an expert in risk management strategies, concepts and mitigation techniques within the payments ecosystem.


- Advanced APIs
- Advanced Enterprise Risk Management
- BSA & AML Sanctions: Crossing Organizational Silos to Ensure Compliance
- Cybersecurity Response: Methods & Messages
- Faster Payments Risk Strategies
- How to Present a Risk Event to Your Board & Lab
- Master's Class Share & Tell
- Onboarding & Agreements: Protecting Your Organization from Risk
- The Payments Court: Risk & Cybercrime
- Understanding the Payments Risk Environment
- Using APIs for Risk Mitigation

**There are limited seats available in the master's programs and TPI Alumni (2016, 2017 or 2018), AAPs, and APRPs are eligible to apply. Students must enroll in TPI 2019 and the master's programs. Contact Stephanie Prebish (sprebish@nacha.org) for more information.*



Daily Schedule


Sunday, July 21

10:30 AM-5:30 PM	Registration & Information
12:00-12:15 PM	How to Win at TPI
12:15-1:30 PM	Lecture Hall Introduction to the U.S. Payments Ecosystem
1:30-1:45 PM	Break
1:45-3:45 PM	Classes
3:45-4:00 PM	Break
4:00-5:30 PM	Classes
5:35-5:45 PM	Class Pictures
5:45-6:45 PM	Opening Reception <i>Sponsored by</i>  REGIONAL PAYMENTS ASSOCIATIONS
6:45-8:00 PM	Dinner

Monday, July 22

6:30-8:30 AM	Breakfast
7:45 AM-4:30 PM	Registration & Information
8:30-9:45 AM	Lecture Hall APIs & Blockchain: Exploring Potential Impact to Payments
9:45-10:00 AM	Break
10:00-11:30 AM	Classes
11:30 AM-12:45 PM	Lunch
11:45 AM-12:15 PM	Lunch & Learn Who Wants to be Accredited?
12:45-2:45 PM	Classes
2:45-3:15 PM	Break
3:15-4:45 PM	Classes
4:45-5:15 PM	RPA Scholarship Recipient Ice Cream Social <i>Invitation Only</i>
5:15 PM	Dinner on Your Own

Tuesday, July 23

6:30-8:30 AM	Breakfast
8:00 AM-4:00 PM	Registration & Information
8:30-9:30 AM	Lecture Hall Industry Update: Faster Payments State of the Movement
9:30-9:45 AM	Break
9:45-11:00 AM	Classes
11:15 AM-12:30 PM	Classes
12:30-1:30 PM	Lunch
12:45-1:15 PM	Lunch & Learn Who Wants to be Accredited?
1:30-3:00 PM	Classes
3:00-3:15 PM	Break
3:15-4:30 PM	Classes
4:30-5:30 PM	Tuesday Night Social <i>Sponsored by</i>  REGIONAL PAYMENTS ASSOCIATIONS
5:30-6:30 PM	AAP/APRP Mixer
6:30 PM	Dinner

Wednesday, July 24

6:30-8:30 AM	Breakfast
8:00 AM-2:30 PM	Registration & Information
8:30-9:45 AM	Lecture Hall The Psychology of Payments: Overcoming Fear
9:45-10:00 AM	Break
10:00-11:30 AM	Classes
11:30 AM-12:30 PM	Lunch
11:45 AM-12:15 PM	Lunch & Learn Who Wants to be Accredited?
12:15-1:45 PM	Classes
1:45-2:00 PM	Break
2:00-3:15 PM	Classes
3:20-3:45 PM	Commencement

Courses

ACH File Formats



ACH Origination begins with a properly formatted file. This course focuses on the intricacies of ACH Record Formats. Faculty takes students on a comprehensive and detailed tour of the 94 characters that comprise an ACH entry. Students also review Addenda Records and proper formatting, and examine field purposes, specific field values and commonly experienced problems. The instructor provides tips for optimizing ACH Network participation with a command of the bits and bytes of ACH.

APIs & Blockchain: Exploring Potential Impact to Payments



This lecture hall examines APIs and blockchain technology and the impacts to payments of each. Application programming interfaces (APIs) have proven their value across many industries for a number of years now, allowing for a model of smart integration and seamless experiences. The pendulum for this model now swings towards banking, with services ranging from bank account management to fraud prevention via real-time payment validation. This course introduces the concepts of APIs, how they might be used in the payments world and what NACHA and industry stakeholders are doing to advance their usage. The second part of the course examines blockchain technology and how the nature of blockchain challenges the notion of a central trusted authority that is inherent in online transactions today with attributes that some say democratizes the marketplace. As financial institutions and others seek to apply blockchain technology in new ways, the future will be quite interesting. Will it revolutionize the marketplace?

Audit & Risk Assessments 101



This course examines the requirements of the annual ACH audit, including both the operational and risk assessment guidelines. It also provides students with necessary information and insights to effectively perform both the ACH and risk assessment audits and to monitor compliance with the *NACHA Operating Rules* and other regulations. Gain an understanding of the functions that need to be audited, explore where noncompliance may represent increased risk and assess potential liabilities.

Business Continuity Planning: Are You Prepared?



Over the last several years the U.S. has seen hurricanes, floods and blizzards that have all changed the payments landscape in the way financial institutions, corporations and government entities react to crises. What processes and contingencies have been implemented in the years since these events? Learn what you should and must do to ensure that you are not the weakest link. With your organization's reputation and business vitality at risk, having a plan in place is critical to your organization properly reacting to natural disasters and other emergencies.

Checks: Functionality & Risk Study



Although the use of electronic payments is ascending, the use of checks – whether paper or image – continues. This course explores different types of negotiable instruments and the products and systems that support them, such as Remote Deposit Capture, other mobile options and corporate availability for those organizations to keep up with these advancements. Students gain an understanding of the key attributes, life cycles, capabilities, uses and developments in checks and images, including the possible impact of faster payment mechanisms to this legacy system. Risk mitigation and detection methods are also reviewed.

Comparative Payment Systems



There is no need to get lost among the different payment systems. Faculty members guide students through these systems in an interactive discussion that provides a greater understanding of the comparative benefits and uses of these payment methods. Gain a working knowledge of the governing rules, laws and regulation, and much more.

Compliance Lines of Defense



Internal monitoring and compliance testing represent two lines of defense for financial institutions and Originators. Students in this course learn how to effectively manage these lines and comply with ever-changing compliance requirements while gaining a deeper understanding of what exactly it is compliance departments are responsible for handling.



Concepts of Treasury Management



Treasury and cash management are central to corporate payments. Understanding the principles and tools of both is critical. Students delve into the reality of using treasury management services in today's environment, and learn about current trends and developments. Global treasury issues and considerations, fraud prevention and the risks associated with some services are also addressed, as are the benefits of having a Certified Treasury Professional on staff.

Do you Really Understand the NACHA Operating Rules?



Do you follow the *NACHA Operating Rules* to the letter all the time? Does your organization have processes in place that, when compared to the *Rules*, might make sense for your organization but could be considered a rules violation? This interactive course looks at some processes that walk a fine line between compliant and noncompliant. Using examples submitted anonymously from other students and from real-life audit findings, students come away with an understanding of why the *Rules* are written as they are and how the application of the *Rules* may vary. Students interested in attending this class will have the opportunity to submit questions prior to TPI.



Enterprise Risk Management



Risk is inherent in an organization's business strategies and operations. Articulating, understanding, and managing that risk and having the necessary accountability, instills confidence within the organization and among external stakeholders. This course exposes students to the basics of enterprise risk management (ERM) from a financial institution perspective. ERM topics covered include identifying, reporting and controlling risks, and the progress being made in the financial world when it comes to ERM.



Essentials of the ACH Network Part I



This course introduces students to the ACH Network and ACH payments. The instructor reviews functionality to support payments and information, key attributes and funds flow for debit and credit entries. Students learn how Standard Entry Class Codes are used for Direct Deposit and Direct Payment via ACH, consumer and corporate payments and non-payment entries. Participant roles and responsibilities are explored.

Essentials of the ACH Network Part II



Students gain a deeper understanding of complex concepts and nuances in the *NACHA Operating Rules* that relate to payment origination and receipt, risk management, rules, compliance, enforcement and exception processing. Faculty explores operational, legal and business aspects of the *Rules*, and offers insights into best practices, paying special attention to warranties, liabilities and responsibilities surrounding ACH participation. Students also learn to draw distinctions between commercial and consumer considerations, explore ODFI and RDFI perspectives, and discuss the use of third parties.

Examining Risk from the Business Perspective



Businesses face varying levels of financial risk on a daily basis. This course explores four categories of risk – Market, Credit, Liquidity and Operational – from businesses' perspectives. There will be an emphasis on Liquidity Risk and Operational Risk touching on fraud risks, financial institution relationship management, vendor risks, internal procedural risks and funding risks.

Industry Update: Faster Payments State of the Movement



Same Day ACH, Real-Time Payments, Zelle and other faster payment options continue to expand, and many of us feel like we are on information overload. Making decisions on where to go with faster payments can be baffling, whether you are a financial institution or corporate practitioner. Speakers lay out the fundamentals of faster payments and the role NACHA and the Regional Payments Associations play in the faster payments education space as well as the efforts of the Federal Reserve, The Clearing House and other market influencers.

Introduction to the U.S. Payments Ecosystem



This lecture introduces students to the U.S. payments system and explains how payments work within and across channels through various participants. Topics covered include ACH, wire, check, card, cash and treasury management. Networks, nuances and rules, as well as participants' roles and responsibilities, are also discussed. Students learn how payments move, what regulatory bodies affect each payment type and how payments clear and settle. This level-setting course gives students a firm foundation about the payments ecosystem.

Lunch & Learn: Who Wants to be Accredited?



Monday, Tuesday and Wednesday

Hungry to be accredited? If so, be sure to grab your lunch and join your fellow aspiring AAPs and APRPs for this interactive event. Board of Regents members focus on exam preparation tips and provide a forum for AAP and APRP candidates to ask questions about subject matter covered in the courses they attend each day. Students who have registered for or are considering sitting for the AAP or APRP exam are encouraged to attend. These daily classes vary in content, so you don't want to miss one. Seating is limited to the first 45 students.

Onboarding for Everyone!



This course examines the steps that must be considered when selecting other business partners and clients. In today's climate, where Know Your Customer (KYC) goes beyond knowing only your customer to Know Your Customer's Customer (KYCC), understanding the due diligence process required is critical. Increased scrutiny and evolving threats demand constant reevaluation of onboarding business partners. Students come away from this class with ways to help make informed decisions to benefit their organization.



Payment Systems Regulations



This class introduces students to the so-called "alphabet soup" of laws and regulations that govern payments. The purpose and scope of applicable laws and regulations are explored, as well as how they are administered and enforced. The course also examines how they intersect with private-sector operating rules. Students leave this course with reference tools important for any subsequent courses.

Payments Revolution Part I: Technology



The continuously evolving payment capabilities of smartphones, and the development of touchless devices such as VISA's payment ring and Amazon Alexa, have demonstrated their consumer appeal. The person-to-person space is also giving rise to greater consumer purchasing power with companies like Facebook, PayPal, Venmo, Google and Square, and now with the FI-supported Zelle upping the payments ante. This course explores the interconnectivity of the technology surrounding the payments revolution and provides insight into how your organization can adopt some of these capabilities to benefit both you and your customers.



Payments Revolution Part II: Payment Experience



Building upon the technologies discussed in Part I, this course provides a deep look into the changing face of commerce, and how it directly correlates to evolving technology. With apps like Uber automatically processing your fare with the card on file, and Starbucks allowing you to place an order and pay before getting to the coffee shop, merchants are completely changing the consumer payment experience, especially for those offering reward programs. In a world where faster has become a way of life, these enhancements are winning consumers over in the user experience arena. Attend this class to understand how e-commerce and data contextualization have evolved, as well as how better in-person payment experiences are affecting consumer and business relationships.

Putting FFIEC Guidance into Practice



In addition to complying with Federal Financial Institution Examination Council (FFIEC) guidance for various functions and activities, including the most recent Cybersecurity Assessment, financial institutions are required to conduct IT/IS audits, ACH risk assessments, GLBA audits and meet other obligations. Instructors in this course will help students understand the purpose and scope of the guidance and required assessments, and help you determine if there are efficiencies to be gained rather than repeat testing.

Risk for All Payment Types



This course introduces students to foundational risk management principles in the payments industry. The instructor discusses risk management across ACH, check, wire transfer and card payment channels, as well as disaster recovery and contingency planning. Students learn core components of enterprise risk, such as risk management life cycles, key terms and risk mitigation business drivers.

Standard Entry Class Codes 101



Standard Entry Class (SEC) Codes are not one size fits all when it comes to the *NACHA Operating Rules* that govern them. There are different requirements for SEC Codes regarding the specifics of the validity of each code, time frames, authorization requirements and liabilities. Improper coding can result in a major headache for your organization. This interactive class provides an overview of SEC Codes to help you prepare to take the AAP exam, and help your organization avoid compliance issues in a fast-paced setting.

Strategies for Developing Fintech Partnerships



More than a fleeting buzzword, fintech is redefining innovation in financial services with new approaches to research and development, collaboration, strategy, and product design and delivery. With a customer-centric focus supported by analytics, fintechs are often good potential partners, especially for projects with goals that extend beyond what traditional banking is accustomed. Fintechs and the regulatory environment surrounding them promise to fundamentally change financial services and payments in the digital age, while disrupting business models and the notion of what it is to be a financial institution. This course helps students develop strategies for developing fintech partnerships.

Strategies for Marketing & Implementing Products: Shark Tank Edition



Making the decision to offer a new product or service is merely the first step on a long road. Determining the features and benefits of the product is essential, but selling the product is the key to its success. Students learn to examine the steps for product and service implementation while examining key attributes of marketing strategy and how to take advantage of tools available to assist in delivering this product to the organization. This interactive course provides examples of products ready for implementation. Students will have the opportunity to work together to build a rollout plan and propose it to see if the product would be sold to a shark!

Strategies for Selecting & Onboarding Third Parties



Third party providers offer organizations many options to assist with day-to-day operations. Opting to use a third party and determining which of an organization's processes could be assumed by a vendor are considerations that must be taken into account. This course examines the steps to be taken to select a third party and how to ensure the partnership works for everyone. Students leave this course with a detailed checklist of items to consider when vetting a third party. Following this course students are encouraged to attend "Onboarding for Everyone!" to examine the process for other vendors and clients.



Survey of Card Products & Clearing



A thorough examination of card networks helps students gain a comprehensive understanding of card-based payments and build a foundation for subsequent card-based concepts. Basic definitions and terms are discussed, as are card-based payment statistics and their impact on the payments industry, examining how business models are changing with regard to emerging risks and fraud, technology and regulation. Faculty discusses how these impact business lines, relationships, decision making and behavior.



The Impact of Disruptors



EMV, Bluetooth, QR codes, Venmo, WeChat, Apple Pay, blockchain. It seems like a new innovation is introduced every day. How do you know what the next big thing will be, and how should your organization prepare for what's coming while integrating existing offerings? In this course, learn how payments are no longer business as usual and why the industry must consider how to do business differently in the face of ever-expanding entrants into the payments ecosphere.

The Ins and Outs of Exception Processing



This course helps students understand and address key exception situations for ACH, checks, wire and card transactions faced by financial institutions and their customers. Students discover what constitutes an exception and explore possible causes of and resolutions to common issues.

The Psychology of Payments



Speed, information, security and certainty are all attributes to be considered when selecting a payment method from the "big four" payment systems of ACH, cards, checks and wires. Yet new entrants to the payments ecosystem, including RTP®, Zelle, ApplePay, Venmo and others offer certain aspects of these attributes as well. This course examines the five stages of payment decisions – denial, anger, bargaining, depression and acceptance – and how to use each step in the cycle to overcome objections and forge the right payments path.

Topics in Regulation: Regulation E



Faculty provide a look into The Electronic Funds Transfer Act and Regulation E. Students learn the purpose of the regulation, requirements related to ACH, ATMs and disclosures, as well as review the Regulation, the official Staff Commentary and the Act itself.

Topics in Regulation: The Green Book



Government payment rules differ from the *NACHA Operating Rules* in ways that could affect a financial institution's liability. This course helps students learn how to limit their institution's liability by providing broad insight into such differences. Topics include the federal government's mandate of Direct Deposit via ACH for all benefit payments; how federal rules differ from the *NACHA Operating Rules*; how to enroll an account holder to receive government payments; and how to handle government reclamations and reports of nonreceipt items. The instructors also review the handling of government returns, DNEs and NOCs, and possible liability for government payments posted in error.

Topics in Regulation: UCC 4A



Article 4A of the Uniform Commercial Code (UCC) requires compliance from financial institutions and corporations, and their business models could be challenged by noncompliance with the obligations defined under the Code. Students gain an overview of the Article, an understanding of how the UCC relates to the *NACHA Operating Rules*, and the significance to financial institutions and their corporate clients.

Understanding Third-Party Relationships



What are third parties? Updates to the *NACHA Operating Rules* revised the definition and clarified the roles of Third-Party Senders. However, uncertainty may still exist around payment intermediaries and their various roles in the ACH Network. Faculty take students on a deep dive into what classifies a Third-Party Sender as such, including guiding them through different payment scenarios outlining who third parties are, what role they play, the risks that need to be considered and when the definition applies to these ACH participants.

Using ISO 20022 to Modernize Payment Formats



To better enable transactional banking across all geographies, high-value, low-value and real-time payments systems from around the world are adopting ISO 20022. ISO 20022 has many uses, including leveraging the format to better enable emerging payment types. Students learn the capabilities of ISO 20022 and hear about the efforts of industry stakeholders, including NACHA and the Federal Reserve, in the transformation of the standard.

Wires: Functionality & Risk Study



This course introduces students to the primary wire transfer systems in the U.S. – the Federal Reserve Bank's Fedwire Funds Transfer System and the Clearing House Interbank Payment System. Topics discussed include the role wire systems play in high-value, urgent payments and how these systems interplay with other Real-Time Gross Settlement systems and the SWIFT international financial messaging network. Students gain an understanding of the key attributes, capabilities, uses and developments in wire transfers, including the possible impact of faster payment mechanisms to this legacy system. Risk mitigation and detection methods are also reviewed.

XYZs of APIs



This course examines cloud computing and how application programming interfaces (API) factor into the internet of things (IoT). Also discussed is how APIs differ between local, web and program and why design and data structure are important.

Credits

Earn Continuing Education Credits

NACHA



Accredited ACH Professional
NACHA—The Electronic Payments Association



Accredited Payments Risk Professional
NACHA—The Electronic Payments Association

The Payments Institute is an effective way to earn all 20 Accredited ACH Professional (AAP) and Accredited Payments Risk Professional (APRP) continuing education credits for the year. AAPs and APRPs may select courses from TPI's curriculum or choose the Master's Program or the Payments Risk Management Master's Program.



Association for Financial Professionals



Certified
Treasury
Professional®



FP&A™

Certified Corporate
**Financial Planning &
Analysis** Professional

By attending TPI, you may also earn recertification credits for the Association for Financial Professionals' CTP/CCM and FP&A programs.

The Payments Institute

Approved for up to 27.3 CTP/CCM recertification credits
Approved for up to 12.3 FP&A recertification credits

Master's Program

Approved for up to 25.5 CTP/CCM recertification credits
Approved for up to 5.1 FP&A recertification credits

Payments Risk Management Master's Program

Approved for up to 25.5 CTP/CCM recertification credits
Approved for up to 10.5 FP&A recertification credits



Master's Programs*

The Payments Institute provides an advanced, robust curriculum for experienced payments professionals wanting to learn more. Depending on what knowledge students seek, they may participate in either the Master's Program or the Payments Risk Management Master's Program.

**There are limited seats available in the master's programs and TPI Alumni (2016, 2017 or 2018), AAPs, and APRPs are eligible to apply. Students must enroll in TPI 2019 and the master's programs. Contact Stephanie Prebish (sprebish@nacha.org) for more information.*



Master's Program

Advanced APIs

This course examines cloud computing and how application programming interfaces (API) factor into the internet of things (IoT). Students also learn how APIs differ between local, web and program and why design and data structure are important.

Cybersecurity Response (ACH)

Responding to an ACH cyberattack is an organization-wide responsibility. From IT and public relations to operations and frontline staff, every person is responsible for remaining vigilant. This interactive course provides informational takeaways on what you can do to assist in preventing a cybersecurity attack, as well as a hands-on simulation specific to an ACH cyber event that provides attendees the opportunity to react.

Faster Payments Strategies

The faster payments movement in the U.S. shows no signs of stopping. All payments participants will be impacted in some manner by a new product, payment system or process. But how do individual organizations make a decision on what to offer and when to implement change? Building a strategy for faster payments goes beyond understanding the "hows" and the "whys." It must also include the "why nots" and the "what ifs." Faculty and students explore faster payments offerings available in the marketplace while examining questions to consider when building a faster payments strategy.

Grow with Corporates

Corporate clients are extremely important to financial institutions of all sizes. However, there can be a disconnect at times when it comes to growing your relationship with existing clients, recruiting new clients and understanding their issues. Many corporates do not understand "ACH speak" and FIs do not always understand "corporate speak." But if you want to grow your corporate client base you have to learn to talk to corporates in a way they will understand. This course helps students broaden their breadth of knowledge of how corporates operate and offers important takeaways to bring back to your institution as you forge new partnerships with corporate clients.

How to Present Ideas to Your Board

Now that you are a payments expert, how do you work within your organization to introduce ideas and instill change? How can you use the information gained this week to more effectively manage risks and costs, improve business processes and derive greater benefits? What is the most effective way to engage your board in these decisions? In this course, students gain information on how to share what you have learned with decision-makers in your company and work to apply your new knowledge to engender positive change in your organization.

How to Present Ideas to Your Board - Lab

This interactive course breaks students into small groups to develop and deliver a mock board presentation, providing hands-on experience to take back to your organization.

Master's Class Share & Tell

This class offers students the opportunity to mingle and interact with fellow students to discuss situations they have encountered, vendors they have used, *Rules* they don't fully understand (or think could be changed) and more. Students are encouraged to send in suggested topics in advance of TPI. Students in both master's programs will engage in this interactive setting.

Payments Risk Management Systems & Controls

Risk management controls impact numerous systems and functions within any organization. Vendor management, business continuity, authentication to verify identity, and capital adequacy are some examples of policies your organization may have in place, but how should they work together to create a risk management profile? Students learn key elements of risk management systems and controls and review how their organization's overall risk strategy may be impacted.

Planning for the Future of Payments

Never before has effective strategic planning been more important in the payments world. Yet, the ability to do it effectively is interrupted by the rapid, and frequently unpredictable, changes in the environment. This course proposes a contemporary strategic planning model that maximizes the opportunity for long-term success.



Same Day ACH Use Cases

This interactive course allows students to brainstorm use cases for Same Day ACH. Students are encouraged to go beyond the often cited and well-documented payroll or insurance claim to present a broader view of the functionality of Same Day ACH, including being paid or paying others or as a method of risk mitigation using the ability to return items same-day.

The Impact of Fintech on the Traditional Payments Participant

You may not have yet encountered the effects of a major fintech innovation in your everyday life at your financial institution – or have you? Fintechs are constantly at work trying to disrupt how FIs function and do business. It is important to know what is going on in the fintech space and understand exactly how you and your organization as a whole will be impacted now and in the future.

The Payments Court: Law & Order

In the payments system, regulations are created to protect the innocent. In this course, the dedicated students who listen to these cases become the judge and jury as they preside over payments-related legal rulings. Teams are divided into plaintiffs and defendants as they strategize to break down the facts of each case. Several preeminent payments attorneys assist in this engaging, interactive course. These are their stories.

NEW!



Payments Risk Management Master's

Advanced APIs

This course examines cloud computing and how application programming interfaces (API) factor into the internet of things (IoT). Students also learn how APIs differ between local, web and program and why design and data structure are important.

Advanced Enterprise Risk Management

The ability to understand, control and articulate risk levels in pursuit of business strategies and accountability for risks taken resonates with stakeholders when it comes to expressing confidence in an organization. This course explores the functionality of enterprise risk management (ERM) from a financial institution perspective. ERM topics covered include identifying, reporting and controlling risks, and the progress being made in the financial world when it comes to ERM.

BSA & AML Sanctions: Crossing Organizational Silos to Ensure Compliance

Having a keen understanding of the role and impact of OFAC and the requirements of the Bank Secrecy Act (BSA) and anti-money laundering (AML) laws as well as new FinCen rules could prevent all financial institutions from facing large penalties, both financial and reputational. Faculty in this course examine why understanding all requirements is necessary and how to ensure the business and operations side of an organization are working together to fully understand the implications of non-compliance.

Cybersecurity Response: Methods & Messages

Responding to a cyberattack is an organization-wide responsibility. From IT and public relations to operations and frontline staff, every person is responsible for remaining vigilant. This interactive course provides informational takeaways on what you can do to assist in preventing a cybersecurity attack and a hands-on exercise simulation that provides attendees the opportunity to react.

Faster Payments Risk Strategies

The faster payments movement in the U.S. shows no signs of stopping. All payments participants will be impacted in some manner by a new product, payment system or process. As payments move faster, it is critical to identify processes to use these mechanisms while ensuring steps are taken to recognize risk. Building a strategy for identifying and mitigating faster payments risk goes beyond understanding the "hows" and the "whys." It must also include the "why nots" and the "what ifs." Faculty in this course explore faster payments offerings available in the marketplace while examining the need to develop procedures to recognize and mitigate risk in the faster payments environment.

How to Present a Risk Event to Your Board

Presenting ideas to your board can be a daunting task, oftentimes one that seems intimidating even to the most experienced professionals. Even more stressful is when you have to present on urgent issues such as the results of a cyberattack or other risk event. However, keeping executive staff informed is crucial to maintain the soundness and reputation of your organization. This course offers tips on ways to prepare for these situations.

How to Present a Risk Event to Your Board - Lab

This interactive course breaks students into small groups to develop and deliver a mock board presentation, providing hands-on experience to take back to your organization.

Master's Class Share & Tell

This class offers students the opportunity to mingle and interact with fellow students to discuss situations they have encountered, vendors they have used, *Rules* they don't fully understand (or think could be changed) and more. Students are encouraged to send in suggested topics in advance of TPI. Students in both master's programs will engage in this interactive setting.

Onboarding & Agreements: Protecting Your Organization from Risk

Partnering with vendors to outsource responsibilities oftentimes improves the day-to-day processes, but ensuring that the agreement clearly defines the responsibilities of each party is critical. Once a vendor has been selected the onboarding process begins. This course reviews the steps to be taken to define the role of each party, ensuring that the agreement clearly spells out the liabilities for non-compliance. Different types of vendor relationships, including selecting third party processors, core processors and other service providers are examined. Following an overview of the topic, students will work in groups to develop a detailed checklist of items to consider when vetting vendors and examining the impact to an organization if warranties and liabilities are not well established.

The Payments Court: Risk & Cybercrime

In the payments system, regulations are created to protect the innocent. In this course, the dedicated students who listen to these cases become the judge and jury as they preside over payments risk-related legal rulings. Teams are divided into plaintiffs and defendants as they strategize to break down the facts of each case. Several preeminent payments attorneys assist in this engaging, interactive course. These are their stories.



Understanding the Payments Risk Environment

This level-setting course introduces students to foundational risk principles in the payments industry. The instructor discusses risk management across ACH, check, wire transfer and card payment channels, as well as disaster recovery and contingency planning. Students learn core components of enterprise risk, such as risk management life cycles, key terms and risk mitigation business drivers.

Using APIs for Risk Mitigation

This interactive course breaks students into small groups to participate in a white board activity to develop ideas on how application programming interfaces (API) can be used to mitigate or identify risk threats. Students will consider functionality of the API and will present ideas to faculty judges to determine which group has created the next big thing in APIs.

Additional Information

Tuition

Early Member (through May 24, 2019)	\$2,295
Member	\$2,495
Nonmember	\$2,795
AAP/APRP/NACHA Direct Financial Institution Member*	\$2,195

* You must be an AAP or APRP in good standing or an employee of a NACHA Direct Financial Institution Member to qualify for this special rate.

Enroll online today at www.PaymentsInstitute.org or complete the TPI Enrollment Form on page 23 and return it to NACHA. If you have questions or need more information, please call us at 703-561-1100.

Lodging

Tuition fees do not include hotel accommodations. Students are responsible for reserving and paying for their own hotel rooms at the Emory University Conference Center Hotel. NACHA's special group rate is \$167 per room, per night, plus taxes and fees.

Emory University Conference Center Hotel
1615 Clifton Road
Atlanta, Georgia 30329

There are two ways to make your reservation.

1. **Call:** 1-800-933-6679 and ask for **NACHA's The Payments Institute** group room block.
2. **Online:** Reserve your room at <http://bit.ly/TPIHotel>.

The hotel cut-off date is **Tuesday, July 2, 2019**, at 5:00 PM Eastern Time and you must guarantee the reservation with a credit card. You must cancel by 5:00 PM Eastern Time at least three days prior to arrival to avoid penalty fees. We recommend making your reservations early, as we cannot guarantee availability.



Meals

TPI inclusive tuition fees include meals beginning with Sunday dinner through Wednesday lunch, with the exception of Monday dinner. On Monday night, take a break, grab a new or old friend, and enjoy Atlanta's local scene with a night on the town.

TPI 2019 Mobile App

Sponsored by



The TPI Mobile App will be returning this year. Be on the lookout for emails as July approaches for details on how to download and navigate the app to plan your class schedule, connect with other students and faculty, and access class presentations.

The Payments Institute 2019 Board of Regents

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Faculty Organizations

The Payments Institute's esteemed faculty hails from all parts of the payments ecosystem. We recognize them as industry leaders and thank them for dedication and support of TPI.

- Adams & Reese LLP
- Alston & Bird LLP
- Capital One
- Cash Flow Solutions, Inc.
- Central Bank of Kansas City
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- Webster Bank

Thank You

Our Sponsors



Regional Payments Associations (RPAs) are comprised of a nationwide network of 11 associations with over 40 years' experience supporting the evolution of the U.S. payments system. RPAs are independently operated but together provide personalized, grassroots support for both existing and emerging payments systems. For more information about the RPAs, visit www.regionalpaymentsassociations.org.



Transactis transforms traditional billing and payment processing with innovative, reliable, and secure digital solutions. Our advanced technology simplifies receivables management, and is delivered to market through banks and service providers that support millions of businesses. More than a technology provider to resellers, Transactis is a full-service business partner, delivering a broad suite of sales, marketing, technical, and operational support, empowering distributors to more successfully serve their clients.

Education Champion Sponsor



NICE Actimize is the largest and broadest provider of financial crime, risk and compliance solutions for regional and global financial institutions, as well as government regulators. Consistently ranked as number one in the space, NICE Actimize experts apply innovative technology to protect institutions and safeguard consumers and investors assets by identifying financial crime, preventing fraud and providing regulatory compliance. The company provides real-time, cross-channel fraud prevention, anti-money laundering detection, and trading surveillance solutions that address such concerns as payment fraud, cybercrime, sanctions monitoring, market abuse, customer due diligence and insider trading. Find us at www.niceactimize.com

Sponsorships

Sponsor at TPI and go to the head of the class.
Contact Darryl Gole, (dgole@nacha.org) or 703-561-3907
for sponsorship opportunities.

TPI 2019 Enrollment Form

July 21-24, 2019 • Emory University Conference Center Hotel
Atlanta, GA



Name _____

Title _____

Organization _____

Address _____

City _____ State/Province _____ Zip _____

Country _____

Telephone _____ Fax _____

Email _____

Badge Name _____

Are you a member of an RPA? Member Discount Code (MDC) _____

PAYMENT

4 Ways to Pay (Payment must accompany registration)

☐ 1. ACH/Online Banking

UPIC RTN # 021052053, UPIC ACCT # 59058945

Company Entry Description: TPI9, Last Name, First Initial of Registrant

ACH Credit Effective Entry Date: ____ / ____ / ____

Refer to section "4 Ways to Register" below and mail or fax your form to NACHA.

☐ 2. Credit Card:

Please charge \$ _____ to my: ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Acct # _____ Exp. Date: ____ / ____ 3-4 Digit Security Code _____

Signature _____

Name on Card _____

Billing Address _____

☐ 3. Check

Enclosed is a check (made payable to NACHA) for \$ _____

Checks will be accepted only if written on U.S. dollar accounts drawn on U.S. financial institutions. Refer to section "4 Ways to Register" below and mail or fax your form to NACHA.

☐ 4. International Payments

Request information at account@nacha.org (include "International Payment" in the Subject line of the email please) or call +1 703-561-1100 and ask for the Accounting Department. Fax completed registration form to +1 703-713-1641 (secure fax line).

4 Ways to Register

1. **Online:** www.PaymentsInstitute.org

2. **Phone:** 800-487-9180 or +1 703-561-1100

3. **Fax:** +1 703-713-1641

4. **Mail:** Return registration with payment (U.S. currency only) to:
NACHA
Attn: Accounting Department
2550 Wasser Terrace, Suite 400
Herndon, VA 20171 USA

TUITION

☐ **\$2,295 Early Member**
through May 24, 2019

☐ **\$2,495 Member**

☐ **\$2,795 Nonmember**

☐ **\$2,195 AAP, APRP, Direct
Financial Institution Member***

** Only current AAPs, APRPs and Direct Financial Institution Members in good standing may qualify for this special rate.*

Please note tuition does not include lodging.

Cancellation Policy

Cancellation requests will not be accepted via telephone and must be submitted in writing via email to meetings@nacha.org or fax 703-713-1641. Refunds will be processed for the amount paid minus a \$200 processing fee if the request is received by May 24, 2019. **NO REFUNDS** after May 24, 2019.

Please ensure that you are registered at the proper rate and type: (e.g., Member/Nonmember, etc.). No refunds for rate adjustments, due to improper selection of registration type, will be made after July 5, 2019.

Special Needs

If you are disabled, require other special services, and/or medical or religious dietary restrictions, please send a written description of your needs via email to meetings@nacha.org at least 3 weeks prior to the meeting.

**For more information,
please contact NACHA
Member Services at
800-487-9180 or
info@nacha.org.**

Advance payment is required. • No invoices. • Please complete a separate form for multiple students.



2550 Wasser Terrace, Suite 400

Herndon, VA 20171

Phone (703) 561-1100

Fax (703) 713-1641

www.nacha.org

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