



Concepts 2023 Agenda
November 7-8, 2023
Radisson Plaza Hotel Kalamazoo, MI
 hosted by The Clearing House Payments Authority® (TCHPA®)

Tuesday, November 7, 2023

9:00-10:30am	TCHPA APRP Alliance Workshop
10:30am-12:00pm	TCHPA NCP Alliance Workshop
12:00-1:30pm	TCHPA AAP Alliance Workshop
1:45-3:00pm	Concepts 2023 Welcome and General Session
	<p>Ask the Regulators Bank regulators visit numerous financial institutions across the country throughout the year to conduct required examinations. Ever wonder what topics cause the most findings? This panel discussion will bring examiners together to talk payments compliance and to explore industry hot topics.</p>
3:15-4:15pm	<p>Concurrent Sessions</p> <p>FedNowSM Update</p> <p>ACH Rules Update 2023 has been a busy year for the ACH Rules. This session will explore the latest changes to the ACH Rules.</p>
4:30-5:30pm	<p>Concurrent Sessions</p> <p>Secure the Front Door: Protect Your Business Against Synthetic Identity and Remote Authentication Fraud Synthetic identity and remote authentication fraud are responsible for significant monetary losses across the industry. Fraudsters look to exploit potential vulnerabilities at your organization's front door. Fortunately, detection and mitigation approaches have improved, and the industry is working to navigate these ever-changing fraudulent events. Hear industry experts discuss the evolution of synthetic identity and remote authentication fraud, how organizations are impacted by these dynamic threats, and which resources you can access to help your organization.</p> <p>Banking Buzz This session will explore the latest topics buzzing about the payments industry.</p>
5:30-7:00pm	Reception

Wednesday, November 8, 2023

8:15-9:45am	Breakfast and Table Top Discussions
10:00-11:00am	<p>Concurrent Sessions</p> <p>Building a Winning Payments Team From post pandemic work life to retirement and new hires, building a payments team is challenging. How do you keep staff engaged in a hybrid work environment? Are you creating intergenerational harmony among team members? We'll look at tactics to motivate staff and to build a winning strategy.</p> <p>Onboarding Originators and Third-Party Service Providers Join this Dynamic "Christina" Duo as they explore considerations for onboarding Originator and Third-Party customers.</p>

Continuing Education Renewal Credits (does not include Wednesday Alliance Meetings):

Earn up to 8.4 continuing education credits by consuming the following over the course of the two days.

- Seven 60-minute sessions

Agenda subject to change without notice.



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11:15am-12:15pm	Concurrent Sessions RTP Update What's next for RTP? This session will explore what's next as the RTP instant payment network turns six years old and will explore Send Enablement, Request for Payment and future plans for possible international instant payment. Data, Data, Everywhere: Making Data Sense of What It's Telling You! Financial institutions have been placed in the position to identify and prevent fraudulent consumer transactions for years and it's not getting easier or less important! Considering Phase Two of the Micro-Entry Rule and the ACH Risk Management Framework on credit-push transactions, financial institutions have added pressure to monitor, identify, be alerted, and mitigate the risks associated with originated and received ACH transactions. When the data is in several different systems and platforms and manual efforts are the only choice, financial institutions face increased operational, compliance, strategic, liability, and systemic risks. This session will provide examples of "how" you can make data sense out of the transaction data so you can fulfill the responsibilities to protect consumer liabilities and mitigate the risks of the failure to fulfill those responsibilities.
12:30-1:45pm	General Session Recovering Stronger: Navigating the Road to Cyber Resilience After a Cyber Incident In today's digitally interconnected world, organizations of all sizes face the ever-present threat of cyber incidents. Despite implementing robust cybersecurity measures, no organization is immune to the possibility of a cyber breach or attack. The key to overcoming such incidents lies in an organization's ability to recover stronger and build cyber resilience. The session is designed to provide attendees with a understanding of the steps necessary to recover from a cyber incident and emerge stronger and more resilient. It offers valuable insights into the strategic and practical aspects of managing and mitigating the impact of a cyber incident on business operations, reputation, and overall cybersecurity posture.
2:00-3:00pm	General Session Instant Payment Journey This panel discussion brings financial institutions at various stages of implementing RTP and FedNow together with the payments system operators to explore the instant payments journey.
3:00-3:30pm	Wrap-up / Exhibitor Prizes (must be present to win)

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