



Concepts 2024 Agenda
September 25-27, 2024
Grand Traverse Resort and Spa, MI
 hosted by The Clearing House Payments Authority® (TCHPA®)

Wednesday, September 25, 2024

11:00am-12:30pm	NCP Alliance Meeting (NCPs only, separate registration required)
2:00-3:30pm	APRP Alliance Meeting (APRPs only, separate registration required)
4:30-6:00pm	AAP Alliance Meeting (AAPs only, separate registration required)
6:00-7:30pm	Welcome Reception (Conference Attendees)

Thursday, September 26, 2024

8:00-9:45am	<p>Breakfast and Tabletop Discussions</p> <p>Carolyn Hagood, AAP, APRP, NCP, <i>The Clearing House</i> Lisa Iselli, AAP, APRP, <i>The Clearing House</i></p>
10:00-10:50am	<p>Concurrent Sessions</p> <p>Don't Get Left Behind: How to Embrace the Embedded Finance Era Barbara Negron, <i>Atelio</i></p> <p>Learn how Financial Institutions can flourish by incorporating services that integrate financial features directly into non-financial platforms. Discover how this approach, known as Banking as a Service (BaaS), can open up new opportunities for growth. By adopting embedded finance, FIs can create new ways to make money, attract more customers, and remain ahead in a rapidly changing market. Say goodbye to being left out and hello to boundless possibilities.</p> <p>Third-Party Risk Management Adrian Brown, AAP, APRP, <i>The Clearing House</i></p> <p>This session will explore the key considerations when selecting a Third-Party Service Provider for payment processing. We will unpack FFIEC Guidance and other risk management considerations.</p>
11:00-11:50am	<p>Concurrent Sessions</p> <p>Payments Fraud Management Ravi Loganathan, <i>Sardine</i></p> <p>Financial institutions must set up monitoring of ACH by 2026. This session will provide the pillars to a strong fraud management program to include policies and monitoring, and how AI and a central industry source may be part of your solution.</p> <p>Instant Payments Update Amy L. Smith, AAP, CAE, <i>The Clearing House</i></p> <p>RTP® turns seven in a few months and FedNow celebrated its one-year anniversary in July. Instant payments are no longer “new” in the United States. This session will explore each payment rail, how enabling send is critical to adoption, and the unique role of the Request for Payment.</p>
12:00-1:15pm	<p>Lunch and Keynote</p> <p>Unlocking Efficiency in Banking: Leveraging AI for Streamlined Workflows Kevin Miyamoto, <i>Identiffee</i></p> <p>Join us for an insightful conference session where industry experts will delve into the transformative power of Artificial Intelligence (AI) in the banking sector. Discover how credit unions and banks can effectively deploy AI technologies to optimize workflows, enhance customer experiences, and drive innovation. Explore the latest trends, best practices, and real-world applications of AI in financial services, and learn how to harness its potential to stay ahead in the competitive landscape. And yes, this description was written by AI.</p>

Continuing Education Renewal Credits (does not include Wednesday Alliance Meetings):
 Earn up to 10.5 continuing education credits by consuming agenda over the course of the three days.

Agenda subject to change without notice.



Concepts 2024 Agenda

September 25-27, 2024 | Grand Traverse Resort and Spa, MI

hosted by The Clearing House Payments Authority® (TCHPA®)

1:30-2:20pm	Concurrent Sessions Connecting Corporates to Banks with APIs Greg Weddell, <i>Dragonfly Financial Technologies</i> For years, banks were focused on delivering the best online cash management experience through a digital user interface, but times have changed. Modern cloud-based technology leveraging APIs and Event Streams allows corporates to seamlessly deliver instructions from ERP systems and banks to embed their services into accounting and ERP software. Learn about how the future of cash management is already here. Ripped from the Headlines Carolyn Hagood, AAP, APRP, NCP, <i>The Clearing House</i> Join us for a captivating session delving into recent headlines surrounding Bank Secrecy Act (BSA) violations. Through engaging analysis and discussion, we'll dissect cases uncovering root causes, regulatory implications, and lessons learned to help you stay informed and proactive in the ever-evolving landscape of regulations.
2:30-3:20pm	Concurrent Sessions Leveraging Your Payments Products in Your Deposit Strategy Jeff Sharkey, CTP, CMP, CTM, <i>Tru Treasury</i> Many Credit Union and Banking payment products have capabilities that are seldom used effectively. If optimized, though, they can be an advantage in winning business deposits. In this session, Tru Treasury will discuss how Community Financial Institutions and Credit Union business programs can leverage existing capabilities in various products to be more competitive for deposits. ACH State of the Union Jason Carone, AAP, APRP, CTP, <i>The Clearing House</i> Devon Marsh, APRP, <i>Nacha</i> As the backbone of the payments system, the ACH Network has experienced unprecedented growth and evolution in recent years, driven by innovation and industry demand. With record-breaking payments volume and value last year, the ACH Network continues to work and grow. Same Day ACH is stronger than ever, as the \$1 million per-payment limit makes it an even more attractive option. Join us to learn about the most common and the fastest-growing ACH use cases. We'll also look at Nacha's new Risk Management Framework and what your institution can do to reduce the incidence of successful fraud and improve the recovery of funds within the ACH Network.
3:30-4:20pm	General Session Ask the Payments Attorneys Stephen Krebs, <i>The Clearing House</i> Katherine Rzdolsky Rothstein, <i>Taft</i> Join two experienced payments attorneys for an insightful presentation on payments law developments and hot topics. The panelists will cover current legal concerns, including fraud trends, Regulation E, fintech relationships, and the CFPB's section 1033 rulemaking, among others. Come prepared for an engaging and interactive session. Attendees will be encouraged to ask questions.
4:30-6:00pm	Cocktail Reception

Continuing Education Renewal Credits (does not include Wednesday Alliance Meetings):
Earn up to 10.5 continuing education credits by consuming agenda over the course of the three days.

Agenda subject to change without notice.



Concepts 2024 Agenda

September 25-27, 2024 | Grand Traverse Resort and Spa, MI

hosted by The Clearing House Payments Authority® (TCHPA®)

Friday, September 27, 2024

8:15-9:00am	Continental Breakfast
9:10-10:00am	Concurrent Sessions ODFI Risk Management Christina Rice, AAP, APRP, NCP, <i>The Clearing House</i> Maggie Usher, AAP, APRP, <i>Southern Michigan Bank & Trust</i> Pay by Bank Ginny Chappell, <i>JPMorgan Chase</i> As new ways to pay emerge, so do hot-off-the-presses insights and trends around new product launches, customer preferences, and purchasing behaviors. Globally, regulatory efforts like Open Banking are further shaping the payments landscape. In this session, we will look at what it will take to navigate, lead and differentiate payment products and user experiences in the ever-evolving Pay-by-Bank landscape. We will examine Pay-by-Bank as a service, along with insights on the latest bleeding-edge trends, what consumers want, and what will factor into adoption of new payment services.
10:10-11:00am	Concurrent Sessions How FRFS and The Clearing House Are Working Together to Improve ACH Exceptions Jason Carone, AAP, APRP, CTP, <i>The Clearing House</i> Phil Ridgway, <i>FRFS Federal Reserve Financial Services</i> Speakers in this session share how the ACH Operators are joining together to address an industry inefficiency by offering a service through which financial institutions and Fiscal Service can more efficiently, effectively, and securely resolve ACH exceptions. Attendees will leave the session understanding how this partnership will positively impact the industry and what challenges remain. Check Fraud: Utilizing Warranties, Indemnities, and Exchange Rules to Reduce Losses Steve Cree, NCP, <i>ECCHO, The Clearing House</i> In today's digital age, where financial transactions have become increasingly convenient and quick, it is crucial to be aware of the various fraudulent schemes that can compromise the integrity of check transactions, address crucial inquiries regarding the handling of checks and shed light on various aspects - including circumstances where returning a check after the due date is deemed acceptable. Learn to identify prevalent fraudulent schemes and examine the evolving tactics employed by fraudsters. Lastly, discover how to effectively implement ECCHO Rule 9 to minimize losses linked to counterfeit or forged checks.
11:10am-12:00pm	General Session Your Future in Payments Jason Carone, AAP, APRP, CTP, <i>The Clearing House</i> Kevin Miyamoto, <i>Identifree</i> Amy L. Smith, AAP, CAE, <i>The Clearing House</i> - Moderator Greg Weddell, <i>Dragonfly Financial Technologies</i> With so much going on in the payments arena, its challenging to determine what to tackle first. Is it fraud management and mitigation, or deposit growth, or instant payments adoption, or all of the above? Do you focus on consumer e-commerce experiences or expanding your corporate account base? What technology trends and initiatives do you need to throw resources at? This discussion brings together strategic thinkers to help frame how your organization can prioritize and develop an executable plan for your future in payments.
12:00pm	Closing and Prize Drawing

Continuing Education Renewal Credits (does not include Wednesday Alliance Meetings):
Earn up to 10.5 continuing education credits by consuming agenda over the course of the three days.

Agenda subject to change without notice.