

Navigating Your Payments Strategy

Mid-Atlantic Payments Forum

June 13, 2024

Agenda is subject to change without notice

9:30 - 9:40am	Introductions and Housekeeping Mary Gilmeister AAP, NCP - President/CEO (Macha)
9:40 - 10:40am	Where Are We Now? RTP and FedNow Services 2024 Update Allison Baller - Vice President & Head of Industry Readiness (FedNow) Keith Gray – Vice President of Strategic Partnerships (The Clearing House) Debbie Smart, CTP, NCP – Senior Product Marketer (Q2)
10:40 - 11:00am	Networking Break
11:00am - 12:00pm	Payments Risk and Compliance. Current Ponderings on Common Audit Findings Andy Barlow, AAP, NCP - Executive Vice President (Macha) Macha and Payment Advisory Resources have been conducting payment audits and risk assessments for 20 years. Over the last couple of years, we have distilled common findings from our clients, large and small, and will be presenting these findings to you. This conversation will take real life scenarios from ACH and RDC visits and our suggestions for improving operations.
12:00 - 12:45pm	Lunch
12:45 - 1:45pm	The New Regs and What to Do About Them? Gary Stein, Partner, Co-founder, Chief Portfolio Officer, Head of Regulatory & Compliance Advisory (99FinTech LLC) Please join us for this fireside chat as Gary Stein, former senior policy lead at the Consumer Financial Protection Bureau, breaks down the CFPB's open banking, overdraft, and other payments-related rules and activities and discusses what it means for banks, how to get ready, and what the future might bring
1:45 - 2:00pm	Networking Break
2:00 - 3:00pm	Do We Have a Check Fraud Crisis? David Rathke – Item Processing, Lockbox and Content Management Solution Architect (FIS) Since the introduction of EMV chips in 2014/2015, the banking industry has experienced a massive increase in check fraud. According to many experts, check fraud levels have grown three times from pre-pandemic levels, with reports indicating checks as the payment experiencing the most fraud. Fraudsters are using all the tools in their belt, from washing checks to robbing mail carriers and mailboxes for checks to sell on the dark web. Banks must take a proactive approach, moving from one step behind to one step ahead of the fraudsters. Learn how some banks are developing new strategies and deploying innovative technologies to curb the check fraud trend.
3:00 - 4:00pm	Why Instant, Why Now? Todd Koehn – Vice President, Faster Payments Solutions (Bankers' Bank) Ever wondered if instant payments are just another passing fad like the Furby? Join us in this enlightening session where you will discover why overlooking instant payments is simply not an option for your financial institution. Uncover effective strategies to monetize instant payments and stay ahead of the curve!
4:00 - 4:15pm	Wrap Up