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| **Day One****April 2, 2025** | ***Sessions*** |
| **9:00 - 9:10 am CT** | **Welcome to the UMACHA Payments University**  |
| **9:10 - 10:10 am CT** | **ACH Network Snapshot: Volume, Rules, and What’s on the Horizon****Devon Marsh, Nacha**The ACH Network continued its strong growth in both transaction volume and value in 2024. Hear how the numbers stack up, hear the latest thoughts on how network participants are preparing for risk management Rules that take effect in 2026, and learn about other initiatives that will go out for industry comment in the near future. |
| **10:10 - 10:25 am CT** | **Break** |
| **10:25 - 11:30 am CT** | **Check Payments: Rules, Regulations, and Best Practices****Kari Kronberg, PaymentsFirst, and Eric Wester, UMACHA** Join us for discussion on the rules and regulations governing check processing. This session will cover key topics such as transfer and presentment warranties, check adjustments, and an explanation of liability in various check fraud scenarios. Gain valuable insights into how these regulations impact financial institutions and learn best practices for navigating check fraud risks. |
| **11:30 - 11:45am CT** | **Kahoot!** **Kimberly Ellis and Eric Wester, UMACHA**Join us for a fun and engaging trivia session that will test your knowledge on a variety of payments-related topics! From check and ACH rules and regulations to the latest in faster payments, this activity will challenge your expertise and encourage engagement. Don't miss out on this opportunity to learn and compete with your peers (just for fun)! |
| **11:45 - 12:30 pm CT** | **Lunch** |
| **12:30 - 1:30 pm CT** | **Suspicious Activity Reporting – It Takes a Village** **Angelica Larrañaga, ePay Resources**One of the requirements of the Bank Secrecy Act is monitoring for suspicious activity; it is arguably one of the most difficult components. Everyone in your institution plays a role in reporting suspicious activity, so this session helps you determine what everyone’s role is in this process. This session also takes a deeper dive into what a suspicious activity report (SAR) is, what triggers a SAR, what activities may be considered suspicious, when a SAR should be filed, and what happens after a SAR is filed. |
| **1:30 - 1:40 pm CT** | **Break**  |
| **1:40 - 2:55 pm CT** | **Federal Reserve Financial Services Update – FedDetect and Exception Resolution Service****Della Tate, Federal Reserve Bank**FRFS Retail Product Managers will provide an overview of ACH and Check services that focus on risk mitigation, information services, and dispute resolution.  Ensure that your institution is taking advantage of new services designed to help identify potential fraud and adhere to Nacha rules.  Help reduce time-consuming tasks with automated reporting and gain a better understanding of your FedACH activity with FRFS business analytics tools.  Learn more about the expansion of the Exception Resolution Service which provides an industry solution for secure, efficient, and consistent exception processing for financial institutions and the U.S. Department of the Treasury.” |
| **2:55 - 3:05 pm CT** | **Break** |
| **3:05 - 4:00 pm CT** | **WWYD ACH Scenarios****Kimberly Ellis, UMACHA, Kari Kronberg, PaymentsFirst, and Eric Wester, UMACHA**This session will dive into a few scenarios, based on UMACHA member calls, to discuss how to apply the Rules and what to do when the Rules aren’t black and white. The session will also include a few best practices you can take back to discuss with your team.  |

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| **Day Two****April 3, 2025** | ***Sessions***  |
| **9:00 - 9:05 am CT** | **Welcome to Day Two of UMACHA’s Payments University****All Speakers**Recap of day one, including addressing any outstanding questions, and a look ahead at day two.  |
| **9:05 - 10:05 am CT** | **WWYD Check Scenarios****Michael Jeffcoat, ePay Resources and Jennifer Miller, UMACHA**The industry has discussed how checks were “going away” for the past several decades. As we can all attest, that has not happened. Instead, the fraudsters have figured out how to use checks to their advantage. UMACHA receives calls on the Member Hotline regularly with questions related to checks, whether it’s processing issues, fraud, or just odd situations that our member isn’t sure how to handle. Let’s talk through some of the more common scenarios in this session so we’re all prepared for the next check problem at our Financial Institution.  |
| **10:05 - 10:20 am CT** | **Break** |
| **10:20 - 11:35 am CT** | **Rule Breakers: How Nacha’s System of Fines and Arbitration Resolve Issues****Eric Wester, UMACHA** Of course, we know you would never break the rules… but what happens when you are party to an ACH transaction where another financial institution does not appear to be complying with the Nacha Operating Rules? During this session, we will explore Nacha’s System of Fines and Arbitration processes and discuss how they can be used to help resolve issues of non-compliance and disputes between financial institutions  |
| **11:35 - 12:00 pm CT** | **Kahoot!****Kimberly Ellis and Eric Wester, UMACHA**Join us for a fun and engaging trivia session that will test your knowledge on a variety of payments-related topics! From check and ACH rules and regulations to the latest in faster payments, this activity will challenge your expertise and encourage engagement. Don't miss out on this opportunity to learn and compete with your peers (just for fun)! |
| **12:00 - 12:45 pm CT** | **Lunch**  |
| **12:45 - 1:35 pm CT** | **Nacha’s Risk Management Portal – Secure Exchange and More in 2025!****Cathy McNickle, Nacha**Nacha’s Risk Management Portal has been updated to enhance the user experience for financial institutions. Secure Exchange facilitates communications and the sharing of certain documents that may aid in rules compliance, particularly the 2024 and 2026 rule changes. The ACH Contact Registry is approaching 60,000 contacts! Have you searched the Contact Registry, and are your contacts up to date? In this session, Nacha will provide an overview of all the modules and highlight new features coming in 2025. |
| **1:35 – 2:30 pm CT** | **Third-Party Senders: Managing the Risk and Reaping the Rewards of a Successful Relationship****Jordan Bennett, Nacha**In this session, Jordan will discuss how to identify a Third-Party Sender (TPS), the importance of a financial institution/TPS relationship, and what is expected of a TPS on the ACH Network. The session will cover understanding and mitigating risk, documenting processes and procedures, and auditing and reviewing the systems created by the TPS and FI to ensure secure payments for all parties. |
| **2:30 – 2:45 pm CT** | **Break** |
| **Day Two****April 3, 2025****(continued)** | ***Sessions (continued)*** |
| **2:45 - 3:45 pm CT** | **Need for Speed: The Fundamentals of Instant Payments****Kim Ellis, UMACHA and Jessica Lelii, PaymentsFirst**In the ever-evolving landscape of faster payments, understanding the fundamentals of instant payments is essential. Join us as we focus on the two real-time payment networks: RTP (Real-Time Payments) from The Clearing House and the FedNow Service from the Federal Reserve Bank. This session explores the core concepts of instant payments, including a discussion about the key features, benefits, industry adoption, and use cases. This webinar will equip you with foundational knowledge about instant payments. |
| **3:45 - 4:00 pm CT** | **Wrap Up and Open Q&A**  |