

Payments University (Day 1)

Virtual Via Zoom – March 3, 2026

Time (All Times in CT)	Title & Session Description	Speaker(s)
9:00 am – 9:10 am	Welcome to Payments University	UMACHA Staff
9:10 am – 10:00 am	Is Your Financial Institution Ready? <i>This session will cover essential strategies to maintain operations during disruptions. Participants will learn the importance of risk assessments, communication protocols, preparedness planning and testing, and recovery planning to ensure operation resilience. As a result, the attendees will understand how to minimize downtime and support continuity across all business functions.</i>	Kathleen Davis, Federal Reserve Financial Services
10:00 am – 10:10 am	Break	
10:10 am – 11:10 am	Get Your Originators Compliant—and Keep Them That Way <i>ODFIs are responsible for their Originators' compliance with the Nacha Operating Rules. But how can you get the information about new Rules to your Originators and make sure they follow the Rules? In this session, you'll find out how Nacha can help with communicating the information. We'll also share tools to understand new Rules. Plus, we'll provide hints and tips ODFIs employ to get their Originators compliant and keep them that way. This interactive session will also include an ODFI who will share how they learn about and prepare for new Rules.</i>	Jordan Bennett, Nacha Nanci McKenzie, Capital One
11:10 am – 12:15 pm	The Nacha Operating Rules are Evolving: Are You Ready? <i>There are many changes coming to the Nacha Operating Rules, including mandatory Company Entry Descriptions (PAYROLL and PURCHASE), expanded fraud-monitoring requirements for Originators, TPSPs, ODFIs, and RDFIs, changes related to International ACH Transactions (IATs), additional contacts in the ACH Contact Registry, changes to funds availability for certain ACH credits, and a brand-new return reason code. Join us to ensure you are ready for the changes.</i>	Kimberly Ellis, UMACHA
12:15 pm – 1:00 pm	Lunch Break	
1:00 pm – 2:00 pm	Strengthening Your Defense: Federal Reserve Risk Management Solutions <i>In today's threat landscape, robust risk management is imperative. Discover how Federal Reserve Financial Services' innovative suite of fraud detection and anomaly monitoring tools can add to your payment security framework, even if you use a third-party processor. Join us to explore how these current solutions could bolster your preparation for Nacha 2026 rule changes and get a preview of exciting enhancements on our development horizon.</i>	Della Tate, Federal Reserve Financial Services
2:00 pm – 2:10 pm	Break	
2:10 pm – 3:00 pm	Nacha's System of Fines and Arbitration: What You Need to Know <i>This session offers a look at Nacha's System of Fines and the arbitration processes, highlighting how they work, common submission types, and key considerations for financial institutions. It also underscores the importance of completing required ACH audits and reviews Nacha's increased focus on requesting proof of audit or attestation.</i>	Lorie Nash, Nacha
3:00 pm – 3:10 pm	Break	
3:10 pm – 4:00 pm	Do You Have a Clue? Let's Walk Through Check Scenarios <i>In this interactive session, we will review real-life check scenarios financial institutions encounter, focusing on relevant rules and laws governing checks, including your rights and obligations. Audience participation will be encouraged.</i>	Jackie Pagán and Joseph Ruwe, The Clearing House

Payments University (Day 2)

Virtual Via Zoom – March 4, 2026

Time (All Times in CT)	Title & Session Description	Speaker(s)
9:00 am – 9:05 am	Welcome to Day Two of UMACHA's Payments University	UMACHA Staff
9:05 am – 9:55 am	Regulation E in Action: Navigating Error Claims and Resolutions <i>This session will provide an overview of Regulation E with a focus on consumer claims of alleged errors. Carlin will review key case law addressing what constitutes an “error,” the scope of financial institutions’ obligations, and best practices for error investigation and resolution.</i>	Carlin A. McCrory – Troutman Pepper Locke
9:55 am – 10:05 am	Break	
10:05 am – 11:05 am	Winning with Instant Payments: Go Live, Drive Revenue <i>Many financial institutions have already connected to real-time payment rails—but going live is only the first step. The real opportunity lies in turning instant payments into a sustainable growth and revenue engine. In this session, Payments Elsa will break down how banks and credit unions can move beyond technical implementation to drive meaningful adoption, expand use cases, and monetize instant payments. Attendees will learn practical strategies for increasing transaction volume, engaging business and retail customers, and positioning instant payments as a competitive differentiator.</i> <i>Whether you’re newly live or looking to optimize existing capabilities, this session will provide clear, actionable insights to help your institution turn speed into strategy—and innovation into impact.</i>	Dr. Angela Murphy “Payments Elsa”, Pidgin
11:05 am – 12:00 pm	Common ACH Audit Findings <i>Join us as we highlight the most common ACH audit findings, with a focus on recurring compliance gaps and risk areas. Attendees will leave with practical tips to strengthen controls, improve documentation, and prepare for future audits with confidence.</i>	Ross Luecke, UMACHA
12:00 pm – 12:45 pm	Lunch Break	
12:45 pm – 1:35 pm	ACH in Practice: Tough Calls and Real Situations <i>This interactive session walks through unique ACH scenarios and challenges participants to think through how they would respond in real time. The discussion will highlight practical considerations, rule application, and risk management from multiple perspectives.</i>	Eric Wester, UMACHA
1:35 pm – 2:35 pm	Companies Suing Financial Institutions: Recent Cases Arising from Payments Fraud <i>We can all learn from other people's problems. In the payments industry, we can specifically learn from lawsuits filed by customers against other financial institutions. This session will review recent lawsuits filed by customers of financial institutions arising from various types of payment fraud, including check fraud, unauthorized funds transfers, and consumer push payment fraud. This session will also look at best practices and ways that financial institutions can help protect against fraud and be best positioned in cases where a dispute is inevitable.</i>	Jennifer Stokley, Nacha Scott Jones, Adams & Reese
2:35 pm – 2:45 pm	Break	
2:45 pm – 3:15 pm	Expanding Fedwire Funds and National Settlement Service (NSS) Operating Days <i>This session will provide an overview of the Fedwire Funds and National Settlement Service (NSS) Operating Days announcement, benefits of expansion, and implementation considerations.</i>	Sara O’Keefe, Federal Reserve Bank of New York
3:15 pm – 3:45 pm	Put Your ACH Knowledge to the Test <i>This fast-paced trivia session uses Kahoot! to test your knowledge of ACH rules, terminology, and real-world scenarios in a fun, interactive format. Compete with your peers, reinforce key concepts, and pick up insights along the way while you play.</i>	UMACHA Staff
3:45 pm – 4:00 pm	Wrap Up and Open Q&A	UMACHA Staff