



## Sunday, June 26

12:00 PM - 2:20 PM



### Welcome to TPI On Campus

This opening session allows students embarking on their TPI On Campus journey to learn from the expert tour guides offering tips and knowledge on how to make the most of your time.

12:20 PM - 1:30 PM

### Faster Payments: Foundation NEW!



Same Day ACH, RTP, Zelle, FedNow and other faster payments options continue to expand – causing a possible information overload. Making decisions on where to go with faster payments can be baffling, whether you are a financial institution or corporate practitioner. This lecture hall lays out the fundamentals of faster payments to provide a basis for understanding additional coursework later in the week. Faculty will also review Nacha’s Faster Payments Professional Certificate Program.

1:45 PM - 2:45 PM

### Speed Round: Nacha Update NEW!



The ACH Network – with Nacha as its steward – serves as the backbone of electronic payments and all of the payments industry. Working with financial institutions, end users, processors, innovators and regulators allows Nacha to serve as the voice of the industry. The Nacha team is hard at work on numerous initiatives – from creating a new Risk Management Framework to balloting and implementing new rules to creating a faster payments certificate program to refining

a multichannel education strategy. This course, featuring Nacha’s President and CEO, Jane Larimer, will offer a peek behind the Nacha curtain in a lively, fast-paced format.

3:00 PM - 4:30 PM



### Strategic Dilemmas in the Evolution of Payments NEW!

The payments industry is a highly fluid environment characterized by sometimes competing - and possibly complimentary - factors. From customer demands and demographics to competition, economics, technology and risk there is a lot at stake. This course provides students with a glimpse into the world of payments strategy and how to focus on turning challenges into success stories.

## Monday, June 27

8:15 AM - 9:45 AM



### Comparative Payment Systems

There is no need to get lost among the various payment systems, including the trusted platforms such as ACH and wire, checks and cards. Instructors guide students through these systems in an interactive discussion that provides a greater understanding of the comparative benefits and uses of these payment methods. Students also gain a working knowledge of the governing rules, laws and regulation, and how these platforms may interact.



### Transacting Business Online NEW!

This course examines how the growth of online commerce impacts businesses, and the consequences of not fully understanding the rules, rights and regulations that apply. As commerce has continued to move online merchants have had to reimagine their e-commerce platforms and procedures, but have had to do so while maintaining compliance with consumer protections from various banking regulations. Students will be tasked with creating a product to sell, and determining how to prepare to launch while ensuring compliance with any regulations that may apply to the transactions.



### Risk for All Payment Types

This level-setting course reinforces students' knowledge of foundational risk management principles in the payments industry. The instructor discusses risk management across ACH, check, wire transfer, instant, and card payment channels, as well as disaster recovery and contingency planning. Students learn core components of enterprise risk, such as risk management life cycles, key terms, and risk mitigation business drivers.



### Building a Risk Management Framework NEW!

Following up on the discussion of risk appetite, students now apply that knowledge to help prepare them for formulating an overall risk framework. Integral roles of the organization's Board, risk committees, and other executive management regarding goals are considered. Faculty and students work together to consider who must be involved in development of the framework, how to socialize the plan within the organization, and how to assess the commitment to building a risk-management culture.



### Emerging Technology of Payments NEW!

The payments industry has seen a seemingly endless number of new platforms and trends, yet they may have not materially changed consumer behavior. RTP and FedNow are new rails, however, new use cases are fundamentally relying on existing technology. This lecture hall course examines how movements to voice payments, changes in legal aspects of what constitutes an authorization and ensuing payment, and how adoption – both by consumers and payment channels – may alter the path to a new product.

### 10:00 AM - 11:30 AM



### Understanding the Potential of APIs

APIs have proven their value across many industries for years now, allowing for a model of smart integration and seamless experiences. The pendulum for this model now swings towards banking, with services ranging from bank account management to fraud prevention via real-time payment validation. This course introduces APIs, how they might be used in the payments world, and what Nacha and industry stakeholders are doing to advance their usage.



### Product Driven Treasury Management NEW!

In the digital age, treasury management has undergone a massive "glo-up" as it has evolved from a back-office ancillary product to a full, value-added service that attracts and retains new client relationships while boosting profitability. In response, there has been a shift at some FIs to take a working capital management or cash flow cycle approach to treasury management. This shift will allow FIs to focus on "why" treasury management products contribute to the success of a client's business, support the initiative to increase working capital, and bolster cash flow positions, as opposed to placing focus on the "how" of product functionality.



### Foundations of the ACH Network

This course introduces students to the ACH Network and ACH payments. The instructor reviews the Network's functionality to support payments and information, its key attributes, and funds flow for debit and credit entries. Students learn how Standard Entry Class (SEC) Codes determine the rules and requirements of a payment, consumer and corporate payments and non-payment entries and participant roles and responsibilities. This course serves as a foundation and roadmap for additional course offerings.



## Payments Strategy: A Vision of Your Future

Being strategic about payments means shifting from a reactive to a proactive stance, which can be challenging in an environment of rapid technological change. As “faster” becomes “real-time,” a well-developed payments strategy is critical to the success of your institution and your customers. Faculty in this course help students to ensure the most critical components are included in an organization’s payment strategy.



## Downstream Risk - Operational Risk NEW!

This Master’s course focuses on risk as experienced through real-life case studies. These are not hypotheticals. Instructors and students engage in deep discussions that address risk related to multiple files, prepaid, the allocation of liability and more.

12:30 PM - 2:00 PM



## (Helping to) Protect Your Organization from Potential Sanctions NEW!

Instructors take students on a journey about the laws and regulations related to consumer protection, and focuses on anti-money laundering, the Bank Secrecy Act, OFAC compliance, and how the industry is impacted by regulatory reach at both the state and federal level. Special attention is paid to monitoring, reporting, investigations, and reviewing incidents involving BSA, AML and/or OFAC.



## Introduction to ISO 20022

To better enable transactional banking across all geographies, high-value, low-value and real-time payments systems from around the world are adopting ISO 20022, which has many uses, including leveraging the format to better enable emerging payment types. Students learn the capabilities of ISO 20022, hear about the efforts of industry stakeholders in the transformation of the standard, the value-add of data, opportunities provided by ISO data fields and data usage, and how the new ISO standard for wire can impact their organization and clients.



## Managing Liquidity in the Faster Payments World NEW!

The faster payments environment is currently motivating a shift for many FIs when it comes to their tried-and-true approach to managing liquidity. With instant funds movement, there are additional challenges that are presented to determine intraday and future liquidity positions. This course will explore how to forecast and predict end-of-day cash positions to ascertain how best to make use of funds for overnight investing for the 24/7/365 clearing and settlement of transactions.



## ODFI Warranties, Roles & Responsibilities NEW!

Faculty in this course lead students through the responsibilities, liabilities, risks and operations of the Originating Depository Financial Institution (ODFI) as defined in the Nacha Operating Rules. Faculty address rules surrounding origination of entries, responsibilities and obligations unique to ODFIs, and the significance of the role of the ODFI to the ACH Network. Relationships with the ACH Operators, RDFIs and Originators are examined from the ODFI’s point of view, as well as the considerations, risks and requirements surrounding the use of third parties by the ODFI or the Originator.



## 2:15 PM - 3:45 PM Originator Warranties, Roles & Responsibilities NEW!

Faculty in this course examine the responsibilities, liabilities, risks and operational considerations of the Originator, its relationship with the Receiver and the Originating Depository Financial Institution (ODFI). Faculty examine practical concerns experienced by the Originator in its business environment. This discussion also includes the use of a third party by the Originator and the potential impact to liability, risk, contracts and the relationship with the ODFI.

8:15 AM - 9:45 AM

### **Understanding Enterprise Risk Management from a Holistic View**

The ability to understand, control and articulate risk levels in pursuit of business strategies and accountability for risks taken resonates with stakeholders when it comes to expressing confidence in an organization. This introductory course exposes students to the enhanced components of enterprise risk management (ERM) from an FI perspective. ERM topics covered include identifying, reporting and controlling risks; what you might see in an audit and how to address issues before they become problems; what ERM is expected to do and how steps taken in an ERM can impact an entire organization.

### **Communication Planning for Crisis Management**

When a crisis strikes – be it operational, natural or risk-based – having a plan on how to communicate internally or externally is essential. It is critical not to spend time during a crisis on building the plan so that time can be spent on executing what needs to be communicated and to whom. This interactive course asks students to share stories about how their organization responded to crisis and the lessons learned. Faculty guide the discussion on the necessary tools to have a foundational crisis management plan in place.

### **Concepts of Correspondent Banking**

Correspondent banking plays an important role in the payment industry, but does not come without its own unique challenges and risks. This course will discuss the intricacies of correspondent banking, including performing effective due diligence, and monitoring and reporting to remain in compliance with FFIEC guidance. The course will also navigate the need to KYCC, as well as validate the services being rendered by the client of your client. Additionally, we will explore how these expectations may differ for corporate credit unions.

### **Card Studies: Risk Implications**

This class builds upon concepts introduced in the “Survey of Card Products & Clearing” course, and provides a thorough examination of card risk. The use of cards in apps and online marketplaces has caused a swing in how this payment method is viewed by consumers. In response, businesses have adapted to changes while examining ways to make theirs the card of choice. Discussion will also focus on how rules apply to Card Not Present risks, the future of virtual cards, how prepaid cards remain a viable product, and the steps a business must take when pivoting to card-based payment trends.

### **Exploring FFIEC Booklets & Guidances**

The Federal Financial Institutions Examination Council (FFIEC) is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions. These are offered in the form of guidance and statements that provide suggested terms when creating policies and procedures. Adherence to these suggestions provides a pathway to ensure your organization is prepared for examinations. This course looks at many of the FFIEC resources and explores how to implement recommendations throughout your organization.

### **Faculty Office Hours**

End your day by meeting with TPI Faculty to discuss information you learned in class, exchange ideas for how you might be able to implement what you've learned, and interact with other students to address and resolve challenges or opportunities using their experiences.

### **Applied Blockchain**

Enterprise uses of blockchain vary widely, from supply chain management to cross-border payments to secure sharing of medical data. Understanding the basics of blockchain is important, but the next step is learning how to leverage the technology for your clients. In this course, faculty lead an interactive discussion of ways to implement blockchain technology and how to adapt it to changing needs.

10:00 AM - 11:30 AM



### Correcting & Responding to Audit or Examiner Findings NEW!

In this interactive course, students are provided findings from an audit or examination and asked to formulate a plan to respond or correct the issue. Faculty take the role of an internal risk or audit committee as they are presented with an action plan that can be implemented to avoid future problems.



### ACH File Formats

ACH Origination begins with a properly formatted file. This course focuses on the intricacies of ACH Record Formats. Instructors take students on a comprehensive tour of the 94 characters that comprise an ACH entry. Students also review Addenda Records and proper formatting, and examine field purposes, specific field values, and challenges that may arise. The instructor provides tips for optimizing ACH Network participation with a command of the bits and bytes of ACH.



### Demystifying Blockchain – Understanding Its Value

Each year brings new developments in blockchain and distributed ledger technology and their various applications. The financial services industry continues moving from proofs of concept to live production. Which of the many use cases currently in development hold the greatest promise for payments and transaction banking service providers? What are the latest developments in regulatory oversight? Instructors and students explore these questions and discuss how FIs can map a way forward from the early adopter phase into mature application deployment of distributed ledger technology.



### Exploring Payment Systems Regulations NEW!

This class introduces students to the “alphabet soup” of laws and regulations that govern payments, with an emphasis on enforcement. Students are provided with a basis for more in-depth examinations of Regulation E, UCC 3, 4 and 4A, and the Green Book. This is a prerequisite course for Payment Systems Regulations in Practice where students can apply knowledge of pertinent regulations to various scenarios.



### Investing in Innovation NEW!

Traditional checking and savings accounts, auto loans and safety deposit boxes are often the bread-and-butter services of most financial institutions. And while those remain key to building relationships, instead of offering a toaster with the new account the FI may expand its services to not only make the toast, but also program the toaster electronically. Students in this course explore how to work with the FI's executive management to move beyond core offerings to expand into faster payments options and other modern conveniences leading the digital transformation.

12:30 PM - 2:00 PM



### Payment Systems Regulations in Practice

Exploring Payment Systems Regulations introduced the laws and regulations pertinent to the payments industry. During this interactive course consisting of small groups, students are presented with scenarios and are tasked to decide how they should proceed based on the applicable rules, regulations or laws. The groups then openly discuss potential consequences in case they choose the incorrect path for the various scenarios.



### What's So Reasonable About Commercially Reasonable?

Usage of the term “commercially reasonable” goes beyond the Nacha Operating Rules. The phrase is used in the Uniform Commercial Code and has even been debated by the Supreme Court. But what is considered fair by one organization might not be by others. This course reviews examples of how commercially reasonable is used within the Nacha Operating Rules, particularly with regard to the new WEB verification requirements, as instructors and students discuss and debate their interpretation of commercially reasonable.



### ACH File Formats Lab Work

Understanding the intricacies of an ACH file format is just the first step in becoming proficient in the bits and bytes. This hands-on lab allows students to apply their knowledge in a series of scavenger hunts through the 94 characters.



### **Making Sense of Your Payment Options** NEW!

Between traditional payment methods and new payment options, it is understandable how financial institutions and their customers may become confused by all of the choices. In this course, faculty assist students as they filter through various current payment alternatives in the market, including new and emerging payment methods such as P2P payments, Same Day ACH, real time payments, FedNow, and others. Faculty compare and contrast various payment types and discuss why simply choosing one type is rarely enough.



### **Privacy by Design: Foundations and Considerations for Financial Services**

Consumer data creates value for businesses and consumers. Consumers increasingly want personalized offerings and omnichannel banking and payment solutions, and seem willing to share data in return for better options and seamless service. Faculty unpack privacy regulations and the risks associated with gathering and storing consumer data. Using case studies, students come away with a clear understanding of the effect of the General Data Protection Regulation (GDPR) and the California Consumer Privacy Act (CCPA), and make predictions about how privacy expectations will evolve.

**2:15 PM - 3:45 PM**



### **Payment Systems Law**

Understanding the fundamentals of laws and regulations related to payments is crucial, but so is having a clear understanding of how these interact, particularly when there may be overlap. With so many agencies overseeing the industry, students will gain knowledge of which has jurisdiction over not just payments in general, but also on individual transactions. The rules and regulations for each payments rail may or may not be the same, and the authority over the transaction could also differ. This course delves into these issues and more.



### **Governance, Policy or Procedure: You Make the Call** NEW!

Controlling a corporate document management process can be daunting. Enduring policies, procedures and agreements can be complicated, particularly when more than one party oversees this process. Also at issue can be the level of approval, the structure for approval of procedures, and who is overseeing adherence. Students are provided examples of terms that could be included, and are asked to determine if they are best suited as governance, an agreement, a policy or procedure.



### **The Changing Face of Fraud**

Fraudsters and fraud schemes continue to pose threats to payments systems – both trusted and emerging platforms. Ensuring your organization is armed with information on recent threats and is equipped to identify the next wave of fraud are critical to protecting your organization and your customers from loss. This course examines case studies from new fraud schemes as students are asked to consider lessons learned as possible vulnerabilities are exposed.



### **Faculty Office Hours**

End your day by meeting with TPI Faculty to discuss information you learned in class, exchange ideas for how you might be able to implement what you've learned, and interact with other students to address and resolve challenges or opportunities using their experiences.



### **Vendor Management, Partnering with Fintechs** NEW!

As more fintechs emerge in the payments industry, FIs have the opportunity to expand their offerings by cultivating meaningful vendor partnerships. As with all third-party relationships, appropriate oversight and vendor management are crucial, as well as seamlessly passing fintech products through to consumers. Students will learn how to set appropriate expectations with your partnering fintechs around rules enforcement, requirements and responsibilities. We will also discuss regulator expectations when it comes to working with fintechs, as well as the key elements of FFIEC Guidance as it relates to vendor management.

8:15 AM - 9:45 AM



## The Future Evolution of Regulation E NEW!

In addition to being more convenient, nontraditional payment methods for P2P, B2C and C2B also shift away from cards and checks to apps and mobile. These changes also raise questions about authentication and authorization methods, as well as consumer protection and regulatory assurances. This course focuses on how Regulation E coverage extends (or not) to emerging products.



## The Payments Court: Law & Order

In the payments system, regulations are created to protect the innocent. In this course, the dedicated students who listen to these cases become the judge and jury as they preside over payments-related legal rulings. Teams are divided into plaintiffs, defendants and jurors as they strategize to break down the facts of each case. Several preeminent payments attorneys assist in this interactive course. These are their stories.



## How to Present Ideas to Your Board

Now that you are a payments expert, how do you work within your organization to introduce ideas and instill change? How can you use the information gained this week to more effectively manage risks and costs, improve business processes, and derive greater benefit? What is the most effective way to engage your board in these decisions? In this course, students participate in mock board presentations and gain insight on how to share what they have learned with decision-makers in your company.



## ACH Exception Handling & Error Resolution

This course helps students understand and address key exception situations that financial institutions and their customers may face. Students discover what constitutes an exception and explore possible causes of and resolutions for common issues. Instructors also explore the Rules violation process and discuss with students how the ACH Contact Registry can be an effective tool in managing communication between FIs.



## Concepts of Treasury Management

Treasury and cash management are central to corporate payments, and understanding its principles and tools is critical. Students delve into the reality of using treasury management services in today's environment, and learn about current trends and developments. Global treasury issues, fraud prevention, and the risks associated with some services are also addressed, along with the benefits of having a Certified Treasury Professional (CTP) on staff.

10:00 AM - 11:30 AM



## How to Present Ideas to Your Board

Now that you are a payments expert, how do you work within your organization to introduce ideas and instill change? How can you use the information gained this week to more effectively manage risks and costs, improve business processes, and derive greater benefit? What is the most effective way to engage your board in these decisions? In this course, students participate in mock board presentations and gain insight on how to share what they have learned with decision-makers in your company.



## Wrangling & Resolving Reg E Disputes NEW!

Do you really know your Reg E details? Regulation E is a Consumer Financial Protection Bureau (CFPB) regulation that outlines rules and procedures for electronic funds transfers (EFTs). This course will lessen the uncertainty for you by detailing when a dispute is subject to Regulation E and when a dispute is subject to private sector rules. Faculty engage students with case studies and real-life examples to bring some clarity to the process to ensure compliance with the regulation and satisfied consumers. Bring your stories and join in on the conversation.



### Learning the Language of Origination: ODFI/Originator Open Forum **NEW!**

An FI making the decision to begin to Originate – either for one company or for all – is just the first step. Next comes engaging in open dialogue between the ODFI and Originator, and sometimes it might seem as if both are speaking different languages. Yet, having these discussions is critical to the success of all parties, and to the ACH Network as a whole, as all must come together to achieve compliance and customer satisfaction.



### Return Reason Codes Scenarios & Exception Handling **NEW!**

Understanding the proper use of Return Reason Codes is critical to protect your organization and your customers. When time is of the essence, knowledge of all reasons for return, or time frame allowances, or why one code is more appropriate than another is the to success. This course presents a set of real-life examples of exception scenarios, and asks students to decide what works best.



### The Payments Court: Risk & Cybercrime **NEW!**

In the payments system, regulations are created to protect the innocent. In this course, the dedicated students who listen to these cases become the judge and jury as they preside over payments-related legal rulings. Teams are divided into plaintiffs, defendants and jurors as they strategize to break down the facts of each case. Several preeminent payments attorneys assist in this interactive course. These are their stories.

12:30 PM - 2:00 PM



### Business Continuity Planning: Are You Prepared?

Responses to disasters and disruptive events have changed the payments landscape. What processes and contingencies have financial institutions, corporations and government entities implemented in their reaction to crises? What is being done now to ensure the problems encountered over the last decade do not resurface? Learn what you must do to ensure that you are not the weakest link. Disasters are short term, but your organization's reputation and business vitality are long term.



### Masters Class Wrap-Up

Students from both Masters' programs gather one last time at TPI On Campus to discuss information you learned in class, exchange ideas for how you might be able to implement what you've learned, and interact with other students to address and resolve challenges or opportunities using their experiences.



### Faculty Office Hours

End your day by meeting with TPI Faculty to discuss information you learned in class, exchange ideas for how you might be able to implement what you've learned, and interact with other students to address and resolve challenges or opportunities using their experiences.

2:15 PM - 3:15 PM



### Do you Really Understand the Nacha Operating Rules?

Do you follow the Nacha Operating Rules to the letter all the time? Does your organization have processes that, when compared to the Rules, might make sense for your organization, but could be considered a violation? This interactive course looks at some processes that walk a fine line between compliant and noncompliant. Using examples submitted anonymously from students and from real-life audit findings, you'll discover why the Rules are written as they are, and how the application of the Rules may vary. Students interested in attending this class will have the opportunity to submit questions prior to TPI.

3:20 PM - 3:45 PM

### Commencement Ceremony

You worked hard and learned a lot. Now it's time to celebrate. Join Dean Mary Gilmeister as she presides over our commencement ceremony and announces the **TPI On Campus Class of 2022!**

