

PaymentsFirst  
**EVOLUTIONS**

7:30 AM - 7:45 AM	<b>Registration</b>
8:00 AM	<b>Opening Remarks</b>
8:15 AM – 9:15 AM	<p align="center"><b>Enterprise-Wide Innovation in Payments</b></p> <p align="center"><i>David Peterson, CEO, i7strategies</i></p> <p>We make thousands of personal and business decisions every day. And most of those are made on "AutoPilot", using traditional or training to guide our behavior. But competitive pressures and new payment options are driving financial institutions to rethink their process and procedures and create an environment of enterprise-wide innovation, which dramatically increases the potential business energy of the enterprise. But how can your organization specifically capitalize on the opportunity of transformational growth? Join us and learn how you can incorporate "ThinkTime" to move your organization and people towards becoming a hub of innovation and how you can capitalize on the future payments landscape.</p>
9:25 AM – 10:25 AM	<p align="center"><b>Understanding Reg CC Final Rule 2017</b></p> <p align="center"><i>Jenny Johnson, ECCHO</i></p> <p>This session will provide a summary of the changes to Regulation CC Final Rule published May 31, which will go into effect July 2018 including: • a background of the regulation update • all new definitions, indemnities and warranties • a synopsis of the changing requirements for expeditious returns • a brief discussion of the implications of the changes.</p>

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10:35 AM – 11:35 AM

**The Future of Mobile Banking**

*Brandon Frye, MEA Financial*

The mobile banking channel is increasingly the best and most popular way to reach your customer base. I will discuss the pros and cons of existing technology available that many banks aren't doing and what we see as the future along with new developments.

11:35 AM – 12:35 PM

**Lunch**

12:35 PM – 1:35 PM

**UDAAP, the Elephant In the Room**

*Paul Carruba, Counsel, Adams & Reese, LLP  
& Scott Jones, Partner, Adams & Reese, LLP*

The Dodd Frank Act created the CFPB and designated the agency to enforce Unfair Deceptive Acts and Practices. Additionally, the Dodd Frank Act added an A for Abusive to UDAP making it UDAAP. This session will address the meaning and the significance of the additional A and the impact that UDAAP may have on your organization. The CFPB has made its intentions clear as it relates to consumer protection by publishing "Consumer Protection Principles" that express the Bureau's vision for new payment systems which will also be addressed in this session.

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1:45 PM – 2:45 PM

**Who Are You? Third-Party Sender Registration**

*Allen Young, EVP- Education & Communication, PaymentsFirst*

On September 29th, 2017, Third-Party Sender Registration became effective. This rule change requires ALL ODFIs to either register their Third-Party Sender relationships or state that they have none. Join us for the who, what, when, where and why of the registration process including a walkthrough of the Risk Management Portal to ensure you are in compliance by the March 1, 2018 registration deadline.

2:55 PM – 3:55 PM

**Fostering a Culture of Compliance**

*Sean Carter, President & CEO, NEACH*

To say there is a lot of regulations related to processing payments is an understatement, but to say that Fis are relying to much on the operations staff to understand all the regulation is not. Compliance is a team effort and it requires all business lines that are impacted by payment services to understand how regulations apply to their piece of the process. The speaker will talk about the importance of payments education throughout the organization.