

SESSION TITLE	DURATION	DESCRIPTION
<b>Prerequisite</b> Introduction to Payments Players and Regulatory and Network Requirements	38 minutes	This session will focus on the payments foundation including the entities responsible for regulating, processing/settling and developing rules for the different payment collection system. In addition, this session provides attendees with an understanding of each payment network including ACH, Debit Card, Wire Transfer and Checks. This module is required for all certificates and certifications as it helps individuals obtain a working knowledge of the overall requirements for participation in each payment collection system.
<b>Payments Fraud Certificate</b>		
ACH Fraud Trends	55 minutes	<p>This session will bring light to the increase in fraud and fraud concerns regarding the ACH network. Learn the types of attacks such as</p> <ul style="list-style-type: none"> <li>• Corporate account takeover</li> <li>• Man-in-the-middle</li> <li>• Payroll fraud</li> <li>• ACH kiting and</li> <li>• Best business practices for mitigating these types of fraud attacks</li> </ul> <p>It takes additional layers of protection as stated in the FFIEC Guidance but also takes the commitment from the financial institution to stop the fraud</p> <ul style="list-style-type: none"> <li>• Does it take sophisticated systems</li> <li>• Does it require fraud specialists to work for your institution</li> <li>• What is necessary to avoid such attacks and do it in a way that doesn't inconvenience your ACH Customers</li> </ul> <p>This session will provide best business practices to answer all of these questions and many more.</p>
Payments Risk Assessments and Regulatory Expectations for ACH, RDC, Wire Transfer and Debit Cards	45 minutes	This session will outline the regulatory expectations for processing ACH, RDC, Wire Transfer and Debit Cards. In addition, the presenter will take participants through best business practices for conducting the risk assessments, identifying high risk threats for each payment system and testing these key mitigating controls when performing the ACH, RDC, Wire Transfer and Debit Card risk assessments.
Liabilities for Check Forgeries under UCC	55 minutes	<p>Check fraud law is governed by Articles 3 and 4 of the Uniform Commercial Code (UCC). Uniform Commercial Code Articles 3 and 4 addresses the</p> <ul style="list-style-type: none"> <li>(i) Alterations to the check,</li> <li>(ii) Forgeries of the maker's signature on either the face of the check or the payee's endorsement on the back of the check</li> <li>(iii) Counterfeit checks created by a dishonest third party.</li> </ul> <p>This webinar will provide an overview of UCC Article 3 and 4 and discuss your liabilities under the law for forgeries.</p>
Check Fraud	29 minutes	<p>This session will take the participant through the types of fraudulent activity occurring in the check industry today and methods to mitigate this type of fraud. Attendees will learn</p> <ul style="list-style-type: none"> <li>• Trends in check fraud,</li> <li>• Types of check fraud events, and</li> <li>• Mitigation strategies for preventing check fraud.</li> </ul>
Debit Card Fraud Trends and Fraud Management	59 minutes	<p>Operational losses resulting from fraud, specifically debit/ATM card fraud are evolving quickly and at a pace that threatens your customers' accounts and the reputation of your financial institution. This session focuses on:</p> <ul style="list-style-type: none"> <li>• The growing trends of debit/ATM card fraud</li> <li>• How your financial institution can take a proactive stand in mitigating your risks in card fraud and</li> <li>• The impact of organized crime rings in the debit card fraud space.</li> </ul> <p>This session also provides tips on how to have a fraud management strategy for your financial institution in fighting back against these ever increasing fraud events.</p>
Wire Transfer Fraud Trends and Effective Mitigation Controls	54 minutes	<p>This session will focus on methods for mitigating wire transfer fraud including such business practices as:</p> <ul style="list-style-type: none"> <li>• Strong authentication procedures</li> <li>• Exposure limits</li> <li>• Staff training and well documented procedures</li> <li>• Risk management systems and agreements.</li> </ul> <p>Other areas of fraud risk will be covered and best business practices will be offered to mitigate the financial institutions fraud risk.</p>

SESSION TITLE	DURATION	DESCRIPTION
<b>Prerequisite</b> Introduction to Payments Players and Regulatory and Network Requirements	38 minutes	This session will focus on the payments foundation including the entities responsible for regulating, processing/settling and developing rules for the different payment collection system. In addition, this session provides attendees with an understanding of each payment network including ACH, Debit Card, Wire Transfer and Checks. This module is required for all certificates and certifications as it helps individuals obtain a working knowledge of the overall requirements for participation in each payment collection system.
Understanding the Identity Theft Red Flags Rule	55 minutes	This session will focus on the Identity Theft “Red Flags” requirement to perform a “Red Flags” risk assessment. This regulation requires among other things that a financial institution monitor for evidence of identity theft and report to the Board of Directors annually the results of the risk assessment. In addition, this regulation requires a financial institution have proper responses to “Red Flag” situations as well as other requirements which must be met to comply. Attendees will learn: <ul style="list-style-type: none"> <li>• Best business practices for performing the “Red Flags” risk assessment</li> <li>• How to ensure the effectiveness of the risk assessment, and</li> <li>• How to determine usefulness of current policies and procedures.</li> </ul>
Mobile Security Threats	51 minutes	Over the past decade, mobile phones have become one of the most powerful and ubiquitous technologies for banking. Today, there are billions of individuals dependent upon mobile phones for their financial needs and more companies are becoming dependent upon mobile devices for the acceptance of payments. This session will focus on the regulatory expectations of accepting payments via the mobile device and how financial institutions are taking these requirements and applying them in their daily business strategy and information security plans.
Mitigating Elderly Financial Exploitation in Payments	52 minutes	The financial industry loses millions of dollars annually to fraudsters that use the elderly community to perpetrate fraud through check cashing, money mule events, and the utilization of their bank accounts for other funds transfers allowing fraudsters the ability to mask the fraud and escape the crime. This session will take attendees through the fraud issues at hand and provide best business practices for identifying, notifying and reporting these types of events to mitigate the risk of elderly financial exploitation abuse.