The Payments Institute

July 22-25, 2018

Emory University
Conference Center Hotel

Atlanta, GA
Master Your Payments Knowledge

Speed up your career with NACHA as the definitive source for comprehensive and actionable payments education!

The Payments Institute remains the smart investment for you and your employer.

With an incomparable curriculum and unequalled professional development experience, you will increase your payments competency and develop life-long professional relationships. Powered by a diverse faculty of leading industry experts who capitalize on adult education techniques, you will master complex concepts and obtain insights and tools to apply them to your workplace.

The payments world is changing, and our curriculum is refined each year by expert practitioners and educators to make sure that the subject matter and takeaways remain timely, actionable and fresh.

More than forty percent of our program is new in 2018 to help you stay abreast of evolving payments priorities, opportunities and developments. In addition to the Schools of Study, which deliver content from the foundational to advanced-level on core payments topics, our Specializations enable you to dive deeper into specific disciplines. New this year are the APRP Prep Specialization and an expanded Master’s Program curriculum.

Chart your individual path to success. Enrich your professional certification equity.

Tailor your learning experience to meet your specific needs and interests. Bolster your AAP and APRP exam preparatory training from your Regional Payments Association. Earn continuing education credits for the AAP, CTP and FP&A programs if you are already credentialed. The Payments Institute delivers a unique value that you cannot get anywhere else.

Speed up your career with NACHA as the definitive source for comprehensive and actionable payments education!
Curriculum

All courses outside of the Master’s Program are intermediate in level. Master’s Program courses are advanced and many courses are offered across one or more Schools of Study or Specializations.

AAP Prep School of Study

This School of Study complements existing AAP exam preparatory education. Coursework focuses on topics that parallel the AAP exam, including the NACHA Operating Rules, the ACH Network and other payment systems, technical and operational ACH requirements, risk management and government regulations.

• NEW! ACH Audits: The Evolution of Appendix 8 & What’s Next?
• ACH File Formats
• Audit & Risk Assessments 101
• Essentials of the ACH Network Part I
• Essentials of the ACH Network Part II
• Payment Systems Regulations
• Principles of Risk Management
• Standard Entry Class Codes 101
• The Ins and Outs of Exception Processing
• Topics in Regulation: Regulation E
• Topics in Regulation: The Green Book
• Topics in Regulation: UCC 4A
• Who Wants to be an AAP? – Monday, Tuesday, Wednesday

Payments Risk & Compliance School of Study

In this School of Study, students examine the risks associated with the core payment systems as well as the rules and laws governing compliance. Courses focus on emerging trends in fraud, fraud prevention and data security and privacy. Students also complete a comprehensive study of the associated rules and regulations, coming away with a deep understanding of the evolving risk and regulatory environment as well as the tools to mitigate threats.

• Audit & Risk Assessments 101
• Business Continuity Planning: Are You Prepared?
• Compliance Lines of Defense
• Enterprise Risk Management
• Payment Systems Regulations
• Putting FFIEC Guidance into Practice
• Risk from the Originator’s Perspective
• The Ins and Outs of Exception Processing
• Topics in Regulation: Regulation E
• NEW! Topics in Regulation: Regulations J & CC Update
• Topics in Regulation: The Green Book
• Topics in Regulation: UCC 4A
• NEW! Understanding Third Party Relationships

General Payments Systems School of Study

In this School of Study, students carefully examine the core payment systems such as the ACH Network, checks and image-based checks, debit and credit cards, and wires. Students will obtain knowledge of the characteristics and uses of each payments system, participant roles and responsibilities, operational aspects of payment-related products and an understanding of the relationships between those mechanisms.

• ACH File Formats
• Anatomy of an Image
• Comparative Payment Systems
• Concepts of Treasury Management

NEW! Do you Really Understand the NACHA Operating Rules?
• Essentials of the ACH Network Part I
• Essentials of the ACH Network Part II
• NEW! Federal Reserve Payments Improvement Update
• Introduction to Wire Transfers
• NEW! The Future of ISO 20022
• NEW! Same Day ACH: What’s Next?
• NEW! Strategies for Marketing & Implementing Products: Shark Tank Edition
• Survey of Card Products & Clearing

www.thepaymentsinstitute.org 3
Curriculum

APRP Prep Specialization

The APRP Prep Specialization is designed specifically to complement existing APRP exam preparatory education. Coursework focuses on topics that parallel the APRP exam topic areas, including payments risk management fundamentals, payment systems, payments risk policy and governance, payments risk management systems and controls, physical and information security and regulatory environment.

- Business Continuity Planning: Are You Prepared?
- Compliance Lines of Defense
- Enterprise Risk Management
- NEW! Preparing for the APRP Exam: The Blueprint Review
- Putting FFIEC Guidance into Practice
- NEW! Risk for All Payment Types
- NEW! Topics in Regulation: Regulations J & CC Update
- NEW! Understanding Third Party Relationships

Payment Innovations & Technologies Specialization

In the Payment Innovations & Technologies Specialization students focus on emerging industry developments and disruptors such as cryptocurrency and blockchain, mobile and digital banking, tokenization and more.

- NEW! Mobile & Digital Banking & Payments
- Payments Revolution Part I: Technology
- Payments Revolution Part II: Payment Experience
- NEW! The Impact of Disruption on Business Practices
- NEW! Understanding Distributed Ledger Technology
- Understanding the Internet of Things

Lecture Halls

Lecture Halls encompass a myriad of evolving topics. These daily sessions enhance the focused education students receive at The Payments Institute.

- NEW! Industry Update: Facts About Faster Payments
- NEW! Industry Update: Faster Payments Models & Use Cases
- NEW! Industry Update: NACHA’s Roadmap to the Future
- Introduction to the U.S. Payments Ecosystem
- Making the Most of your TPI Experience

Master’s Program*

The Payments Institute’s Master’s Program is for seasoned payments professionals wanting to explore the business strategies shaping payments today. In it, students contribute to sessions and discussions to define the impact of new and emerging payments, and participate in practical, hands-on scenario planning to mitigate risk in a changing environment.

- NEW! Faster Payments Strategies
- Grow with Corporates and Business Case Lab
- NEW! How to Present Ideas to Your Board and Board Presentations Lab
- Innovation in Response to Disintermediation
- Payments Risk Management Systems & Controls
- Planning for the Future of Payments
- Putting Innovation to Work
- NEW! Solving the P2P Payments Puzzle
- NEW! The Impact of Fintech on the Traditional Payments Participant
- The Payments Court: Law & Order
- Understanding Payments Settlement

*Limited seats available. The Master’s Program is open to AAPs, APRPs and Alumni who have attended TPI in the last two years. Advanced enrollment in TPI 2018 and the Master’s Program is required. Contact Stephanie Prebish (sprechis@nacha.org) for more information.
# Daily Overview

## Sunday, July 22, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>12:00 PM-12:15 PM</td>
<td>Lecture Hall: Making the Most of your TPI Experience</td>
</tr>
<tr>
<td>12:15 PM-1:30 PM</td>
<td>Lecture Hall: Introduction to the U.S. Payments Ecosystem</td>
</tr>
<tr>
<td>1:30 PM-1:45 PM</td>
<td>Break</td>
</tr>
<tr>
<td>1:45 PM-3:45 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>3:45 PM-4:00 PM</td>
<td>Break</td>
</tr>
<tr>
<td>4:00 PM-5:30 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>5:35 PM</td>
<td>Class Picture</td>
</tr>
<tr>
<td>5:45 PM-6:45 PM</td>
<td>Opening Reception: Sponsored by REGIONAL PAYMENTS ASSOCIATIONS</td>
</tr>
<tr>
<td>6:45 PM-8:45 PM</td>
<td>Dinner</td>
</tr>
</tbody>
</table>

## Monday, July 23, 2018

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 AM-9:45 AM</td>
<td>Lecture Hall: Industry Update: Facts About Faster Payments</td>
</tr>
<tr>
<td>9:45 AM-10:00 AM</td>
<td>Break</td>
</tr>
<tr>
<td>10:00 AM-11:00 AM</td>
<td>Classes</td>
</tr>
<tr>
<td>11:15 AM-12:15 AM</td>
<td>Classes</td>
</tr>
<tr>
<td>12:15 PM-1:30 PM</td>
<td>Lunch &amp; Learn: Do You Want to be an AAP?</td>
</tr>
<tr>
<td>1:30 PM-2:30 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>2:30 PM-3:00 PM</td>
<td>Break</td>
</tr>
<tr>
<td>3:00 PM-4:00 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>4:00 PM-4:30 PM</td>
<td>Scholarship Recipient Ice Cream Social</td>
</tr>
<tr>
<td>4:30 PM</td>
<td>Dinner on Your Own</td>
</tr>
</tbody>
</table>
### Daily Overview

**Tuesday, July 24, 2018**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 AM-9:45 AM</td>
<td>Lecture Hall: Faster Payments Models and Use Cases</td>
</tr>
<tr>
<td>9:45 AM-10:00 AM</td>
<td>Break</td>
</tr>
<tr>
<td>10:00 AM-11:15 AM</td>
<td>Classes</td>
</tr>
<tr>
<td>11:30 AM-12:30 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>12:30 PM-1:45 PM</td>
<td>Lunch &amp; Learn: Do You Want to be an AAP?</td>
</tr>
<tr>
<td>1:45 PM-2:45 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>3:00 PM-4:00 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>4:00 PM-5:00 PM</td>
<td>Tuesday Night Social: Sponsored by Regional Payments Associations</td>
</tr>
<tr>
<td>5:00 PM-6:00 PM</td>
<td>Afterschool Meet Up: Who Wants to be an AAP/APRP?</td>
</tr>
<tr>
<td>6:00 PM</td>
<td>Dinner</td>
</tr>
</tbody>
</table>

**Wednesday, July 25, 2018**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 AM-9:45 AM</td>
<td>Lecture Hall: Industry Update: NACHA State of the Union</td>
</tr>
<tr>
<td>9:45 AM-10:15 AM</td>
<td>Break</td>
</tr>
<tr>
<td>10:15 AM-11:30 AM</td>
<td>Classes</td>
</tr>
<tr>
<td>11:30 AM-12:30 PM</td>
<td>Lunch &amp; Learn: Do You Want to be an AAP?</td>
</tr>
<tr>
<td>12:30 PM-1:30 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>1:45 PM-2:45 PM</td>
<td>Classes</td>
</tr>
<tr>
<td>2:50 PM-3:15 PM</td>
<td>Commencement</td>
</tr>
</tbody>
</table>

### Earn Continuing Education Credits

The Payments Institute is an effective way to earn all 20 AAP continuing education credits for the year! In addition, the standard TPI program is approved for up to 25.2 CTP/CCM recertification credits and is approved for up to 7.8 FP&A recertification credits at the rate of one credit per 50 minutes of attendance by the Association for Financial Professionals. TPI's Master's Program is approved for up to 21.6 CTP/CCM recertification credits and is approved for up to 8.1 FP&A recertification credits at the rate of one credit per 50 minutes of attendance by the Association for Financial Professionals.
Courses By Day

Sunday, July 22

Introduction to the U.S. Payments Ecosystem
12:15 PM-1:30 PM
This opening lecture introduces students to the U.S. payments system and explains how payments work within and across channels through various participants. Topics covered include ACH, wire, check, card, cash and treasury management. Networks, nuances, rules, as well as participants’ roles and responsibilities are also discussed. Students learn how payments move, what regulatory bodies affect each payment type, and how payments clear and settle. This level-setting course gives students a firm foundation about the payments ecosystem.

Risk from the Originator’s Perspective
1:45 PM-3:45 PM
It is imperative that all participants in the ACH payment cycle understand the risks inherent to their role. To clearly assess risk, Originators must understand their relationship with their ODFI and their clients, the Receivers. They must also consider any third-party relationships, the importance of controlling technology and underwriting, and the current fraud environment. Students learn how to assess risk, how to communicate with the ODFI, and why open lines of communications between parties are crucial to mitigate risk.

Essentials of the ACH Network Part I
1:45 PM-3:45 PM
This course examines the requirements of the annual ACH audit, including both the operational and risk assessment guidelines. It also provides students with necessary information and insights to effectively perform both the ACH and risk assessment audits and to monitor compliance with the NACHA Operating Rules and other regulations. Gain an understanding of the functions that need to be audited, explore where noncompliance may represent increased risk, and assess potential liabilities.

NEW! Strategies for Marketing & Implementing Products: Shark Tank Edition
1:45 PM-3:45 PM
Making the decision to offer a new product or service is merely the first step on a long road. Determining the features and benefits of the product is essential, but selling the product is the key to its success. Students learn to examine the steps for product and service implementation while examining key attributes of marketing strategy and how to take advantage of tools available to assist in delivering this product to the organization. This interactive course provides examples of products ready for implementation, and students will have the opportunity to work together to build a rollout plan and propose it to see if the product would be sold to a shark!
Courses By Day

**Essentials of the ACH Network Part II**
4:00 PM-5:30 PM
Students gain a deeper understanding of complex concepts and nuances in the NACHA Operating Rules that relate to payment origination and receipt, risk management, rules, compliance, enforcement and exception processing. Faculty explores operational, legal and business aspects of the Rules, and offers insights into best practices, paying special attention to warranties, liabilities and responsibilities surrounding ACH participation. Students also learn to draw distinctions between commercial and consumer considerations, explore ODFI and RDFI perspectives, and discuss the use of third parties.

**Introduction to Wire Transfers**
4:00 PM-5:30 PM
This course introduces students to the primary wire transfer systems in the U.S. – the Federal Reserve Bank’s Fedwire Funds Transfer System and the Clearing House Interbank Payment System (CHIPS). Topics discussed include the role wire systems play in high-value, urgent payments, and how these systems interplay with other Real-Time Gross Settlement (RTGS) systems and the SWIFT international financial messaging network. Students gain an understanding of the key attributes, capabilities, uses and developments in wire transfers.

**NEW! The Impact of Disruption on Business Practices**
4:00 PM-5:30 PM
EMV, Bluetooth, QR codes, Venmo, WeChat, Apple Pay, blockchain – it seems like a new innovation is introduced every day. How do you know what the next big thing will be, and how should your organization prepare for what’s coming while integrating new existing offerings? In this course, learn how payments is no longer business as usual and why the industry must consider how to do business differently.

**NEW! Industry Update: Facts About Faster Payments**
8:30 AM-9:45 AM
What really goes into defining and understanding faster payments? By now, you should be familiar with Same Day ACH and real-time payments, but there is a lot innovation happening in the U.S. and abroad that FIs need to know. The payments industry is about more than just moving funds, but also how to understand and communicate what “faster” is in terms of value to the customer. Faculty in this course break down the faster payments landscape, providing an easy to follow look at various initiatives under development in the U.S.

**Audit & Risk Assessments 101**
10:00 AM-11:00 AM
This course examines the requirements of the annual ACH audit, including both the operational and risk assessment guidelines. It also provides students with necessary information and insights to effectively perform both the ACH and risk assessment audits and to monitor compliance with the NACHA Operating Rules and other regulations. Gain an understanding of the functions that need to be audited, explore where noncompliance may represent increased risk, and assess potential liabilities.
### Courses By Day

#### Payments Revolution Part I: Technology
10:00 AM-11:00 AM
The continuously evolving capabilities of smartphones, and the development of touchless devices such as VISA’s payment ring and Amazon Alexa, have demonstrated their consumer appeal, evidenced by upticks in the purchasing of these products. The person-to-person (P2P) space is also giving rise to greater consumer purchasing power with companies like Facebook, PayPal, Venmo, Google and Square, and now with the FI-supported Zelle upping the payments ante. This introductory course explores the interconnectivity of the technology surrounding the payments revolution and provides insight into how your organization can adopt some of these capabilities to your and your customers’ benefit.

#### Anatomy of an Image
10:00 AM-11:00 AM
Although the use of electronic payments is ascending, check imaging has proven its viability. This course explores different types of negotiable instruments and the products and systems that support them, such as Remote Deposit Capture (RDC), other mobile options, and corporate availability for those organizations to keep up with these advancements. Images are discussed in the context of financial institution and corporate roles, legal and rule frameworks, risk management and fraud.

#### Payments Revolution Part II: Payment Experience
11:15 AM-12:15 PM
Building upon the technologies discussed in Part I, this course provides a deep look into the changing face of commerce, and how it directly correlates to evolving technology. With apps like Uber automatically processing your fare with the card on file, and Starbucks allowing you to place an order and pay before getting to the coffee shop, merchants are completely changing the consumer payment experience, especially for those offering reward programs. In a world where faster has become a way of life, these enhancements are winning consumers over in the user experience arena. Attend this class to understand how e-commerce and data contextualization have evolved, as well as how better in-person payment experiences are affecting consumer and business relationships.

#### NEW! Risk for All Payment Types
11:15 AM-12:15 PM
This course introduces students to foundational risk management principles in the payments industry. The instructor discusses risk management across ACH, check, wire transfer, 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.

#### Standard Entry Class Codes 101
11:15 AM-12:15 PM
Standard Entry Class (SEC) Codes are not one size fits all when it comes to the NACHA Operating Rules that govern them and what that entails. There are different requirements for SEC Codes regarding the specifics of the validity of each code, timeframes, authorization requirements and liabilities. Improper coding can result in a major headache for your organization. Attend this class to gain a better understanding of SEC Codes as you prepare to take the AAP exam, and help your organization avoid compliance issues as well.
Courses By Day

Who Wants to be an AAP? – Monday
12:15 PM-1:15 PM
Still hungry to be an AAP? If so, be sure to grab your lunch and join your fellow aspiring AAPs for this interactive event. AAPs from the Board of Regents focus on exam preparation tips and provide a forum for AAP candidates to ask questions about subject matter covered in the courses they attended each day. Students who have registered for or are considering sitting for the AAP exam are encouraged to attend. These daily classes vary in content so you don't want to miss any of them! Seating is limited to the first 45 students.

Concepts of Treasury Management
1:30 PM-2:30 PM
Treasury and cash management are central to corporate payments. Understanding the principles and tools of both 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 and considerations, fraud prevention, and the risks associated with some services are also addressed, as are the benefits of having a Certified Treasury Professional (CTP) on staff.

Topics in Regulation: Regulation E
1:30 PM-2:30 PM
Faculty provide a look into The Electronic Funds Transfer Act and Regulation E. Students learn the purpose of the regulation, requirements related to ACH, ATMs and disclosures, as well as review the Regulation, the official Staff Commentary and the Act itself.

NEW! Understanding Distributed Ledger Technology
1:30 PM-2:30 PM
Distributed Ledger Technology (DLT) is being leveraged in the banking and payments ecosystem. In this course, students will gain insight into how DLT is created and used, how the technology is shaping the way we think about banking and payments as well as the use cases for how DLT may be used in the future.

NEW! ACH Audits: The Evolution of Appendix 8 & What’s Next?
3:00 PM-4:00 PM
The NACHA Operating Rules have continued to evolve throughout the years. However, participants often have misperceptions about audit requirements and what Appendix 8 really means. As ACH exists as part of an increasingly complex and interconnected payments ecosystem, industry dialogue has raised the question of what else should participants do to make the most out of this audit to keep themselves compliant? Attend this class to understand how to transform your ACH audit process to look beyond Appendix 8 into a risk-based audit that properly reviews all of the Rules.

NEW! Same Day ACH: What’s Next?
3:00 PM-4:00 PM
With the initial rollout of Same Day ACH completed, it is time to start looking towards the future. In this course, speakers address four potential enhancements to Same Day ACH based on feedback received during the initial phases, including better scheduling for financial institutions on the West Coast, a need to process large-dollar ACH transactions, funds availability, as well as additional features for use cases such as payroll, bill payments and B2B. Attendees leave this session with a better understanding of potential NACHA Rules changes, key strategies for leveraging same-day transactions, and operational changes that may be necessary to support potential Same Day ACH enhancements.
Courses By Day

Tuesday, July 24

NEW! Industry Update: Faster Payments Models & Use Cases
8:30 AM-9:45 AM
This interactive course features a panel of experts exploring use cases for faster payments. Faster payments solutions all seek to solve the same problem – how to move payments faster and seamlessly for the user. But do all of the solutions work together? Students come away with a clear understanding of potential faster payments solutions and an idea of what might be ahead.

Understanding the Internet of Things
10:00 AM-11:15 AM
Analysts predict the number of connected devices by 2020 will be in the 20 to 50 billion range. It is a staggering number and one needs to take notice. In a world driven by innovation and the need for speedy, constant connectivity, consumers and companies are shaping the future of all types of goods. How will the security of the device and data be managed? This introductory class dives into the differences between the “internet of things” and the “internet of payments things,” how they came about, the types of issues that could arise, how financial institutions can harness this movement, and much more.

NEW! Mobile & Digital Banking & Payments
11:30 AM-12:30 PM
Mobile and digital payments offer financial institutions, businesses and solution innovators tremendous opportunity to engage, enable and transact with customers in new ways. As new technologies, risks and players are infused into the mix, business models are evolving and customer expectations and behaviors are changing. Related business decisions are becoming even more consequential. Students in this course delve into the burgeoning mobile and digital payments ecosystem while examining concepts such as tokenization and new entrants into the mobile payments marketplace. They emerge with a solid understanding of the players, approaches and opportunities in the mobile and digital banking world.

The Ins and Outs of Exception Processing
11:30 AM-12:30 PM
This course helps students understand and address key exception situations for ACH, checks, wire and card transactions faced by financial institutions and their customers. Students discover what constitutes an exception and explore possible causes of and resolutions to common issues.

NEW! Topics in Regulation: Regulations J & CC Update
11:30 AM-12:30 PM
Amendments to Reg CC to facilitate the ongoing transition from paper to electronic check collection and return became effective July 1, 2018. Meanwhile, Reg J and Federal Reserve Bank Operating Circular No. 3 will be amended to conform to the Reg CC amendment. This course provides students with an overview of the changes, the role of ECCHO, as well as the practical impact on depository institutions, payment processors, and vendors.

Who Wants to be an AAP? – Tuesday
12:45 PM-1:30 PM
Still hungry to be an AAP? If so, be sure to grab your lunch and join your fellow aspiring AAPs for this interactive event. AAPs from the Board of Regents focus on exam preparation tips and provide a forum for AAP candidates to ask questions about subject matter covered in the courses they attended each day. Students who have registered for or are considering sitting for the AAP exam are encouraged to attend. These daily classes vary in content so you don’t want to miss any of them. Seating is limited to the first 45 students.
Courses By Day

Putting FFIEC Guidance into Practice
1:45 PM-2:45 PM
In addition to ensuring compliance with the various FFIEC guidance, including the most recent Cybersecurity Assessment, financial institutions are required to conduct IT/IS audits, ACH risk assessments, GLBA audits, in addition to other obligations. Instructors in this course will help students understand the purpose and scope of the guidance and required assessments, and help you determine if there are efficiencies to be gained rather than repeat testing.

Comparative Payment Systems
1:45 PM-2:45 PM
There is no need to get lost among the different payments systems. Workshop speakers guide you through these systems in an interactive discussion that provides a greater understanding of the comparative benefits and uses of these payments methods. Attendees also gain a working knowledge of the governing rules, laws and regulation, and much more.

Compliance Lines of Defense
3:00 PM-4:00 PM
Internal monitoring and compliance testing represent two lines of defense for financial institutions and Originators. Students in this course learn how to effectively manage these lines and comply with ever-changing compliance requirements while gaining a deeper understanding of what exactly it is compliance departments are responsible for handling.

Topics in Regulation: UCC 4A
3:00 PM-4:00 PM
Article 4A of the Uniform Commercial Code requires compliance from financial institutions and corporations, and their business models could be challenged by noncompliance with the obligations defined under the Code. Students gain an overview of the Article, an understanding of how the UCC relates to the NACHA Operating Rules, and the significance to financial institutions and their corporate clients.

NEW! Understanding Third Party Relationships
3:00 PM-4:00 PM
What are third parties? Updates to the NACHA Operating Rules revised the definition and clarified the roles of Third-Party Senders. However, uncertainty may still exist around payment intermediaries and their various roles in the ACH Network. Faculty take students on a deep dive into what classifies a Third-Party Sender as such, including guiding them through different payment scenarios outlining who third parties are, what role they play, the risks that need to be considered, and when the definition applies to these ACH participants.

Wednesday, July 25

NEW! Industry Update: NACHA’s Roadmap to the Future
8:30 AM-9:45 AM
In this course, NACHA Chief Operating Officer Jane Larimer provides a review of the ACH Roadmap, which serves as the new strategic plan for the ACH Network. Students learn how input from all payments stakeholders captured through NACHA’s inclusive and comprehensive strategic planning process shaped the Roadmap, which establishes areas of focus for activities to move the Network forward.

NEW! Federal Reserve Payments Improvement Update
10:15 AM-11:30 AM
In 2015, the Federal Reserve Faster Payments Task Force embarked on a mission to bring the industry together to build a faster payments strategy. Its work has resulted in a final report, published in late 2017, that lays out a plan and vision for the future. This course takes students on the journey to examine the road ahead for the payments industry through the lens of the task force.
Courses By Day

Survey of Card Products & Clearing
10:15 AM-11:30 AM
A thorough examination of card networks helps students gain a comprehensive understanding of card-based payments and build a foundation for subsequent card-based concepts. Basic definitions and terms are discussed, as are card-based payment statistics and their impact on the payments industry, examining how business models are changing with regards to emerging risks and fraud, technology, and regulatory forces. Faculty discusses how these impact business lines, relationships, decision making and behavior.

Topics in Regulation: The Green Book
10:15 AM-11:30 AM
Government payment rules differ from the NACHA Operating Rules in ways that could affect a financial institution’s liability. This course helps students learn how to limit their institution’s liability by providing broad insight into such differences. Topics include the federal government’s mandate of Direct Deposit via ACH for all benefit payments; how federal rules differ from the NACHA Operating Rules; how to enroll an account holder to receive government payments; and how to handle government reclamations and reports of non-receipt items. The instructors also review the handling of government returns, DNEs and NOCs, and possible liability for government payments posted in error.

Who Wants to be an AAP? – Wednesday
11:45 AM-12:20 PM
Still hungry to be an AAP? If so, be sure to grab your lunch and join your fellow aspiring AAPs for this interactive event. AAPs from the Board of Regents focus on exam preparation tips and provide a forum for AAP candidates to ask questions about subject matter covered in the courses they attended each day. Students who have registered for or are considering sitting for the AAP exam are encouraged to attend. These daily classes vary in content so you don’t want to miss any of them. Seating is limited to the first 45 students.

NEW! Preparing for the APRP Exam: The Blueprint Review
12:30 PM-1:30 PM
NACHA and the RPAs have worked together to introduce the Accredited Payments Risk Professional Program (APRP). The first exam was held earlier this year and preparations are now underway for the next testing window in July 2019. In this course, members of the APRP Oversight panel provide insight into specific topics addressed in the exam and how you can begin to prepare now. Students come away with an understanding of the benefits of becoming an APRP, continuing education requirements, and where to acquire training and education for the exam.
Business Continuity Planning: Are You Prepared?
12:30 PM-1:30 PM
Responses to 9/11 and disasters like Hurricane Sandy changed the payments landscape in the way financial institutions, corporations and government entities react to crises. What processes and contingencies have been implemented in the years since these events? Given the recent hurricane devastation in Texas, Florida, Puerto Rico and the U.S. Virgin Islands, learn what you should and must do to ensure that you are not the weakest link. With your organization’s reputation and business vitality at risk, having a plan in place is critical to your organization properly reacting to natural disasters and other emergencies.

NEW! Do you Really Understand the NACHA Operating Rules?
12:30 PM-1:30 PM
Do you follow the NACHA Operating Rules to the letter of the rule all the time? Does your organization have processes in place that, when compared to the Rules, might make sense for your organization but could be considered a rules violation? This interactive course looks at some processes that walk a fine line between compliant and noncompliant. Using examples submitted anonymously from other students and from real-life audit findings students come away with an understanding of why the Rules are written as they are and how the application of the Rules may vary.

ACH File Formats
1:45 PM-2:45 PM
ACH Origination begins with a properly formatted file. This course focuses on the intricacies of ACH Record Formats. Faculty takes students on a comprehensive and detailed 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 commonly experienced problems. The instructor provides tips for optimizing ACH Network participation with a command of the bits and bytes of ACH.

Enterprise Risk Management
1:45 PM-2:45 PM
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 level course exposes students to the basics of enterprise risk management (ERM) from a financial institution perspective. ERM topics covered include identifying, reporting and controlling risks, and the progress being made in the financial world when it comes to ERM.

NEW! The Future of ISO 20022
1:45 PM-2:45 PM
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. And just as many large, multinational corporations are seeking to do the same. In the U.S., Fedwire is planning to move to ISO 20022. NACHA has addressed various aspects of the standard in relation to ACH payments – notably remittance information and corporate payment operations using ISO 20022 – and The Clearing House’s real-time payments system went live with ISO 20022 as its messaging standards. In a world more connected than ever before, what does all of this mean for your financial institution?
The Payments Institute’s Master’s Program is for seasoned payments professionals wanting to explore the business strategies shaping payments today. In it, students contribute to sessions and discussions to define the impact of new and emerging payments, and participate in practical, hands-on scenario planning to mitigate risk in a changing environment. The Master’s Program provides students with a sharper skill set to contribute to their organizations and succeed in their careers.

Beginning on Monday, Master’s students will break out into two classrooms. Both rooms will offer the same curriculum with classes held at different times.

*Limited seats available. The Master’s Program is open to AAPs, APRPs and Alumni who have attended TPI in the last two years. Advanced enrollment in TPI 2018 and the Master’s Program is required. Contact Stephanie Prebish (sprebish@nacha.org) for more information.

### Master’s Program Daily Overview

<table>
<thead>
<tr>
<th>Time</th>
<th>Master’s Classroom A</th>
<th>Master’s Classroom B</th>
</tr>
</thead>
<tbody>
<tr>
<td>SUNDAY, JULY 22, 2018</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12:00 PM-12:15 PM</td>
<td>Lecture Hall: Making the Most of your TPI Experience</td>
<td></td>
</tr>
<tr>
<td>12:15 PM-1:30 PM</td>
<td>Lecture Hall: Introduction to the U.S. Payments Ecosystem</td>
<td></td>
</tr>
<tr>
<td>1:30 PM-1:45 PM</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>1:45 PM-2:00 PM</td>
<td>Master’s Program Introduction</td>
<td></td>
</tr>
<tr>
<td>2:00 PM-3:30 PM</td>
<td>Planning for the Future of Payments</td>
<td></td>
</tr>
<tr>
<td>3:30 PM-5:30 PM</td>
<td>The Impact of Fintech on the Traditional Payments Participant</td>
<td></td>
</tr>
<tr>
<td>5:35 PM</td>
<td>Class Picture</td>
<td></td>
</tr>
<tr>
<td>5:45 PM-6:45 PM</td>
<td>Opening Reception: Sponsored by Regional Payments Associations</td>
<td></td>
</tr>
<tr>
<td>6:45 PM-8:45 PM</td>
<td>Dinner</td>
<td></td>
</tr>
<tr>
<td>MONDAY, JULY 23, 2018</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8:30 AM-9:45 AM</td>
<td>Lecture Hall: Industry Update: Facts About Faster Payments</td>
<td></td>
</tr>
<tr>
<td>9:45 AM-10:00 AM</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>10:00 AM-11:00 AM</td>
<td>Solving the P2P Payments Puzzle Faster Payment Strategies</td>
<td>Faster Payment Strategies</td>
</tr>
<tr>
<td>11:15 AM-12:15 PM</td>
<td>Innovation in Response to Disintermediation Grow with Corporates</td>
<td></td>
</tr>
<tr>
<td>12:15 PM-1:30 PM</td>
<td>Lunch &amp; Learn: Do You Want to be an AAP?</td>
<td></td>
</tr>
<tr>
<td>1:30 PM-2:30 PM</td>
<td>Putting Innovation to Work Business Case Lab</td>
<td></td>
</tr>
<tr>
<td>2:30 PM-3:00 PM</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>3:00 PM-4:00 PM</td>
<td>The Payments Court: Law &amp; Order Payments Risk Management Systems &amp; Controls</td>
<td></td>
</tr>
<tr>
<td>4:00 PM-4:30 PM</td>
<td>Scholarship Recipient Ice Cream Social</td>
<td></td>
</tr>
<tr>
<td>4:30 PM</td>
<td>Dinner on Your Own</td>
<td></td>
</tr>
</tbody>
</table>
## Master’s Program Daily Overview

<table>
<thead>
<tr>
<th>TUESDAY, JULY 24, 2018</th>
<th>Master's Classroom A</th>
<th>Master's Classroom B</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 AM-9:45 AM</td>
<td>Lecture Hall: Industry Update: Faster Payments Models &amp; Use Cases</td>
<td></td>
</tr>
<tr>
<td>9:45 AM-10:15 AM</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>10:00 AM-11:15 AM</td>
<td>How to Present Ideas to your Board</td>
<td>Innovation in Response to Disintermediation</td>
</tr>
<tr>
<td>11:30 AM-12:30 PM</td>
<td>Board Presentations Lab</td>
<td>Putting Innovation to Work</td>
</tr>
<tr>
<td>12:30 PM-1:45 PM</td>
<td>Lunch &amp; Learn: Do You Want to be an AAP?</td>
<td></td>
</tr>
<tr>
<td>1:45 PM-2:45 PM</td>
<td>Understanding Payments Settlements</td>
<td>The Payments Court: Law &amp; Order</td>
</tr>
<tr>
<td>3:00 PM-4:00 PM</td>
<td>Faster Payment Strategies</td>
<td>Understanding Payments Settlements</td>
</tr>
<tr>
<td>4:00 PM-5:00 PM</td>
<td>Tuesday Night Social: Sponsored by</td>
<td>REGIONAL PAYMENTS ASSOCIATIONS</td>
</tr>
<tr>
<td>5:00 PM-6:00 PM</td>
<td>Afterschool Meet Up: Who Wants to be an AAP/APRP?</td>
<td></td>
</tr>
<tr>
<td>6:00 PM</td>
<td>Dinner</td>
<td></td>
</tr>
<tr>
<td>WEDNESDAY, JULY 25, 2018</td>
<td>Lecture Hall: Industry Update: NACHA's Roadmap to the Future</td>
<td></td>
</tr>
<tr>
<td>8:30 AM-9:45 AM</td>
<td>Break</td>
<td></td>
</tr>
<tr>
<td>9:45 AM-10:15 AM</td>
<td>Payments Risk Management Systems &amp; Controls</td>
<td>Solving the P2P Payments Puzzle</td>
</tr>
<tr>
<td>10:15 AM-11:30 AM</td>
<td>Lunch &amp; Learn: Do You Want to be an AAP?</td>
<td></td>
</tr>
<tr>
<td>11:30 AM-12:30 PM</td>
<td>Grow with Corporates</td>
<td>How to Present to Your Board</td>
</tr>
<tr>
<td>1:45 PM-2:45 PM</td>
<td>Business Case Lab</td>
<td>Board Presentations Lab</td>
</tr>
<tr>
<td>2:50 PM-3:15 PM</td>
<td>Commencement</td>
<td></td>
</tr>
</tbody>
</table>
Master’s Program

Sunday, July 22

Master’s Program Introduction
1:45 PM-2:00 PM
This brief introduction to the Master’s Program allows students and faculty an opportunity to define objectives for the program and learn about fellow participants.

Planning for the Future of Payments
2:00 PM-3:30 PM
Never before has effective strategic planning been more important in the payments world. Yet, the ability to do it effectively is interrupted by the rapid, and frequently unpredictable, changes in the environment. This course proposes a contemporary strategic planning model that maximizes the opportunity for long-term success.

NEW! The Impact of Fintech on the Traditional Payments Participant
3:30 PM-5:30 PM
You may not have yet encountered the effects of a major fintech innovation in your everyday life at your financial institution — or have you? Fintechs are constantly at work trying to disrupt how FIs function and do business. It is important to know what is going on in the fintech space and understand exactly how you and your organization as a whole will be impacted now and in the future.

Monday, July 23

NEW! Faster Payments Strategies — Classroom B
10:00 AM-11:00 AM
The faster payments movement in the U.S. shows no signs of stopping. All payments participants will be impacted in some manner by a new product, payment system, or process. But how do individual organizations make a decision on what to offer and when to implement change? Building a strategy for faster payments goes beyond understanding the “hows” and the “whys.” It must also include the “why nots” and the “what ifs.” Faculty in this course explore faster payments offerings available in the marketplace while examining questions to consider when building a faster payments strategy.

NEW! Solving the P2P Payments Puzzle
10:00 AM-11:00 AM
Faculty member Peter Tapling leads students on a journey to solve Peter’s P2P puzzle. Students are broken into teams and invited to create ideas for P2P payment solutions.

Grow with Corporates — Classroom B
11:15 AM-12:15 PM
Corporate clients are extremely important to financial institutions of all sizes. However, there can be a disconnect at times when it comes to growing your relationship with existing clients, recruiting new clients, and understanding their issues. Many corporates do not understand “ACH speak” and FIs do not always understand “Corporate speak,” but if you want to grow your corporate client base you have to learn to talk to corporates in a way they will understand. This course helps students broaden their breadth of knowledge of how corporates operate, and offers important takeaways to bring back to your institution as you forge new partnerships with corporate clients.

Innovation in Response to Disintermediation
11:15 AM-12:15 PM
As the payments landscape becomes more and more diverse, financial institutions must become increasingly agile to maintain a leadership role in payment processing. If they cannot meet the needs of a changing industry, non-financial institutions will step in to fill the void. New entrants into the payments space such as Dwolla, Venmo and Apple Pay continue to challenge the status quo of payments, impacting the banking industry as disintermediation occurs in the payments space. This hands-on course challenges students to solve problems in innovative ways and present their ideas to demonstrate how innovation is necessary to remain competitive in the payments landscape.
NEW! Business Case Lab — Classroom B
1:30 PM-2:30 PM
The Grow with Corporates class introduced students to the concept of “Corporate speak” and how to strengthen and grow your relationships – as FIs with business clients and as Originators with FI partners. This course asks students to apply that knowledge to scenarios that allow teams to work together to develop and deliver their sales pitch to potential clients and partners. Faculty work with the teams to assess pitches and offer constructive feedback on how to structure a business call.

Putting Innovation to Work
1:30 PM-2:30 PM
In the Innovation in Response to Disintermediation class students were challenged to solve problems in innovative ways. This supporting course provides an interactive forum to present their ideas to demonstrate how innovation is necessary to remain in the payments landscape. Teams create a product or idea and work together to present their solutions. What team will emerge victorious at the conclusion of the presentations?

Payments Risk Management Systems & Controls — Classroom B
3:00 PM-4:00 PM
Risk management controls impact numerous systems and functions within any organization. Vendor management, business continuity, authentication to verify identity, and capital adequacy are some examples of policies your organization may have in place, but how should they work together to create a risk management profile? Students learn key elements of risk management systems and controls and review how their organization’s overall risk strategy may be impacted.

The Payments Court: Law & Order
3:00 PM-4:00 PM
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 engaging, interactive course. These are their stories.

Tuesday, July 24
NEW! How to Present Ideas to Your Board
10:00 AM-11:15 AM
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 gain information on how to share what you have learned with decision-makers in your company and work to apply your new knowledge to engender positive change in your organization.

Innovation in Response to Disintermediation — Classroom B
10:00 AM-11:15 AM
As the payments landscape becomes more and more diverse, financial institutions must become increasingly agile to maintain a leadership role in payment processing. If they cannot meet the needs of a changing industry, non-financial institutions will step in to fill the void. New entrants into the payments space such as Dwolla, Venmo and Apple Pay continue to challenge the status quo of payments, impacting the banking industry as disintermediation occurs in the payments space. This hands-on course challenges students to solve problems in innovative ways and present their ideas to demonstrate how innovation is necessary to remain competitive in the payments landscape.
NEW! Board Presentations Lab
11:30 AM-12:30 PM
This interactive course breaks students into small groups to develop and deliver a mock Board presentation, providing hands-on experience to take back to your organization.

Putting Innovation to Work — Classroom B
11:30 AM-12:30 PM
In the Innovation in Response to Disintermediation class students were challenged to solve problems in innovative ways. This supporting course provides an interactive forum to present their ideas to demonstrate how innovation is necessary to remain in the payments landscape. Teams create a product or idea and work together to present their solutions. What team will emerge victorious at the conclusion of the presentations?

The Payments Court: Law & Order — Classroom B
1:45 PM-2:45 PM
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 engaging, interactive course. These are their stories.

Understanding Payments Settlement
1:45 PM-2:45 PM
This course examines the systems that provide arrangements for transferring value between system’s members and their end-user customers. Each payments system requires a network with which to clear the payments and a settlement agent to provide final settlement of the claims and liabilities between their members. Students will come away with an understanding of the design of U.S. payments clearing and settlement infrastructures along with the responsibilities of the system participants. Students gain knowledge that can be applied toward efficient payments policy and strategy development.

NEW! Faster Payments Strategies
3:00 PM-4:00 PM
The faster payments movement in the U.S. shows no signs of stopping. All payments participants will be impacted in some manner by a new product, payment system, or process. But how do individual organizations make a decision on what to offer and when to implement change? Building a strategy for faster payments goes beyond understanding the “hows” and the “whys.” It must also include the “why nots” and the “what ifs.” Faculty in this course explore faster payments offerings available in the marketplace while examining questions to consider when building a faster payments strategy.

Understanding Payments Settlement — Classroom B
3:00 PM-4:00 PM
This course examines the systems that provide arrangements for transferring value between system’s members and their end-user customers. Each payments system requires a network with which to clear the payments and a settlement agent to provide final settlement of the claims and liabilities between their members. Students will come away with an understanding of the design of U.S. payments clearing and settlement infrastructures along with the responsibilities of the system participants. Students gain knowledge that can be applied toward efficient payments policy and strategy development.
Wednesday, July 25

Payments Risk Management Systems & Controls
10:15 AM-11:30 AM
Risk management controls impact numerous systems and functions within any organization. Vendor management, business continuity, authentication to verify identity, and capital adequacy are some examples of policies your organization may have in place, but how should they work together to create a risk management profile? Students learn key elements of risk management systems and controls and review how their organization’s overall risk strategy may be impacted.

NEW! Solving the P2P Payments Puzzle — Classroom B
10:15 AM-11:30 AM
Faculty member Peter Tapling leads students on a journey to solve Peter’s P2P puzzle. Students are broken into teams and invited to create ideas for P2P payment solutions.

Grow with Corporates
12:30 PM-1:30 PM
Corporate clients are extremely important to financial institutions of all sizes. However, there can be a disconnect at times when it comes to growing your relationship with existing clients, recruiting new clients, and understanding their issues. Many corporates do not understand “ACH speak” and FIs do not always understand “Corporate speak,” but if you want to grow your corporate client base you have to learn to talk to corporates in a way they will understand. This course helps students broaden their breadth of knowledge of how corporates operate, and offers important takeaways to bring back to your institution as you forge new partnerships with corporate clients.

NEW! How to Present Ideas to Your Board — Classroom B
12:30 PM-1:30 PM
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 gain information on how to share what you have learned with decision-makers in your company and work to apply your new knowledge to engender positive change in your organization.

NEW! Board Presentations Lab — Classroom B
1:45 PM-2:45 PM
This interactive course breaks students into small groups to develop and deliver a mock Board presentation, providing hands-on experience to take back to your organization.

NEW! Business Case Lab
1:45 PM-2:45 PM
The Grow with Corporates class introduced students to the concept of “Corporate speak” and how to strengthen and grow your relationships – as FIs with business clients and as Originators with FI partners. This course asks students to apply that knowledge to scenarios that allow teams to work together to develop and deliver their sales pitch to potential clients and partners. Faculty work with the teams to assess pitches and offer constructive feedback on how to structure a business call.
Additional Information

Tuition
Early Member (valid through May 25, 2018) ........ $2,295
Member ........................................ $2,495
Nonmember ...................................... $2,795
AAP*/APRP*/NACHA Direct Financial Institution Member ......................... $2,195

* Must be an AAP/APRP in good standing to qualify for this special rate.

Enroll online today at www.thepaymentsinstitute.org or complete the TPI Enrollment Form and return it to NACHA. If you have questions or need more information, please call us at 703-561-1100.

Lodging
Hotel accommodations at the Emory University Conference Center Hotel are not included with tuition fees. Students are responsible for reserving and paying for their own hotel rooms. NACHA negotiated a special room rate for students attending The Payments Institute 2018. The rate is $164 per room, per night, plus taxes and fees. All reservations must be guaranteed with a credit card. Students may make their reservation two ways:

2. Call 1-800-933-6679 and request NACHA's The Payments Institute group block

Hotel rooms must be made by Monday, July 2, 2018; however, we recommend making your hotel reservations early as availability is not guaranteed. Cancellations must be made by 5:00 PM local hotel time at least one day prior to arrival to avoid any penalty fees.

Meals
The Payments Institute tuition includes meals beginning with Sunday dinner through Wednesday lunch, with the exception of Monday dinner. On Monday night, enjoy the local flavor of Atlanta with a night on the town.

Sponsorships
Want to champion the education at The Payments Institute? Contact NACHA Sales (sales@nacha.org or 703-561-1100) for 2018 sponsorship opportunities.
Faculty Organizations

The Payments Institute’s esteemed faculty hails from all parts of the payments ecosystem. We recognize them as industry leaders and thank them for dedication and support of TPI.

- Adams & Reese, LLP
- Alston & Bird LLP
- Capital One
- Deutsche Bank Trust Company Americas
- Federal Reserve Bank of Atlanta
- Huntington National Bank
- Indiana University
- MACHA – The Mid-Atlantic Payments Association
- NACHA – The Electronic Payments Association
- NEACH
- PaymentsFirst, Inc.
- State Bank & Trust Company
- The Clearing House Payments Authority
- UMB Bank, N.A.
- WACHA – The Premier Payments Resource
- Wells Fargo

Thank You to Our Sponsor

Regional Payments Associations (RPAs) are comprised of a nationwide network of 11 associations with over 40 years’ experience supporting the evolution of the U.S. payments system. RPAs are independently operated but together provide personalized, grassroots support for both existing and emerging payments systems. For more information about the RPAs, visit www.regionalpaymentsassociations.org.
TPI 2018 Enrollment Form
July 22-25, 2018 • Emory University Conference Center Hotel • Atlanta, GA

Name ___________________________________________________________________________________

Title ______________________________________________________________________________________

Organization _______________________________________________________________________________

Address ___________________________________________________________________________________

City __________________________________ State/Province __________________ Zip __________

Country ___________________________________________________________________________________

Telephone ___________________________________ Fax __________________

Email _____________________________________________________________________________________

Badge Name _______________________________________________________________________________

Are you a member of an RPA? Member Discount Code (MDC) _________________________________

Tuition

☐ $2,295 Early Member (through May 25, 2018)
☐ $2,495 Member
☐ $2,795 Nonmember
☐ $2,195 AAP*/APRP*/Direct Financial Institution Member

*Must be a current AAP/APRP in good standing to qualify for this special rate.

Please note tuition does not include lodging.

Cancellation Policy:
Cancellation requests will not be accepted via telephone and must be submitted in writing via email to meetings@nacha.org or fax 703-713-1641. Refunds will be processed for the amount paid minus a $200 processing fee if the request is received by May 25, 2018. NO REFUNDS after May 25, 2018.

Please ensure that you are registered at the proper rate and type: (e.g., Member/Nonmember, etc.). No refunds for rate adjustments, due to improper selection of registration type, will be made after July 6, 2018.

Special Needs: If you are disabled, require other special services, and/or medical or religious dietary restrictions, please send a written description of your needs via email to meetings@nacha.org at least 3 weeks prior to the meeting.

For more information, please contact NACHA Member Services at 800-487-9180 or info@nacha.org.

Payment

4 Ways to Pay (Payment must accompany registration)

☐ 1. ACH/Online Banking
   UPIC RTN # 021052053, UPIC ACCT # 59058945
   Company Entry Description: TPI18, Last Name, First Initial of Registrant
   ACH Credit Effective Entry Date: _______ / _______ / _______
   Refer to section “4 Ways to Register” and mail or fax your form to NACHA.

☐ 2. Credit Card:
   Please charge $ ____________ to my: ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express
   Acct #____________________________ Exp. Date: ____ / _____ 3-4 Digit Security Code___________
   Signature _____________________________________________________________________________
   Name on Card _________________________________________________________________________
   Billing Address ____________________________________________________________

☐ 3. Check
   Enclosed is a check (made payable to NACHA) for $__________
   Checks will be accepted only if written on U.S. dollar accounts drawn on U.S. financial institutions.
   Refer to section “4 Ways to Register” and mail or fax your form to NACHA.

☐ 4. International Payments
   Request information at account@nacha.org (include “International Payment” in the Subject line of the email please) or call +1 703-561-1100 and ask for the Accounting Department. Fax completed registration form to +1 703-713-1641 (secure fax line).

4 Ways to Register

1. Online: www.thepaymentsinstitute.org
2. Phone: 800-487-9180 or +1 703-561-1100
3. Fax: +1 703-713-1641
4. Mail: Return registration with payment (U.S. currency only) to:
   NACHA
   Attn: Accounting Department
   2550 Wasser Terrace, Suite 400
   Herndon, VA 20171 USA

Advance payment is required. • No invoices. • Please complete a separate form for multiple students.