![SECURA RISK MANAGEMENT logo]

2019 Secura Risk Management Educational Schedule at A Glance

The following educational calendar offers participants the most pressing information based on the current industry, external fraud threats, enhanced technology and regulatory guidance and expectations. We appreciate your business and look forward to serving you!

Educational Topic	Date	Time
ACH Originator and Third-Party Sender Training on the 2019 *NACHA Operating Rules* Changes and Fraud Trends	January 7, 2019	2:00 – 3:00 p.m. EST
Best Business Practices for Risk Rating Your Treasury Clients	January 22, 2019	2:00 – 3:00 p.m. EST
The Top Corporate Customer Fraud Threats and Mitigation Tools: Don't Wait until It's Too Late!	February 6, 2019	2:00 – 3:00 p.m. EST
Call Center/Client Facing Fraud Management: Important Red Flags for Identifying Fraud	February 7, 2019	2:00 – 3:00 p.m. EST
Improving Your Internal Audits: Quality Assurance and Improvement for Smaller Financial Institutions	February 8, 2019	Noon – 1:00 p.m.EST
Co-Sourcing vs. Outsourcing Internal Audit Arrangements	February 8, 2019	2:00 – 3:00 p. EST
Secura Risk Management Forum: Ritz Carlton Lake Oconee, Greensboro, Georgia	**Feb 27 –29, 2019**	**Wed 1:30 pm.– Friday 11:30 am**
How to Embrace Regulatory Technology (RegTech) for Improving your Risk Management Program	March 5, 2019	2:00 – 3:00 p.m. EST
Account Officer Training on ACH/RDC Credit and Transactional Underwriting.	March 11, 2019	2:00 – 3:00 p.m. EST
Best Business Practices for Defining Risk in Auditing Banks	March 15, 2019	Noon – 1:00 p.m.EST
Fraud and Ethics: Internal Audit Case Studies	March 15, 2019	2:00 – 3:00 p.m. EST
Regulation E Compliance, Debit Card Disputes, ACH Unauthorized, Remittance Transfers, Stop Payments and RegTech	March 26, 2019	2:00 – 3:30 p.m. EST
ACH Exception Processing for ODFIs and RDFIs: Complying with the Rules Effectively and Efficiently	April 2, 2019	2:00 – 3:00 p.m. EST
Building Key Performance Indicator (KPI) Dashboards for the Audit Committee	April 10, 2019	2:00 – 3:00 p.m. EST
Regulation E Error Resolution for Front-Line Staff: Asking the Right Questions and Effectively Handling the Investigation.	April 16, 2019	2:00 – 3:00 p.m. EST
Traditional and Online Account Opening: Differences, Similarities and Managing the Risks	May 14, 2019	2:00 – 3:00 p.m. EST
Performing a GAP Analysis on Your ACH and Wire Transfer Programs	May 23, 2019	2:00 – 3:00 p.m. EST
Effectively Managing and Overseeing the Risks Associated with Your Remote Deposit Capture Program.	June 6, 2019	2:00 – 3:00 p.m. EST
Documenting Your Elder Financial Exploitation Policy	June 13, 2019	2:00 – 3:00 p.m. EST
Cybercrime Trends and Incident Response Training	July 10, 2019	2:00 – 3:00 p.m. EST
Wire Transfer Fraud: Prevention, Identification, Escalation and Recovery	July 25, 2019	2:00 – 3:00 p.m. EST
Faster Payments and Liquidity Risks: What's the Big Deal for Financial Institutions?	August 8, 2019	2:00 – 3:00 p.m. EST
Deposit Operations Fraud Identification and Prevention: Implementing Fraud Management in the Back Office	August 21, 2019	2:00 – 3:00 p.m. EST
The Dependency on Mobile Devices to Move Payments: Understanding the Risks	September 10, 2019	2:00 – 3:00 p.m. EST
Secura Risk Management Forum: Location to be Determined	**Sept 11 – 13, 2019**	**Wed 1:30 pm.– Friday 11:30 am**
Leading Practices for Documenting Your BSA High-Risk Reviews and Onsite Visits	September 26, 2019	2:00 – 3:00 p.m. EST
My Regulator Requires a BSA Model Validation: What is this and Why is it Important?	October 2, 2019	2:00 – 3:00 p.m. EST
Best Business Practices for Determining Your BSA Customer Scoring Model	October 22, 2019	2:00 – 3:00 p.m. EST
Garnishments, Subpoenas, and Levies	November 13, 2019	2:00 – 3:00 p.m. EST
Identifying, Preventing and Recovering from Debit Card Fraud: From Internal Controls to Incident Response	December 4, 2019	2:00 – 3:00 p.m. EST
COMPLIANCE TRAINING for Money Service Businesses: Pre-recorded and includes certification and a 5-question exam. Attendee receives certification upon completion of training and successfully passing the MSB Compliance test.	Pre-recorded	Available January 4, 2019

See Full Course Descriptions