



MEMBERSHIP GUIDE

2023 Secura Membership

SAVE TIME. STAY CURRENT. MITIGATE RISK.

**Get access to risk management expertise,
tools, training, critical updates, and more!**

Registration

LINK

Register online at <https://securariskmanagement.com/product-category/membership/>

FEE

The cost is \$4,200.

MONTHLY MEMBER CALLS TO STAY CONNECTED

Our monthly calls help you to stay up to date and connected with industry trends and initiatives. Member calls will include subject matter experts in the fields of payments, BSA/AML, and fraud to provide up-to-date and “need-to-know” info to our members.

Get network rule and regulatory change updates that impact your daily programs

Stay ahead of industry initiatives (payments, BSA/AML, and fraud)

Ask questions among peers and share best practices

NEW: QUARTERLY BSA/AML/OFAC, FRAUD, AND PAYMENTS COMPLIANCE UPDATES

Four 90-minute updates including industry experts and updates on payments, fraud management, and BSA/AML, and peer- and expert-led discussions on the hottest topics impacting financial institutions and the clients they serve. Meetings will be held in January, April, July, and October 2023.

Quarterly Meetings

More Networking With Peers

Network rules, regulatory updates, alerts, subject matter experts, and a guest speaker on topics that impact your daily and strategic decisions

BIANNUAL MEETINGS WITH A BONUS!

Winter Meeting – January 25-26, 2023, The Grand Bohemian Hotel in Greenville, SC

Fall Meeting – October 3-4, 2023, Perdido Beach Resort, Orange Beach, AL

BSA Experience – October 4-6, 2023, Perdido Beach Resort, Orange Beach, AL

Coupled with the 2023 BSA Experience and Financial Crimes conference, members will have the opportunity to pay a discounted fee of \$1,095 to

attend the full line up of events , which includes the most pressing BSA, payments and financial crime topics with subject matter experts, small group discussions, networking, and much more. Continuing Education Credits (CECs) are preapproved and available.

In 2022, the following CECs were preapproved by the American Bankers Association (ABA) and Nacha:

CERP – 19.24

CAMS – 20

AAP – 20.1

APRP – 20.1

CRCM – 20.5

CAFP – 20.5

ONGOING SUBJECT MATTER EXPERT SUPPORT SERVICES

Get your daily questions on payments, BSA/AML/OFAC, and fraud management answered by subject matter experts. These questions are answered within 24 hours

QUARTERLY TREASURY CLIENT WHITE-LABEL NEWSLETTER

Secura provides white-label newsletters for you to insert your logo and distribute to your treasury clients. This newsletter includes the latest network rules, regulations, and laws that apply. In addition, this newsletter includes fraud management tips on how treasury clients can protect their accounts and money from fraud attacks. This newsletter keeps information simple and easy to read.

QUARTERLY SECURA MEMBER NEWSLETTER

Secura provides its members with a quarterly newsletter that provides the latest rules, regulations, fraud management tips, and case studies. This newsletter is a great resource to pass along to other areas within your financial institution or company to keep everyone informed on industry initiatives and best business practices.

COMPLIMENTARY NACHA RULES BOOK ONLINE

Each member will receive online access to the 2023 Nacha Rules Book.

WEBINARS THROUGHOUT THE YEAR – RECORDED WITH NO EXPIRATION DATE

Secura is excited to announce the following planned webinars for 2023. Members may attend these sessions live and can listen and train other teams. All sessions are recorded and available to members on the member site. Playbacks can be easily accessed and do not have an expiration date.

IMPLEMENTING 2022 NACHA RULE CHANGES AND PREPARING FOR 2023

This webinar takes attendees through rule changes, requests for comments, and industry initiatives that could potentially impact their ACH operations, treasury management, risk management, and payments strategy. The session not only outlines network rule changes and preparation for 2023 but also how these changes will impact your organization on all sides of the ACH transaction.

TOPICS INCLUDE:

- ✓ FedNow & Amendments to Regulation J
- ✓ Impact of New Same-Day Limit Increase and Impact
- ✓ Data Security Framework Requirements
- ✓ Early Posting Risks
- ✓ New Third-Party Sender Roles and Responsibilities
- ✓ Micro-Entries and Impact

WHO SHOULD ATTEND?

- ✓ Payments Professionals (can be submitted for AAP/AAPR CECs)
- ✓ Deposit Operations / Electronic Banking
- ✓ Client-Facing Teams
- ✓ Treasury Sales and Operations

- ✓ BSA and Fraud Professionals
- ✓ Compliance Officers
- ✓ Internal Auditors
- ✓ Information Security/Technology Staff
- ✓ Senior Management
- ✓ Treasury Customers

Speakers: John Willis, of Counsel, Nelson Mullins; and Terri Sands, Specialist

INSIGHTS TO ENFORCEMENT ACTIONS ON REGULATION E AND NSF OVERDRAFT

On January 26, 2022, the Consumer Financial Protection Bureau (CFPB) published a new initiative seeking feedback from the public on “junk fees,” which included NSF and overdraft fees. Congress and regulators continue to focus on fee oversight and regulation. In the past year, multiple financial institutions have placed an emphasis on eliminating or reducing overdraft fees. This webinar will review this latest CFPB announcement and discuss how financial institutions are working to mitigate these risks and reviewing past years of possible violations of assessing fees.

TOPICS INCLUDE:

- ✓ CFPB NSF and Overdraft Fees Initiative
- ✓ Purpose of Initiative
- ✓ Disclosures
- ✓ Risks to Financial Institutions
- ✓ Best Business Practices for Mitigating Risks

WHO SHOULD ATTEND?

- ✓ Deposit Operations / Electronic Banking Professionals
- ✓ Client-Facing Teams
- ✓ BSA and Fraud Professionals
- ✓ Treasury Sales and Operations Professionals
- ✓ Compliance Officers
- ✓ Internal Auditors

- ✓ Information Security/Technology Staff
- ✓ Senior Management
- ✓ Payments Professionals (May submit AAP/AAPR CECs)

Speakers: Keith Barnett, Partner, Troutman Pepper; and Carlin McCroy, Associate, Troutman Pepper

ACH ORIGINATOR TRAINING: EFFECTIVELY COMPLYING WITH AUTHORIZATIONS, REVERSALS, RETURNS, AND NOTIFICATIONS OF CHANGE REQUIREMENTS

This training is designed for financial institutions that provide ACH origination services to corporate/treasury clients to help them understand their obligations and best business practices for complying with authorizations, reversals, returns, and NOCs (Notifications of Change). This training is great for internal treasury teams / client-facing teams that communicate these requirements to their treasury clients, and the training can be used as the financial institutions direct training for their treasury clients.

TOPICS INCLUDE:

- ✓ Basics of Authorizations, Reversals, Returns, and NOCs
- ✓ Recent Rule Changes in Authorizations, Reversals, and Returns
- ✓ Tips for Complying

WHO SHOULD ATTEND?

- ✓ Treasury Clients
- ✓ Client-Facing Teams
- ✓ BSA and Fraud Professionals
- ✓ Deposit Operations / Electronic Banking Professionals
- ✓ Compliance Officers
- ✓ Internal Auditors
- ✓ Information Security/Technology Staff
- ✓ Senior Management

Speakers: Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes; and Kelly Rozier, Associate, Payments, Compliance, and Financial Crimes

AAP PREPARATION – 10-PART COURSE SERIES

This ten-part series (10 webinars) includes the different segments of the AAP Test. Stout instructors take attendees through a deep-dive, easy-to-understand program to assist them and their teams in preparing for the AAP Exam. The following sessions have been designed to prepare for the future AAP or as a refresher course for existing AAPs.

- ✓ ACH Basics and the Participants
- ✓ ACH Origination and ODFI Requirements
- ✓ ACH Returns and RDFI Requirements
- ✓ ACH Risk
- ✓ ACH Processes (Prenotes, NOCs, Reversals, Re-Initiation, and Reclamations)
- ✓ Third-Party Senders, ACH Operators, and IAT
- ✓ Regulations and Network Rules
- ✓ ACH Products
- ✓ Technical Specifications
- ✓ New Nacha Rules and Network Obligations

Secura's AAP Preparatory Training is not affiliated, endorsed, or associated with Nacha or regional payments associations. There are a total of 12 credits available for AAP CECs.

NOTE: AAP credits have not been pre-approved; however, you may submit credits for CECs.

Speakers: Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes; and Kelly Rozier, Associate, Payments, Compliance, and Financial Crimes

WIRE TRANSFER BASICS

This webinar covers the basics of domestic and international wire transfers and is great for new employees or as a refresher for existing employees. Areas covered include domestic and international wire transfer participants and flow, rules that govern wire transfers, transmission of the wire transfer into the wire network, recalls, common fraud trends, and best business practices in incident response.

TOPICS INCLUDE:

- ✓ Participants and Flow
- ✓ Transmission of Wire Transfers
- ✓ Recalls [Exceptions]
- ✓ Originating and Receiving Responsibilities
- ✓ General Rules, Regulations, and Laws Governing Wire Transfers
- ✓ Common Fraud Trends

WHO SHOULD ATTEND?

- ✓ New Employees or Existing Employees
- ✓ Payments Professionals [May submit AAP/AAPR CECs]
- ✓ Deposit Operations / Electronic Banking Professionals
- ✓ Client-Facing Teams
- ✓ Treasury Sales and Operations
- ✓ BSA and Fraud Professionals
- ✓ Compliance Officers
- ✓ Internal Auditors
- ✓ Information Security/Technology

Speakers: Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes; and Kelly Rozier, Associate, Payments, Compliance, and Financial Crimes

EFFECTIVE RISK RATING FOR TREASURY CLIENTS

Financial institutions often struggle to understand how to effectively risk rate their treasury clients based on products and services, financial status, bank statement history, transactional risk reviews, and ability to meet BSA standards. This treasury risk webinar focuses on how to risk rate customers using a risk-rating methodology that takes into consideration all types of risk and assists treasury officers and relationship managers with appropriately risk rating, setting exposure limits, and pre-determining the periodic review frequency based on the risk rating of the customer initially and throughout the duration of the relationship.

TOPICS COVERED:

- ✓ Regulatory and Network Requirements
- ✓ Risk Criteria
- ✓ Risk Scoring
- ✓ Risk Methodology for Performing Periodic Reviews
- ✓ Best Business Practices for Assessing Treasury Services Risks

WHO SHOULD ATTEND?

- ✓ Payments Professionals (May submit AAP/AAPR CECs)
- ✓ Client-Facing Teams
- ✓ Deposit Operations / Electronic Banking Professionals
- ✓ Treasury Sales and Operations Professionals
- ✓ BSA and Fraud Professionals
- ✓ Compliance Officers
- ✓ Internal Auditors
- ✓ Information Security/Technology Staff
- ✓ Senior Management

Speakers: Debbie Prior, Director of Treasury Services, Stride Bank; and Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes

EFFECTIVE ACH AND RDC UNDERWRITING AND EXPOSURE LIMIT SETTING

Account officers / relationship officers may not fully understand the regulatory requirements for assessing the risks of ACH and RDC clients. What is the difference between credit underwriting and transactional risk underwriting, and how do you set exposure limits while complying with regulatory requirements and ensuring that periodic reviews are performed in accordance with network rules and regulatory expectations? This session covers the components of risk and how to effectively underwrite your ACH and RDC client.

TOPICS COVERED:

- ✓ Regulatory and Network Requirements
- ✓ Types of Underwriting Risks
- ✓ Assessing and Setting Exposure Limits

WHO SHOULD ATTEND?

- ✓ Account Officers / Relationship Managers
- ✓ Treasury Sales and Operations Professionals
- ✓ Payments Professionals (May submit AAP/AAPR CECs)
- ✓ Client-Facing Teams
- ✓ Deposit Operations / Electronic Banking Professionals
- ✓ BSA and Fraud Professionals
- ✓ Compliance Officers
- ✓ Internal Auditors
- ✓ Information Security/Technology Staff
- ✓ Senior Management

Speaker: Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes

VIRTUAL CURRENCY AND FINANCIAL INSTITUTIONS: EFFECTIVE DUE DILIGENCE AND ONGOING MONITORING

Virtual currencies are commonly targeted by hackers and criminals who perpetrate fraud. There is no assurance of recourse if virtual currency is stolen, and financial institutions sometimes struggle with how to educate internal teams and their clients, both consumers and businesses. This webinar provides basic and understandable education and tools that you can use on the front line when opening an account and throughout the duration of the relationship.

TOPICS INCLUDE:

Account Opening Education
Tips for Identification of Virtual Currency Participants
Incident Response When Identifying Virtual Currency Fraud
Education and Tools Available

WHO SHOULD ATTEND?

Payments Professionals (May submit AAP/AAPR CECs)
Client-Facing Teams
Deposit Operations / Electronic Banking Professionals
BSA and Fraud Professionals
Compliance Officers

Internal Auditors
Information Security/Technology Staff
Senior Management

Speaker: Brad Rustin, Regulatory Compliance, Partner, Nelson Mullins

MITIGATING FRAUD RISKS IN CONSERVATORSHIPS AND TRUST ACCOUNTS

When an adult (an individual 18 or older) is unable to manage his or her personal and/or financial affairs, a court can appoint a third party (a conservator) to act on behalf of that incapacitated or incompetent adult (the conservatee). Another type of higher risk account is a trust account which has a Trustee managing the account for the beneficiary of a trust. What could go wrong? What type of fraud occurs in these types of accounts, and how can financial institutions mitigate fraud and reputational risks? This webinar will take the attendee through the legal framework of these types of accounts and discuss how financial institutions can protect their reputation and client/member money.

TOPICS INCLUDE:

Conservatorships and Trust Account Structures
Fraud Trends in These Types of Accounts
Best Business Practices for Protecting the Financial Institution's Reputational Risks and Mitigating Fraud Losses

WHO SHOULD ATTEND?

Deposit Operations / Electronic Banking Professionals
Client-Facing Teams
BSA and Fraud Professionals
Treasury Sales and Operations Professionals
Compliance Officers
Internal Auditors
Information Security/Technology Staff
Senior Management
Payments Professionals (May submit AAP/AAPR CECs)

Speaker: Falen O. Cox, Founding Partner, Cox, Rodman & Middleton, LLC

REGULATION E NOTIFICATION, INVESTIGATION, AND DOCUMENTATION REQUIREMENTS

Regulation E continues to be a compliance and fraud issue with financial institutions. Reports of unauthorized activity range from authorized fraud vs. unauthorized fraud, trial services disputes, and unauthorized ACH and debit card activity. Regulation E losses continue to impact the bottom line of financial institutions. How should staff be trained to handle these disputes when notified by consumers? What is the best method for investigating Regulation E claims, and what documentation is required? This webinar trains financial institution's staff on effective methods for taking the dispute, investigating, and documenting the dispute event.

TOPICS INCLUDE:

Case Studies on Regulation E Investigations
Handling P2P Disputes
Documentation Requirements
Latest Regulatory Scrutiny on Regulation E Non-Compliance
Investigation and Research Options Available

WHO SHOULD ATTEND?

Client-Facing Teams
Deposit Operations / Electronic Banking Professionals
BSA and Fraud Professionals
Compliance Officers
Internal Auditors
Information Security/Technology Staff
Senior Management
Payments Professionals (May submit AAP/AAPR Continuing Education Credits)

Speaker: Rayleen Pirnie, AAP, CERP, Director of Risk and Fraud, NEACH

CHECK FRAUD IDENTIFICATION AND RESPONSE

Check fraud can take many forms and continues to cost the financial industry a significant amount of money each year. This webinar reviews various types of check fraud and will provide insight on how to identify the characteristics that could indicate that a check is fraudulent as well as insight concerning ongoing monitoring and response best practices. The webinar covers fraudulent cashiers' checks, alterations,

forgeries, counterfeit checks, and remote deposit capture fraud that targets businesses and consumers. This is a great session for all financial institution teams accepting, monitoring, and responding to check fraud.

TOPICS INCLUDE:

Trends in Check Fraud
Overview of Different Types of Check Fraud
Best Business Practices for Identifying Check Fraud
Identification, Escalation, and Recovery Efforts

WHO SHOULD ATTEND?

Client-Facing Teams
Deposit Operations / Electronic Banking
BSA and Fraud
Compliance Officers
Internal Audit
Information Security/Technology
Senior Management
Payments Professionals (May submit AAP/AAPR Continuing Education Credits)

Speaker: Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes; and Kelly Rozier, Associate, Payments, Compliance, and Financial Crimes

EFFECTIVELY HANDLING SUBPOENAS, LEVIES, AND GARNISHMENTS

Financial institutions play a significant role in the financial space, as they hold the assets of a customer. Based on this fact, financial institution records and funds on deposit often become the center of legal disputes and governmental enforcement actions such as 314(a) requests, subpoenas, garnishments, and tax levies. In addition, certain states have requirements when filing a Suspicious Activity Report (SAR) to report to a regulatory body. This session focuses on how to implement a practical process for the receipt and how to handle these law enforcement requests. What are the requirements for each type of request? What are the deadlines? What are the rights of the financial institution? This webinar takes attendees through each type of request, provides the requirements for each request, and discusses how to implement a practical process that works for all areas of the financial institution.

TOPICS INCLUDE:

Review of Each Type of Law Enforcement Request
Understanding the Requirements for Levies, Summons, and Subpoenas
Best Business Practices for Responding to These Requests

WHO SHOULD ATTEND?

Client-Facing Teams
Deposit Operations / Electronic Banking Professionals
BSA and Fraud Professionals
Compliance Officers
Internal Auditors
Information Security/Technology Staff
Senior Management
Payments Professionals (May submit AAP/AAPR CECs)

Speakers: John Willis, of Counsel, Nelson Mullins; and Terri Sands, Specialist

ACH AND WIRE FRAUD TRENDS, IDENTIFICATION, INVESTIGATION, AND RECOVERY

This webinar takes attendees through trends in ACH and wire transfer fraud from the time an ACH file and/or wire transfer request is made until the fraud is identified. Hear case studies of the different types of ACH and wire transfer fraud occurring. Areas covered include but are not limited to PPP loan fraud involving wire transfers, elder financial exploitation, payroll fraud, internal fraud, and other trends in fraud behavior. This session covers investigation strategies when fraud has been identified and leading practices for implementing effective ACH and wire fraud incident response plans.

TOPICS INCLUDE:

Trends in ACH and Wire Fraud
Best Business Practices for Identifying, Responding, and Responding From Ach and Wire Transfer Fraud
Suggested Incident Response Documentation to Include in Your Procedures When Identifying and Responding to ACH and Wire Fraud
Implementing Effective ACH and Wire Fraud Incident Response Plans

WHO SHOULD ATTEND?

Deposit Operations / Electronic Banking Professionals
Client-Facing Teams

BSA and Fraud Professionals
Treasury Sales and Operations Professionals
Compliance Officers
Internal Auditors
Information Security / Technology Staff
Senior Management
Payments Professionals (May submit AAP/AAPR CECs)

Speaker: Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes; and Kelly Rozier, Associate, Payments, Compliance, and Financial Crimes

EVOLVING DEPOSIT FRAUD

A financial institution's deposit operations area performs many operational functions and identifies fraud that may often be missed in other monitoring or overlooked based on an absence of appropriate training. This session focuses on typical roles and responsibilities of a deposit operations department and provides case studies involving fraud identified through daily processing and quality control reviews. Financial institutions may be missing the opportunity to identify fraud earlier in the risk management chain if deposit operation teams don't have the appropriate fraud identification training. Key areas and functions that are inherently more susceptible to fraudulent activity and best business practices for mitigating fraud risks are covered.

TOPICS INCLUDE:

Dormant Accounts
Debit Card Issuance / Hot Carding
New Accounts
Balance Inquiries
Telephone
External Transfers
Changes to Account
Other Deposit Operations Functions

WHO SHOULD ATTEND?

Retail/Client-Facing Teams
Compliance Officers
Internal Auditors
Deposit Operations / Electronic Banking Professionals
BSA and Fraud Professionals

Information Security/Technology Staff
Senior Management

Payments Professionals (May submit AAP/AAPR CECs)

Speakers: Terri Sands, Managing Director, Payments, Compliance, and Financial Crimes; and Kelly Rozier, Associate, Payments, Compliance, and Financial Crimes

BASICS OF CURRENCY TRANSACTION REPORTING (CTR)

The webinar will focus on the basics of CTRs and their purpose, and it will take attendees through each section of the CTR form to ensure that information is correctly entered. Attendees will learn how to insert correct information, discuss common audit findings, and avoid errors that may result in regulatory penalties. Attendees will receive an FAQ on different scenarios to be used as a quick reference guide.

TOPICS INCLUDE:

Basics of CTRs
Handling CTR Corrections
Breakdown of Each Section of the CTR Form
Handling Joint Accounts, Sole Proprietors, LLCs, and More

WHO SHOULD ATTEND?

BSA/AML Officers and Support Staff
Branch management
Customer Service Representatives
Tellers
Call Centers
Electronic Banking
Risk Management
Deposit Operations
Compliance
Internal Audit
Information Security
Executive Management

Speaker: Pam Dees, Associate, Payments, Compliance, and Financial Crimes

ACH RETURN RESPONSIBILITIES OF ODFI, RDFI, ACH ORIGINATORS, AND ACH OPERATORS

This training is designed to provide network requirements for returning ACH transactions for the ODFI, RDFI, ACH Originators, and operators. Attendees will learn the correct return reason codes based on their role in the transaction and the event results in the return (e.g., system return or consumer-/business-initiated return). This training is great for deposit and treasury operational and sales teams, compliance, and internal auditors to bring insight to the return process.

TOPICS INCLUDE:

Network Rules and Guidelines for Handling Returns
Handling Dishonored Returns
Handling Contested Dishonored Returns
ODFI Requests for Returns
Request for Authorizations and Permissible Returns
Best Business Practices

WHO SHOULD ATTEND?

Deposit Operations / Electronic Banking Professionals
Client-Facing Teams
BSA and Fraud Professionals
Treasury Sales and Operations Professionals
Compliance Officers
Internal Auditors
Information Security/Technology Staff
Senior Management
Payments Professionals (May submit AAP/AAPR Continuing Education Credits)

Speaker: Kelly Rozier, Associate, Payments, Compliance, and Financial Crimes

BEST PRACTICES FOR ALERT REVIEWS AND INVESTIGATIONS

This training is designed to provide BSA officers and support teams with regulatory requirements and best business practices for reviewing BSA alerts and appropriately disposing of alerts when no suspicious activity is determined. Attendees will learn how to effectively review why the activity alerted, the types of suspicious activity, how to determine if the activity made sense, and what tools are available to assist in the alert investigation.

TOPICS INCLUDE:

Types of Suspicious Activity Alerts
Starting and Completing an Investigation
Performing Negative News Searches
Reviewing Past History and Documentation
Tools Available for Performing Investigations

WHO SHOULD ATTEND?

BSA Officers and Support Teams
Fraud Investigators
Compliance Officers
Risk Management Professionals
Internal Auditors
Senior Management
Payments Professionals (May submit AAP/AAPR CECs)

Speaker: Scott Rosenbaum, Director, Disputes, Compliance, & Investigations, Stout

POSITIVE PAY: USING TECHNOLOGY TO MITIGATE FRAUD

Positive pay has been around a long time and is a widely known service used by financial institutions to detect fraud. What are the benefits of positive pay in fighting fraud? How does positive pay work? What are roadblocks for clients to sign up for this service? This webinar will take attendees through how this product is used to prevent fraud and how to effectively implement and sell this product as part of your treasury program.

TOPICS INCLUDE:

Flow of Positive Pay
Client Approval
Return or Post Decisions
Best Business Practices for Implementing and Selling Positive Pay

WHO SHOULD ATTEND?

Account Officers / Relationship Managers
Treasury Sales and Operations Professionals
Payments Professionals (May submit AAP/AAPR CECs)
Client-Facing Teams
Deposit Operations / Electronic Banking Professionals

BSA and Fraud Professionals
Compliance Officers
Internal Auditors
Information Security/Technology Staff
Senior Management

Speakers: Kristy Powell, Director of Treasury, Morris Bank; and Terri Sands, Managing Director, Payments, Compliance and Financial Crimes