



UMACHA
YOUR ELECTRONIC PAYMENTS PROFESSIONALS

Fraud Symposium

September 28, 8:30am-4:30pm

Ramada by Wyndham, Bismarck, ND

In partnership with



Brought to you in cooperation with UMACHA, ICBND - Independent Community Bankers of North Dakota, The Financial & Retail Protection Association (FRPA) and Shazam, this symposium provides you with the latest information regarding financial crimes and the most up-to-date solutions for fraud prevention. This symposium is jammed packed with useful information for your institution to stay ahead of the fraudsters. Potential topics include: synthetic identity, identity theft, card fraud, elder justice, to cyber security, faster payments fraud, check fraud, classifying fraud panel and more! This is your go-to resource with for understanding how to combat fraud within the industry.

SESSIONS INCLUDE:

Regional Enforcement Update – Let's Work Together!

If you think that you are protected in your geographic or financial institution size from many types of fraud, you may be surprised. Hear from local law enforcement officers to better understand what is happening in our UMACHA Midwest region. The speakers will focus on current PPP and SBA fraud with applications/grants where the investigations are going.

Around the room... ask audience a question, presentation?

FRPA/ICBND will talk about how to combat fraud. Do you use the internet or scoring to determine how fraud occurs and who is or might be impacted at your Financial Institution? Hear about a different approach from FRPA. Then sit, enjoy, listen, and learn from the interaction these speakers get from you, the audience. Hear from your peers what is happening in their neck of the woods.

Skimming and Card Cloning

When you understand the fine details of skimming and cloning of debit and credit cards, everyone stays safe. Learn to identify internal and external skimmers and PIN-capturing cameras at the ATM, point of sale and gas pumps. Real-life photos and videos highlight how thieves set up these devices and steal from your card holders, merchants, and customers. A card will be cloned at the conclusion of the presentation.

Check Fraud

Have you encountered check fraud lately. We're counting the fact that you have and its not fun! This type of fraud seems to be on the rise and we've got 2 experts to talk to you about the many facets of check fraud and how to combat it. We'll discuss altered, counterfeit and forged checks. You'll hear about check kiting; paper hanging and even watch our expert wash a check and show you the tangible differences between what it feels like to hold a washed check! Fun stuff!

Where payments go, fraud will follow

Does fighting debit card fraud feel like a game of Whac-A-Mole®? Engaging in fraudulent activity is a job for the bad guys; our job is to thwart their efforts. The evolution of fraud schemes is fascinating and clearly follows the trends in debit card payments. In this session we'll use data from the recent Federal Reserve Payments Study to better understand the changing landscape of debit card fraud. Additionally, what predictions can we make based on that data? Come prepared to share your opinions and join me in the discussion.

Fraud Panel

Panelist from the UMACHA and ICBND /ND region will discuss response and prevention of fraud. Topics for our panelists may include Know your Customer (KYC), Synthetic Identity, Student Fraud, Fraud Fragmentation and SARs. They will share stories from the field regarding unique scenarios and share the process of research, evaluation, and final outcome. Join our experts and hear what, how and why they do what they do to help you reduce fraud at your institutions.

To Register, please fill out the information below:

Bank Name

Name(s) or Attendee(s)

Phone Number

Email Address

Contact Name

Address

City

State

Zip Code

Billing Information

Please Send Invoice

ACH Payment: Account # Routing #

ICBND Member - \$340

Non-ICBND Member - \$680

DDA G/L

Credit Card Payment: Account #

Expiration Date

Billing Zip Code

Authorized Signature

2022 Fraud Symposium Agenda

September 28th, 2022 – Ramada, 1400 E Interchange Ave, Bismarck, ND 58501

9/28/2022	Title & Session Description	Speaker(s)
8:30 to 8:45pmCT	WELCOME & PRIMER	UMACHA & ICBND
8:45 to 9:45pmCT	Regional Enforcement Update – Let’s Work Together! - If you think that you are protected in your geographic or financial institution size from many types of fraud, you may be surprised. Hear from local law enforcement officers to better understand what is happening in our UMACHA Midwest region. The speakers will focus on current PPP and SBA fraud with applications/grants where the investigations are going.	John McCullough, CEO- FRPA Financial and Retailers Protection Association Ryan Spah, ND DFI
9:45 to 10:00amCT	BREAK	
10:00 to 11:00amCT	Around the room... ask audience a question, presentation? FRPA/Shazam will talk about how to combat fraud. Do you use the internet or scoring to determine how fraud occurs and who is or might be impacted at your Financial Institution? Hear about a different approach from FRPA. Then sit, enjoy, listen, and learn from the interaction these speakers get from you, the audience. Hear from your peers what is happening in their neck of the woods.	John McCullough, CEO- FRPA Barry Haugen, President- ICBND
11:00 to 12:00pmCT	Skimming and Card Cloning – When you understand the fine details of skimming and cloning of debit and credit cards, everyone stays safe. Learn to identify internal and external skimmers and PIN-capturing cameras at the ATM, point of sale and gas pumps. Real-life photos and videos highlight how thieves set up these devices and steal from your card holders, merchants, and customers. A card will be cloned at the conclusion of the presentation	Mike Burke, Senior Robbery and Crisis and Management Consultant- Shazam
12:00 to 1:00pmCT	Lunch BREAK	
1:00 to 2:00pmCT	Check Fraud- Have you encountered check fraud lately. We’re counting the fact that you have and its not fun! This type of fraud seems to be on the rise and we’ve got 2 experts to talk to you about the many facets of check fraud and how to combat it. We’ll discuss altered, counterfeit and forged checks. You’ll hear about check kiting; paper hanging and even watch our expert wash a check and show you the tangible differences between what it feels like to hold a washed check! Fun stuff!	Jennifer A. Miller, Senior Director Services – UMACHA John McCullough, CEO- FRPA
2:00 to 3:00pmCT	Where payments go, fraud will follow– Does fighting debit card fraud feel like a game of Whac-A-Mole®? Engaging in fraudulent activity is a job for the bad guys; our job is to thwart their efforts. The evolution of fraud schemes is fascinating and clearly follows the trends in debit card payments. In this session we’ll use data from the recent Federal Reserve Payments Study to better understand the changing landscape of debit card fraud. Additionally, what predictions can we make based on that data? Come prepared to share your opinions and join me in the discussion.	Diana Kern, EFT Operations and Senior Trainer- Shazam
3:00 to 3:15amCT	BREAK	
3:15 to 4:15pmCT	Fraud Panel – Panelist from the UMACHA and ICBND /ND region will discuss response and prevention of fraud. Topics for our panelists may include Know your Customer (KYC), Synthetic Identity, Student Fraud, Fraud Fragmentation and SARs. They will share stories from the field regarding unique scenarios and share the process of research, evaluation, and final outcome. Join our experts and hear what, how and why they do what they do to help you reduce fraud at your institutions. [Moderator; Jennifer Miller, UMACHA]	Panelists: Barry Haugen, President, ICBND Parrell Grossman, Attorney Generals’ office of ND Ryan Spah, ND DFI
4:15 to 4:30pmCT	Closing Remarks & Prize Drawings	UMACHA