

TPPPA Training Recording Library

Date	Time	Duration	Series	Session Name	Session Description	Speaker
1/8/2020	Recording Link	60 mins	Best Practices (CMS)	Best Practices in Payment Processing: TPPPA CMS Control Framework	In this session we will discuss the control framework of the TPPPA's best practices in payment processing know as the TPPPA Compliance Management System (CMS) and how it will support your organization in building a documented, risk-based compliance management system. We will also discuss the regulatory guidance that supports this framework.	Marsha Jones President TPPPA
1/15/2020	Recording Link	60 mins	Best Practices (CMS)	Third-Party Risk Management and Its Role in the TPPPA CMS	In this session we will explore guidance on third-party risk management and third-party service providers and the due diligence and monitoring guidance of regulators. We will tie this to the role of a third-party payment processor and nested payment processors and ISOs.	Marsha Jones President TPPPA
1/22/2020	Recording Link	60 mins	Best Practices (CMS)	Understanding the Purpose and Function of Risk Assessment and its Relationship to Internal Controls	In this session we will discuss the proper way to design and maintain a risk assessment of your organizations payment processing program. We will discuss the categories of risk, such as fraud, operations, credit, compliance, legal, industry, consumer protection, payment systems, etc. We will also cover how documenting risk on your risk assessment should be related to the internal controls you have developed to mitigate the risk, and how this method allows simple strategies for testing your internal controls.	Marsha Jones President TPPPA
1/29/2020	Recording Link	60 mins	Best Practices (CMS)	How to Build Your Unique Risk Assessment	This session will take the concepts we learned in Understanding the Purpose and Function of Risk Assessment and its Relationship to Internal Controls and provide examples of how to utilize these concepts in documenting a risk assessment that aligns with the distinct risks of your organization's payment processing program. We will cover a variety of examples particularly related to Consumer Protection compliance and legal risk for particular products, services and industries.	Marsha Jones President TPPPA
2/5/2020	Recording Link	60 mins	Best Practices (CMS)	Developing, Testing and Maintaining Internal Controls Framework	In this session we will further expand our work with risk assessments and delve more deeply into internal controls, otherwise known as those things you do to mitigate a particular risk. Creating a risk assessment at the internal control level allows your company to quickly identify which controls are most critical so that you can create a risk-based internal control testing program and schedule. The primary purpose of self-testing internal controls on a regular basis is to provide your company with the opportunity to self-detect and self-correct when controls are inadequate or fail. A properly documented internal control testing program helps to support your company in demonstrating a culture of compliance.	Marsha Jones President TPPPA
2/12/2020	Recording Link	60 mins	Best Practices (CMS)	Policies and Procedures and Their Functions and How they Differ	In this session we will discover the different functions and purpose of Policies versus Procedures. Policies are directives of the Board that are designed to implement controls to mitigate the risks to the organizations payment processing program. Procedures are the instructions for implementing the board policies at a functional level. Both policies and procedures must be documented, approved by the board (policies) or management (procedures) and must be acknowledged by employees as they are implemented and updated. Employees should be trained on policies and procedures on a regular basis. Changes to policies and procedures must be tracked by version control and copies of previous policies and procedures should be archived for future review. These concepts and more will be explored in this session.	Marsha Jones President TPPPA
2/19/2020	Recording Link	60 mins	Best Practices (CMS)	Board Reporting and Oversight	In this session we will discuss the function of the Board of Directors in your organizations payment processing program. The Board is responsible for oversight of your program. The Board may designate day-to-day management responsibilities to senior management, but the Board must be able to demonstrate competent and regular oversight of the program. This is accomplished through the periodic board reporting on the program. This session will discuss the responsibilities of the Board and the reporting requirements expected by bank regulators. This session applies to both bank boards and boards of the payment processor.	Marsha Jones President TPPPA
2/26/2020	Recording Link	60 mins	Best Practices (CMS)	Due Diligence, Periodic Review and Ongoing Monitoring: A Risk-Based Approach	In this session we will distinguish the differences between Due Diligence, Periodic Review and Ongoing Monitoring. We will discuss how your organization can utilize its risk assessment and a customer risk score to develop risk-based practices that will allow targeted resources to be applied to those customers that present a higher risk to the organization, and few resources applied to low risk customers.	Marsha Jones President TPPPA
3/19/2020	Recording Link	60 mins	Best Practices (CMS)	Risk-Based Due Diligence and Periodic Review	In this session we will take what we learned about utilizing a customer risk-score as well as third-party risk management and discuss how to establish a robust due diligence and periodic review program. This will allow your organization to target resources on those customers that present the greatest risk and fewer resources on those presenting lower risk. This methodology will allow your organization to perform risk-based due diligence and periodic review in an efficient manner for its entire customer base.	Marsha Jones President TPPPA
3/25/2020	Recording Link	60 mins	Best Practices (CMS)	Ongoing Monitoring and Merchant Watch Lists	In this session we will explore how a risk-based approach, including a customer risk score can provide efficiencies in monitoring that will target resources toward higher risk activities, yet still ensure that all customers are monitored on an ongoing basis. We will also discuss how monitoring activities are connected to consumer watch lists, and what activities should trigger adding a merchant to a list. We will discuss the need for risk-management personnel with monitoring responsibilities be able to adjust the customer risk-score based upon monitoring activity, and complete suspicious incident reports/referrals to the bank as appropriate.	Marsha Jones President TPPPA
4/1/2020	Recording Link	60 mins	Best Practices (CMS)	Compliance Officer and Program Manager Responsibilities	The Compliance Officer (Payment Processors) and the Program Manager (Banks) are responsible for maintaining the Compliance Management System for their companies under the TPPPA CMS Control Framework. What this means is that these individuals are responsible for maintaining documentation, maintaining and testing internal controls and ensuring that the board is kept informed through periodic report. In this session we will discuss in detail the expectations of Compliance Officers and Program Managers under the CMS Control Framework.	Marsha Jones President TPPPA
2/18/2020	Recording Link	60 mins	BSA/AML	Foundations of U.S. Anti-Money Laundering Efforts and International Cooperation	In this session you will learn about the foundational laws and regulations and the structures and institutions that support international cooperation.	Jay Postma President MSB Compliance Inc
3/10/2020	Recording Link	60 mins	BSA/AML	BSA/AML Responsibilities of Payment Processors	This webinar is presented by MSB Compliance Inc. on behalf of the TPPPA. In this webinar you will learn about the responsibilities of payment processors related to BSA/AML Compliance, primary of which is keeping their bank(s) in compliance with the banks' obligations for BSA/AML.	Jay Postma President MSB Compliance Inc
3/24/2020	Recording Link	60 mins	BSA/AML	BSA/AML Responsibilities of Money Service Businesses (MSBs)	In this session we will explore the requirements and responsibilities of MSBs in supporting federal and international anti-money laundering efforts.	Jay Postma President MSB Compliance Inc
4/7/2020	Recording Link	60 mins	BSA/AML	BSA/AML Responsibilities of Banks Serving Payment Processors and MSBs	In this session we will explore the oversight role of banks that provide banking services to payment processors and MSBs related to BSA/AML compliance.	Marsha Jones President TPPPA
5/13/2020	Recording Link	60 mins	BSA/AML	Payment Processor BSA/AML Teamwork - Suspicious Activity Incident Referrals & Suspicious Activity Reports	In this session we will explore the critical coordination strategies of banks and payment processors in monitoring for and reporting suspicious activities.	Marsha Jones President TPPPA
7/22/2020	Recording Link	60 mins	Cannabis	Latest Developments in Cannabis and Implications for Payment Processors	The 2018 Farm Bill legalized hemp at the federal level, but there has been little guidance offered to banks and payment processors who are interested in working with hemp-related businesses. In this webinar we will discuss some key developments in the cannabis industry, with a focus on guidance that is helpful for Payment Processors interested in working with hemp and/or marijuana-related businesses.	Troutman Pepper
12/12/2019	Recording Link	60 mins	Cannabis Banking & Payments	Bringing Hemp Back: Latest Developments in Cannabis and Implications for Payment Processors	Join us for a webinar covering the latest cannabis developments at the federal level, including an overview of the new United States Department of Agriculture (USDA) interim final rule on the establishment of a domestic hemp production program and its implications for payment processors. This webinar is a follow-up with Troutman Sanders attorney Agustin E. Rodriguez, who spoke to us on this subject at our September conference in Washington, DC.	Agustin Rodriguez Counsel Troutman Sanders
3/31/2020	Recording Link	60 mins	Card Training	What is a Payments Facilitator?	In this session you will hear from our friends at Infincept. We will learn about the history of the Payment Facilitator model, why companies are becoming Payment Facilitators, who is involved in the Payment Facilitator ecosystem and their roles, the functions of a Payment Facilitator, the requirements for becoming a Payment Facilitator and more.	Infincept
12/17/2019	Recording Link	60 mins	Consumer Protection	FTC's Negative View of Negative Options	The Federal Trade Commissions Negative Options Rule is up for review, and the FTC is leaning toward a stricter rule. Review of enforcement actions and dialog with the FTC indicate that negative options are becoming a more and more prevalent consumer protection issue as commerce becomes more internet based.	Ellen Berge Partner Venable LLP
8/11/2020	Recording Link	60 mins	Consumer Protectors	Privacy: The Current State of the CCPA and Compliance Challenges	The novel coronavirus ("COVID-19") has resulted in the California legislature rolling out several emergency initiatives to address the impact of the outbreak. Initiatives range from introducing measures to address key employment issues to financial packages that provide funding to increase hospital capacity and protect those most vulnerable to the disease. Given the immediate impact these initiatives will have on Californians today, the focus on these types of measures is understandable. Even businesses operating in today's environment have been forced to shift their focus to address the impact COVID-19 has had on their employees' and customers' health and safety.	Troutman Pepper
8/26/2020	Recording Link	60 mins	Consumer Protectors	A Playbook for Success: Best Practices for Government Investigations and Other Compulsory Process Demands	In this webinar, we will discuss best practices for responding to government investigations, focusing on investigations brought by the Federal Trade Commission. We will share strategies for effective and efficient matter management, war stories illustrating the wisdom of our recommendations, and pro tips that will help you implement a playbook for success within your organization.	Troutman Pepper
9/2/2020	Recording Link	60 mins	Consumer Protectors	What You (and Your Merchants) Need to Know About Chargebacks	As the ecommerce landscape continues to change, merchants have two major issues they are contending with today, managing through the pandemic and preparing for the fourth quarter surge in sales. While chargebacks have always been a concern, they are proving to be a real challenge in both management and volume. Protecting and recovering revenue is a top priority and properly managing chargebacks can make the difference between success and failure. This webinar will address several topics to help merchants prepare.	FIG11
10/21/2020	Recording Link	60 mins	Consumer Protectors	Best Practices for Avoiding Marketing Pitfalls	In this webinar, we will discuss best practices for marketing strategies and oversight. We will focus on the FTC's enforcement priorities, explore enforcement actions, and give some pro tips that will help you hopefully avoid marketing traps.	Troutman Pepper
3/17/2020	Recording Link	60 mins	The Consumer Protectors	The Consumer Protectors	Consumer Protection laws and regulations are complex and often confusing. Payment processors, of all types, as well as their banks, need to understand the powers and authorities of those agencies that enforce Consumer Protection laws at both a federal and state level. Join the TPPPA and Troutman Sanders as we learn about the powers and authorities granted to the CFPB, the FTC and the States Attorney Generals, and how they frequently partner in their efforts to protect consumers.	Troutman Sanders

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4/14/2020	Recording Link	60 mins	The Consumer Protectors	Consumer Protection and COVID-19	COVID-19 is rapidly altering the legal and regulatory landscape in which financial services businesses operate. This webinar will discuss some key developments and takeaways for payment processors related to consumer protection in light of COVID-19, focusing on federal guidance and enforcement actions, as well as significant state action. This webinar is brought to you by the TPPPA and will be presented by our partner Troutman Sanders.	Keith Barnett Troy Jenkins Troutman Sanders
5/19/2020	Recording Link	60 mins	The Consumer Protectors	CFPB: Yesterday, Today and Tomorrow	The CFPB has evolved considerably since its inception in 2010, and we have experienced a shift in enforcement strategy over the past few years. Much of this shift is related to policy changes due to a shift in administration. In this webinar we will contrast the CFPB under the Obama Administration and the Trump Administration. We will also explore how enforcement objectives might look in the future and how best practices in compliance buffer the impact of shifts in administration.	Troutman Sanders
6/9/2020	Recording Link	60 mins	The Consumer Protectors	State Attorneys General: Evolving Concerns, Compliance and Enforcement	State Attorneys General have become more active in their efforts to protect consumers as it relates to banks and payment processors, especially when you take into consideration COVID-19. In this webinar we will discuss some key concerns of State Attorneys General, expectations, and their relationship to federal consumer protection agencies. We will focus on the efforts of the more active State Attorneys General and hopefully provide you with some key takeaways to help you mitigate future risk.	Troutman Sanders
6/17/2020	Recording Link	60 mins	The Consumer Protectors	Federal Trade Commission: Evolving Concerns, Compliance and Enforcement	The Federal Trade Commission (FTC) has been consistently active in their enforcement efforts related to violations of Consumer Protection laws, rules and regulations over the past few years and have been particularly engaged during the COVID-19 pandemic. The FTC also has a history of holding payment processors accountable for the activities of the merchants for whom they process payments, and has a history of seizing merchant reserves held by payment processors and their bank. In this session we will analyze recent FTC enforcement actions and warning letters issued by the FTC in an effort to understand the FTC's regulatory and enforcement priorities. This session will be presented by our partner Troutman Sanders, and is the next in our series "The Consumer Protectors"	Troutman Sanders
11/17/2020	Recording Link	60 mins	Consumer Protectors	Strategies to Prepare for Potential Target Areas of CCPA Enforcement by the CA Attorney General and the Impact of the Election	In this webinar, we will provide you with some key strategies to comply with the California Consumer Privacy Act (CCPA). We will discuss potential areas of regulatory enforcement, and practical takeaways that can be used to put you in the best position to mitigate future CCPA enforcement risk. We will also discuss the implications of the recent election, including the results of the California ballot initiative relating to the CCPA.	Troutman Pepper
1/13/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - January 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
2/10/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - February 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
3/9/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - March 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
4/13/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - April 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
5/11/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - May 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
6/8/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - June 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
7/13/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - July 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
8/10/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - August 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
9/14/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - September 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
10/19/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - October 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
11/9/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - November 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
12/14/2020	Recording Link	60 mins	TPPPA Monthly Member Meeting	TPPPA Monthly Member Meeting - December 2020	The TPPPA offers members the opportunity to join a monthly call that is designed to keep members informed of the changes in the external environment that may impact the risk (up or down) to their organizations. These calls will cover general updates about the TPPPA and matters of interest in the industry. We will get a government relations update from our partner Catalyst and cover legal and regulatory updates including enforcement actions. Each meeting will provide guidance from the TPPPA on how to assess the risk of external events to your organization and what your organization can do to help mitigate its risk.	Marsha Jones President TPPPA
12/17/2020	2:00-3:00 ET	60 mins	NACHA	NACHA Update	In this webinar we will be reviewing the upcoming Nacha Rules including those that just passed and will become effective next year. Feel free to share with you customers, payment processors and banks.	Marsha Jones President TPPPA

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