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PAYMENT ESSENTIALS

KEEPING UP WITH PAYMENTS

STRATEGIC TREASURER

SouthState

October 15, 2026

Live and Recorded for On-Demand Viewing

CTP Certified Treasury Professional®

MEET THE SPEAKERS

THE EXPERIENCE BEHIND THE INSIGHTS

MARK SCHUCH

Mark Schuch is Senior Vice President & Director of Treasury Management (TM) Product Management at SouthState Bank. He manages the marketing, strategic planning, profitability, development and risk management aspects of all TM products at SouthState. Mark started his career as an EDI Systems Developer/Leader at Roadway Express & SeaLand-Maersk before joining Bank of America as Electronic Commerce Operations Manager. He moved into Product Management at BB&T, then Certus Bank, NewBridge Bank, Park Sterling Bank & SouthState.

CRAIG JEFFERY

Craig Jeffery's 30+ years of financial and treasury experience as a practitioner and as a consultant have uniquely qualified him to help organizations craft realistic goals and achieve significant benefits quickly. He formed Strategic Treasurer in 2004 to provide treasury and financial process assistance to corporate, educational, and government entities.

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TOPICS OF DISCUSSION

KEY AREAS OF FOCUS AND ANALYSIS

PAYMENT EVOLUTION

What is changing and where

OPERATIONAL IMPACT

What accelerated payment cycles mean

CONTROL EXPECTATIONS

Requirements, risk management, and payment security

TREASURY READINESS

Framework for evaluating and responding to change

KEY TAKEAWAYS

Final thoughts

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PAYMENT ENVIRONMENT

CHANGES ACROSS THE BOARD

NEW RAILS

- Real-Time Payments (RTP)
- FedNow

NEW FORMATS AND CONNECTIONS

- ISO 20022
- pain.001 / pain.002
- APIs
- ERP-to-bank connectivity

NEW REQUIREMENTS

- PCI DSS
- Swift CSP
- Nacha risk-based framework
- ISO 20022 adoption

NEW SECURITY

- OFAC screening
- Payee validation
- Payment monitoring

NEW THREATS

- AI-assisted fraud
  - Business email compromise
  - Account takeover
  - Vendor impersonation

TREASURY IMPACT: Faster payments, richer data, stronger controls, greater accountability

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ADVANTAGES OF ISO 20022

RICHER, MORE STRUCTURED PAYMENT DATA

ISO 20022 PAIN.001 AND PACS.008 MESSAGES

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Dedicated payment purpose field

Commercial invoice code

Supplier invoice reference

Supports multiple remittance documents

Buyer ERP invoice reference

WHY STRUCTURED DATA MATTERS

- Structured fields provide richer, clearer data
- MT-to-ISO translation can truncate information
- Continued MT use increases reconciliation risk

BACK-END SYSTEMS RUNNING ON ISO 20022

- Fedwire
- CHIPS
- RTP
- FedNow

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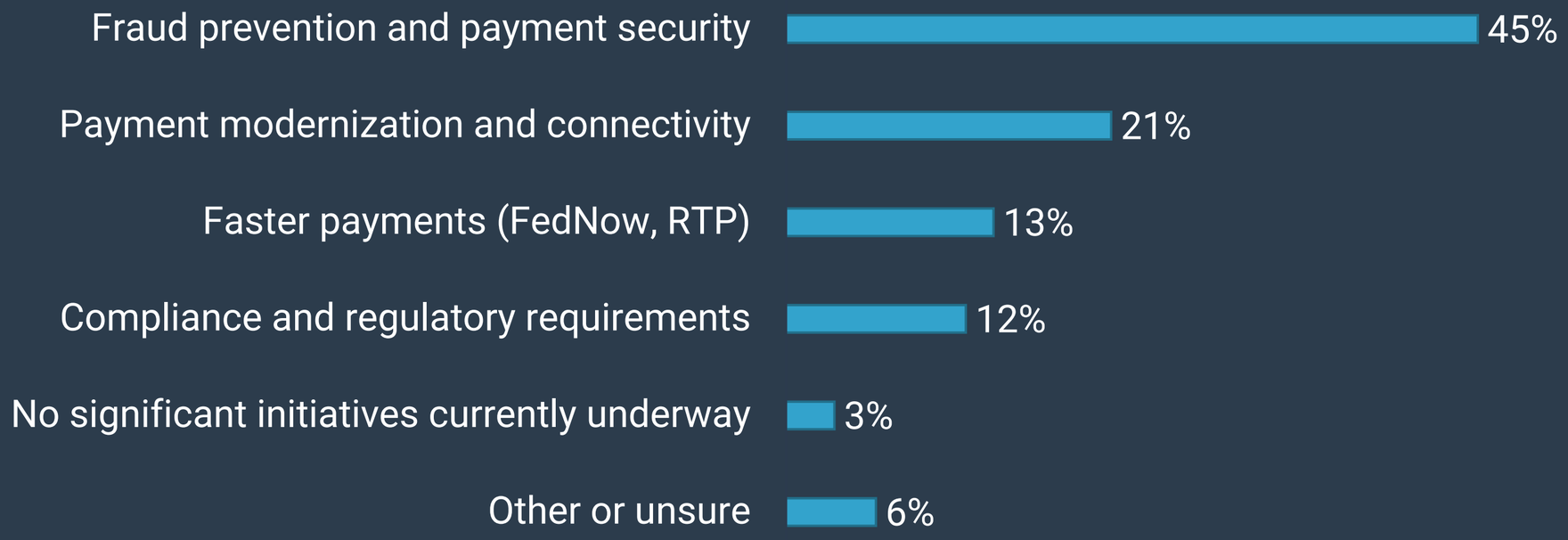
POLL QUESTION

Poll 1 - Which area of payments-related change is receiving the most attention at your organization today?



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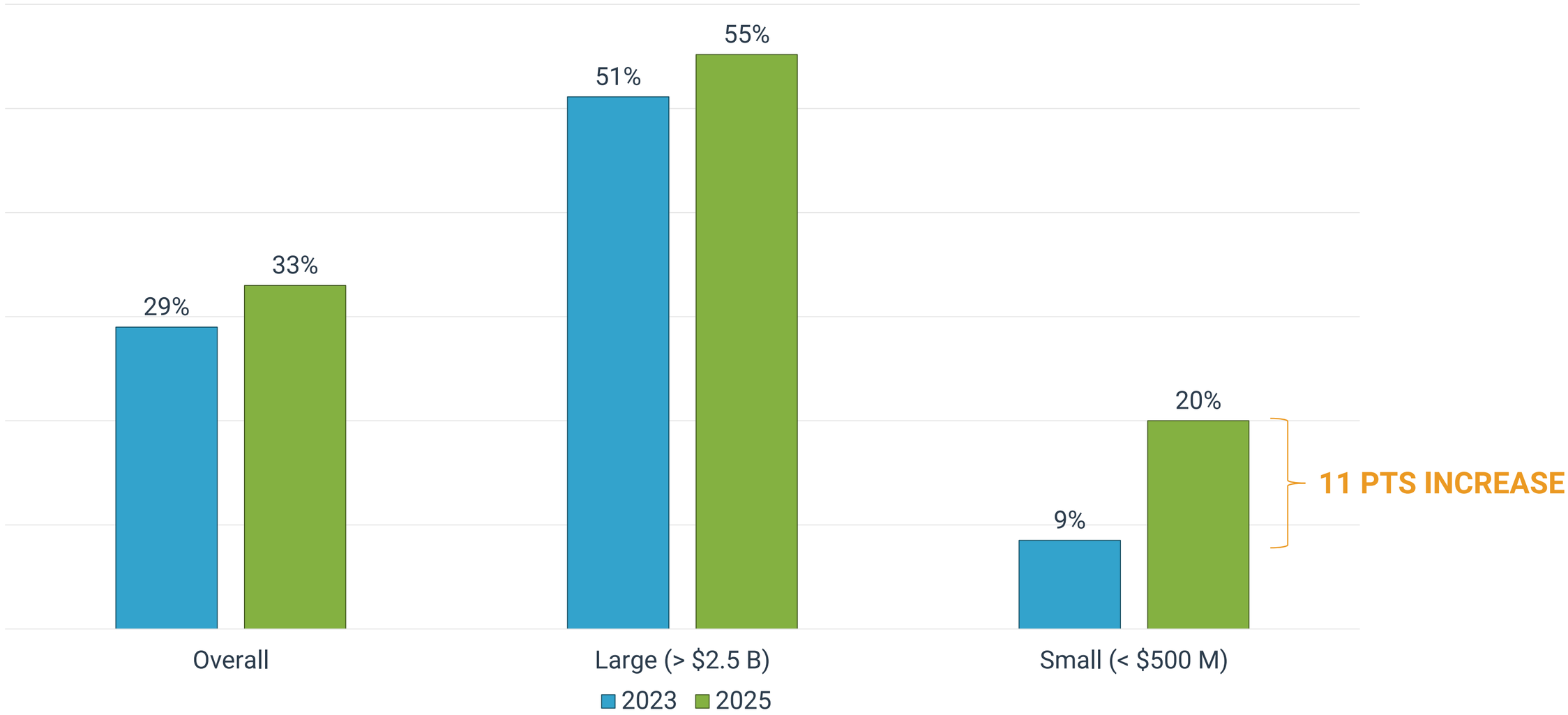
FRAUD AND SECURITY

GREATER INCREASE IN FRAUD AMONG SMALL BUSINESSES

» Have you had a fraudulent low value payment or high value payment that left the building?



Source: Treasury Fraud & Controls Survey

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NACHA'S RISK-BASED FRAMEWORK

ARE YOUR ACH CONTROLS KEEPING PACE?

WHAT NACHA EXPECTS

- Risk-based fraud monitoring
- Identification of suspicious entries
- Appropriate controls
- Periodic reviews
- Fraud prevention and recovery

TREASURY RESPONSE

- Reassess ACH fraud risks
- Review payment approval controls
- Validate account changes
- Monitor payment activity
- Document and update procedures

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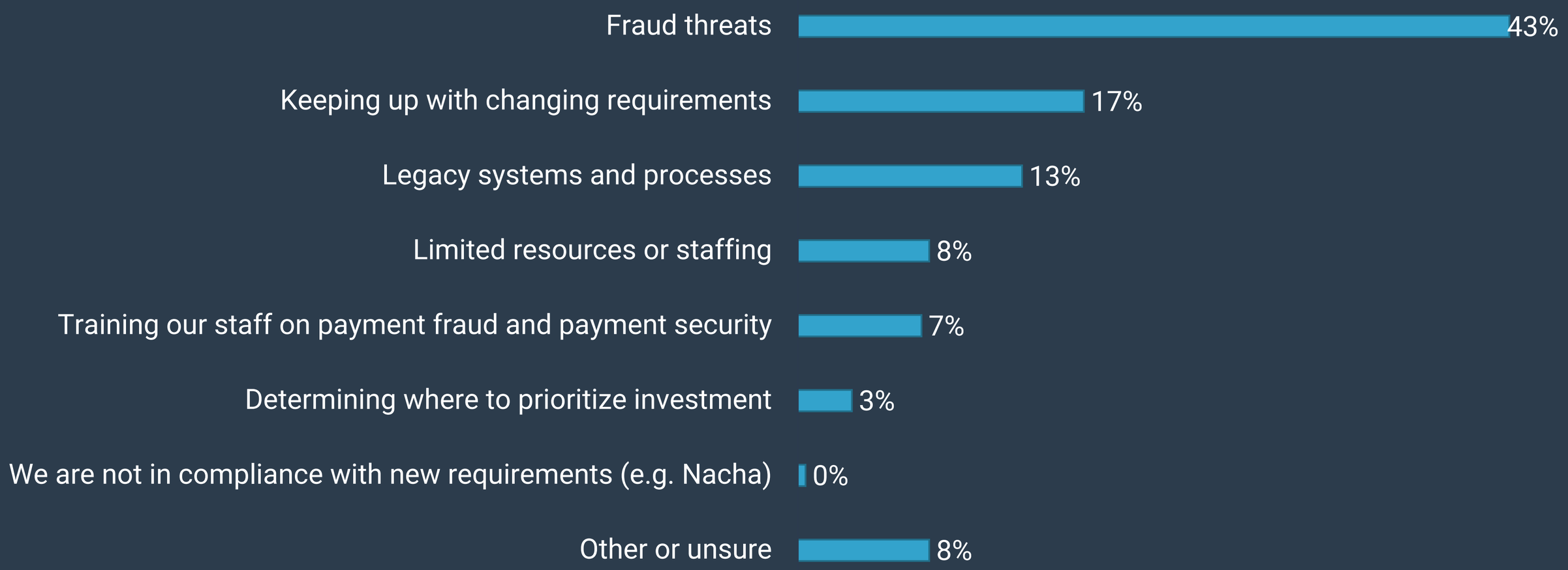
POLL QUESTION

Poll 2 - Which payments-related challenge is creating the greatest concern for your organization?



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FASTER PAYMENTS

OPERATIONS MUST ADAPT TO IMMEDIATE SETTLEMENT

TRADITIONAL PAYMENTS	FASTER PAYMENTS	TREASURY RESPONSE
Delayed settlement	Immediate settlement	Strengthen pre-payment controls
More time to investigate	Less time to intervene	Review payments before release
Opportunity to recall in some cases	Limited recovery options	Improve account validation
Delayed visibility	Immediate confirmation	Monitor cash positions more frequently
Batch-based operations	Continuous operations	Establish clear exception procedures

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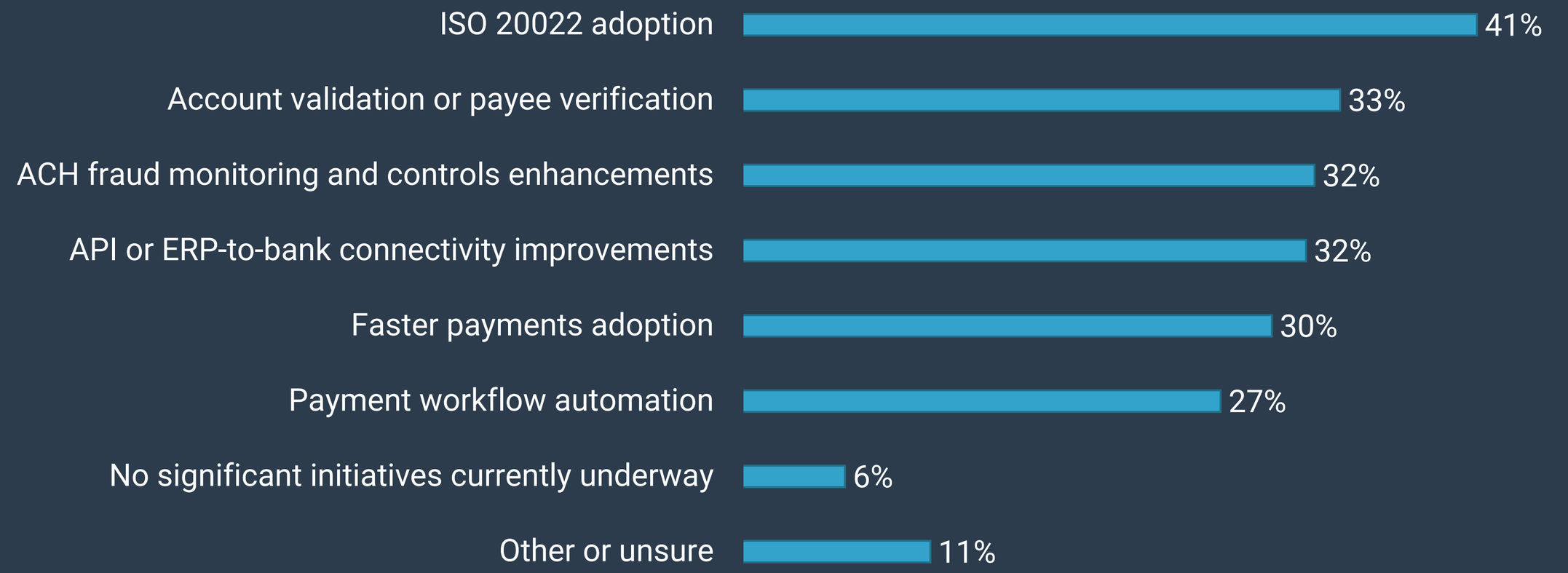
POLL QUESTION

Poll 3 - Which payments initiatives is your organization actively evaluating or pursuing? (all that apply)



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STAYING CURRENT

KEEPING UP REQUIRES A PROCESS

1 **MONITOR**
- New rails
- New rules
- New threats

2 **ASSESS**
- Business impact
- Risk impact

3 **PRIORITIZE**
- High-value changes
- Resource allocation

4 **ACT**
- Controls
- Processes
- Technology

Focus resources on the developments with the greatest impact

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FINAL THOUGHTS

A QUICK RECAP BEFORE WE CLOSE

STAY AWARE

- Payments continue to evolve
- Risks and requirements are expanding

ADJUST FOR SPEED

- Validate before release
- Less time to intervene

MODERNIZE PAYMENTS

- Align controls with current risks
- Review ACH procedures regularly
- Leverage richer payment data

PRIORITIZE ACTION

- Monitor developments
- Assess impact
- Focus resources where impact is greatest

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CONNECT WITH US

FOR QUESTIONS OR TO LEARN MORE

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LISTEN

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- Research Report Access
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