



## **NDBA Fraud Forum (Peer Group) Meeting Agenda**

**1 - 4:30 pm, September 24, 2024**

**Room 238 - Bank of North Dakota, 1200 Memorial Hwy, Bismarck, ND**

**Facilitators:** Kim Lazur, Fraud Manager, Alerus  
Jacob Rued, Fraud Investigator, First Western Bank & Trust  
Patrick Smith, SVP of Fraud Operations, American Bankers Association  
Heidi Schumacher, Enterprise Fraud Manager, Bell Bank

### **Welcome and Introductions**

### **Discussion Sections (45-minutes each)**

- It's Fine. I'm Fine. Everything is Fine.
- Interacting with Law Enforcement
- Check Fraud

### **Additional Topics Submitted by Attendees**

1. What are you seeing as current fraud trends?
2. What are your call-in verification methods?
3. Is anyone offering ACH real-time payments and if so, what type of fraud have you seen?
4. What systems are you using for online fraud? Is anyone using biometric solutions for online monitoring? How are you handling MFAs? When do you require them and do you allow them to go to email?
5. Where are you seeing emerging risks around fraud (specific products, services, markets and/or channels)?
6. Based on your size, how are your resources allocated between FTE's, software and other tools?
7. What suggestions do you have to stay connected with peers, articles, hot topics and timely solutions other than this NDBA peer group forum?
8. Have you attended any training opportunities you found beneficial?

### **2025 Quarterly Meeting Schedule**

- Three virtual meetings, one in-person meeting