

WORLD-CLASS TRAINING FOR PAYMENTS PROFESSIONALS

**33% OFF
EDUCATION
SESSIONS**

See page 4
for details

NEACH Professional Development

FEATURING

Sessions Arranged by Category, Department, *and* Level

Top Trending Seminars Solve Your Payments Challenges



www.neach.org | 781-321-1011

NEACH
Your Trusted Resource in Payments



Reach for greatness with every step you take.

Powerful Learning Solutions for Payments Professionals

NEACH has helped individuals and teams achieve their goals for 45+ years. Our adult learning methods are based on years of development, experience and continuous improvement. When you combine this with our great content, expert guidance and the opportunity to practice what you learn in a supportive environment—success is possible.

Programs are thoughtfully designed for payments professionals at every stage in their career progression. Based on your personal interest and professional experience, you can choose from among more than 90 individual professional development courses covering beginner to advanced payments topics.

Focus in on your goals and the skills to achieve them.

Start your journey toward accreditation, master content areas by completing a certificate program, and support your accreditation by earning continuing education credits. During your journey, look for inspiration and insights from colleagues, mentors and leaders. This collaborative process is what productive work is all about—and it's exactly what you'll experience in a NEACH education session. All sessions are taught by NEACH staff who are seasoned payments practitioners, or other industry experts invited to share specific, topical knowledge.

A NEACH learning experience is a step-by-step, continuous development process.

Whether you choose a NEACH workshop, live webinar, or on-demand course, you will take critical steps to gaining new knowledge, exploring practical ways to apply it, and use your problem-solving skills so you can make a powerful impact on your organization. Bring out the best in you – and your team – with NEACH training.



**STEP
1**

Browse free, members-only sessions (Page 6). Informational and Foundational sessions have been developed to support and strengthen your understanding of payments and allow all members the opportunity to become level-set on the basics of payments, including: risk, rules, regulations, and more.

**STEP
2**

Browse Seminars by Category (Page 8). Acquire new knowledge about subjects you're interested in. NEACH offers training on: Commercial Payments, Compliance, Operations, On-Boarding, Retail, Risk & Risk Management, Rules & Regulations, Teller Training, and Treasury.

**STEP
3**

Browse Seminars by Department (Page 9). Work within your department to identify goals and topics to focus on. NEACH has highlighted sessions ideal for the following departments: Business Banking, Compliance, Operations, and Retail.

**STEP
4**

Browse Seminars by Level (Page 10). With NEACH members' knowledge spanning from beginner to advanced practitioner, seminars are now indicated by level to ensure participants are adequately prepared for the content presented.

**STEP
5**

Browse Professional Designations (Page 5). If you are looking to accumulate AAP, APRP, or NCP credits, or prepare for your accreditation exam – look to NEACH's seminars and accreditation training programs to help you reach your goals.

Choose the Training Format that's Right for You

Boot Camps, Roundtables, & Workshops

Join us in-person for an immersive, skill-building experience at a location around New England.

Webinars

Learn and interact with peers, NEACH staff and industry experts in one-hour online sessions. Webinars are also available as replay on-demands, so you can learn critical content even if you can't make the live webinar.

On-Demands & Replay On-Demands

Enjoy the convenience of accessing education sessions at a time and location of your choice.

NEACH Membership

EXCLUSIVE BENEFITS FOR YOU AND YOUR EMPLOYEES



As a NEACH member, you'll experience the best NEACH has to offer:

- **Free Payments Hotline** (1-855-NEACH-QA)
Get answers to questions about the Nacha Operating Rules, Federal Regulations, and other payments topics from AAPs, APRPs, and NCPs.
- **Free Annual Member Meetings** Get valuable information on new rules and regulations and opportunities for improving your payments business.
- **Free Access to Members Corner** (engage.neach.org) Get access to the latest news, announcements, industry information, resource library, and peer questions/answers.
- **National Representation** Have your voice heard at the national level. Get your institution's interests represented as the ACH Operating Rules are changing and being updated.
- **Volunteer Opportunities** Take part in Task Groups to help determine the direction of payments at NEACH, in New England, and at the national level.
- **Low Cost Education & Publications** Get training and resources to prepare for the AAP, APRP, and NCP exams, and cost-effective solutions to payments training.

Contents

SAVE 33%
on NEACH Seminars
when you register
as part of the NEACH
Education Club.

See page 4 for details.

REGISTER TODAY!

www.neach.org
(order form on last page)



NEACH Certificate Programs

Attendance at selected seminars contributes to the requirements for earning a NEACH Certificate – a recognized symbol of achievement in the payments world. For information, visit <https://www.neach.org/Programs/Certificate-Programs> or call 781-321-1011.

- 2 Membership
- 3 Certificate Programs
- 4 Education Club
- 5 Accreditations (AAP, APRP, NCP)
- 6 Free Courses
- 7 Payments Management Conference

- 8 Browse by Category
- 9 Browse by Department
- 10 Browse by Level
- 11 Course Descriptions
- 24 Course Calendar



NEACH Education Club **The more you buy, the more you save!**

Train multiple people – AND make the most of your training budget.

Let NEACH Develop a Club that's Right for You

Unsure how to develop a Club that meets your unique training needs? NEACH staff will partner with you to create a learning solution that meets your professional development goals.

SCHEDULE YOUR CALL TODAY!

781-321-1011
info@neach.org

Give everyone on your team the skills they need.

Build an education program that fits your unique needs by mixing-and-matching 10 sessions from the course calendar. With the most competitively-priced payments education program in New England, members can take advantage of the Club at only \$1,300 for 10 sessions – a savings of 33% off standard pricing. Add \$200 and get access to the 90-day Replay On-Demand for all webinars as part of the Education Club.

Single Event

1 Session | \$195 (Member)

10 Sessions | \$1,950 (Member)

Education Club

1 Session | \$130 (Member)

10 Sessions | \$1,300 (Member)

Professional Credentials

NEACH is an authorized provider of continuing education credits for the Accredited ACH Professional (AAP), Accredited Payments Risk Professional (APRP), and National Check Professional (NCP) certifications. If you are looking to accumulate credits or prepare for your accreditation exam – look to NEACH's seminars and accreditation training programs to help you reach your goals.

For more information, visit <https://www.neach.org/Programs/Accreditation-Programs> and click on the accreditation icon that interests you.



Accredited ACH Professional (AAP)

Any professional in the payments industry can work toward AAP accreditation. If you have worked in ACH for years, you will add a highly-respected qualification to your resume; if you are relatively new to the field, you will give yourself an edge over the competition. As an Accredited ACH Professional (AAP), you'll be recognized for your electronic payments expertise.

Training

NEACH hosts two test preparation programs: AAP Training On-Demand and AAP Boot Camp. For those preferring a gradual introduction to content or for those needing a high-impact, face-to-face option, NEACH has the program you need. Training is held from June to October. Additional information can be found at <https://www.neach.org/Programs/Accreditation-Programs/AAP>.



National Check Professional (NCP)

As a National Check Professional (NCP), you'll be recognized for your check payments expertise. Accreditation provides you with a competitive edge in business and financial arenas, since NCP certification demonstrates a working knowledge of every significant aspect of the check payments system, including products and operations, relevant rules and laws, industry standards and fraud and risk mitigation considerations.

Training

NEACH NCP training utilizes a pre-recorded, self-paced on-demand series designed to ensure that participants have achieved measurable learning outcomes around exam topics by the end of the training program. Training is held from February to May. Additional information can be found at <https://www.neach.org/Programs/Accreditation-Programs/NCP>.



Accredited Payments Risk Professional (APRP)

As an Accredited Payments Risk Professional (APRP) you'll be recognized for your exceptional payments systems risk expertise. Accreditation provides you with a wide array of benefits both professionally and personally for your career growth.

Training

NEACH APRP training utilizes a pre-recorded, self-paced, on-demand series designed to ensure that participants have achieved measurable learning outcomes around exam topics by the end of the training program. Training is held from April to July. Additional information can be found at <https://www.neach.org/Programs/Accreditation-Programs/APRP>.

Register for Free Professional Development Courses

NEACH's free informational and foundational courses are a great way to expand core skills and strengthen your understanding of payments. Free seminars are designed to give all members the opportunity to become level-set on the basics of payments, including: risk, rules, regulations, and more.



INFORMATIONAL

This series challenges you to explore payments accreditations and continuing education requirements, discover how to solve payments problems, and review important risk management topics by payments channel.



FOUNDATIONAL

This series is aimed at providing you with a basic foundation in payments systems, risk management, rules, regulations, and more.

Informational Courses

- AAP Accreditation: The Why
- APRP Accreditation: The Why
- CEU Tracking and Eligibility for AAPs
- CEU Tracking and Eligibility for APRPs
- CEU Tracking and Eligibility for NCPs
- Does Your Business Continuity Plan Address all ACH Functions?
- Failure to Respond to Notifications of Change and Nacha Rules Violations
- How to Deal with a Problem
- Keeping Your Originators Informed of their Responsibilities
- NCP Accreditation: The Why
- Risk Management Portal: A Step-by-Step Instruction
- Stop Payment Challenges
- The Importance of: ACH Risk Assessments
- The Importance of: RDC Risk Assessments
- The Importance of: Wire Risk Assessments
- The Value of an Enterprise-wide Risk Management Program
- The Value of Comprehensive ACH Daily Processing Procedures
- Want to be an ODFI? Start Here, Do Not Pass Go

Foundational Courses

- ACH Risk Management Guidelines
- Being an ODFI 101
- Being an RDFI 101
- Check 101 for Tellers
- Check Fundamentals
- Duplicates 101 – Concepts
- Duplicates 201 - Holder in Due Course
- How to Solve Your Problems
- Introduction to ACH Risk
- Mergers and Retention Requirements: How to Prepare for your ACH Audit
- Overview of the US Payments System
- Payments Regulation Primer
- Quick Summary of Regulation CC Changes and their Implications
- The ABCs of ACH, Literally
- The Nacha Operating Rules Book for New Employees
- There's Snow, There's Rain, There's Wind, Oh MY!
- Unauthorized Transactions and the Written Statement of Unauthorized Debit (WSUD)
- Wire 101



PAYMENTS MANAGEMENT CONFERENCE 2020

May 11 –13
Foxwoods Resort Casino

YOU BELONG HERE. You are invited to a one-of-a-kind conference that gives you two days filled with education, networking, and opportunity. This must-attend event provides targeted content for Payments Executives, Strategists, Managers, Consultants, Analysts, Technologists, and Payments Professionals.

The payments industry is constantly changing, and in order to keep up you must stay educated. The 2020 Payments Management Conference promises to deliver the most up-to-date information on what's happening now and what the future holds for everything payments!

Learn more at

<https://www.neach.org/Programs/Annual-Conferences/Payments-Management-Conference>.

Browse Courses by Category



Subjects include:	Page
Commercial Payments Designed for product managers and other payments professionals with responsibility for commercial and business payments, these sessions concentrate on innovative solutions, B2B services and creating revenue for treasury professionals.	11
Compliance These sessions help operations staff identify key rules and regulations governing payments channels, paying particular attention to the current landscape, as well as how to prepare for the near future.	12
Front-Line Staff These sessions are designed to provide front-line staff with a foundation in payments, focusing on the roles tellers play in identifying fraud, preventing loss, reducing returns, and improving customer service.	15
Quality On-Boarding These sessions are designed to help financial institutions train and cross-train staff to have a foundation in payments with easy-to-understand, introductory courses.	16
Retail Training Designed for retail staff, these sessions focus on ways to improve the sales process and better serve customers and members by having a full understanding of all the rules related to their concerns.	17
Risk & Risk Management These sessions review the many types of payments risk, analyze the operational implications, and provide tips for developing effective risk management programs to ensure financial institutions are able to establish sound policies, payments strategies, and business practices.	17
Rules & Regulations Designed for individuals involved in the day-to-day activities of the ACH Network and check processing, these courses introduce key concepts in the Nacha Operating Rules and related regulations and laws, providing a solid foundation on the legal framework governing the ACH Network, as well as introduce key concepts in image exchange rules and federal regulations.	21
Treasury These sessions guide treasury managers through in-depth conversations regarding products, services, user perspectives and how to work with other departments to reach the same goal — a great client experience.	23

Browse Courses by Department



Business Banking	Page
All On Board! Payment Onboarding	11
Are Your Originators Meeting Your Risk Appetite?	23
Corporate Banking Solutions: Build Relationships & Generate Revenue	11
High-Risk Originators	23
How to Talk to Your Originators	11
Identifying Cash Management Opportunities.	17
Managing Risk When Introducing a New Product	20
Received a Return, Now What?	11
Risks of Mingling the Online Banking Platforms.	17
Same-Day ACH, Opportunities are There	22
The Importance of Exposure Limits.	20
Third-Party Sender Audits: What, Why, When!	14
What ACH Product is Right for My Client	23
Where's a Third-Party? The Where's Waldo Game of Payments	14
Compliance	Page
2020 Fraud Predictions	17
2020 Industry Update.	22
ACH Audit Requirements, Are You Ready?	18
ACH Rules: Where Does It Say That?	22
Accreditation Roundtable	22
Advanced Rules and Regs For Checks.	21
AML – Alleviating the Risk.	19
AML Monitoring and Fraud Deterrence Programs in Today's Payments Environment	19
BSA: What's Hot in Payments.	13
Common Audit Issues in New England	13
Common Gaps in ACH Risk Management Programs	19
Compliance Day	13
Cross-Channel Risk	17
FFIEC and BCP: Are You Prepared?	18
Fighting Back: How Criminals Defeat Online Banking Security	20
Introduction to Risk for New Employees	16
Payments Alphabet Soup	12
Preparing for Core Conversion	14
Reclamations: Government vs. Commercial	14
Regulation E Investigations	14
Risk and Fraud Roundtable	18
Rules and Regulations for Checks	22
Short Short Version of the Green Book	14
Standard Entry Class Codes and the Rules that Govern Them	14
The Fundamentals of Successful Internal Fraud Risk Assessments.	20
The Mobile Movement Report: Preparing for New Challenges.	20
Uniform Commercial Code 4A and the ACH	23
What Code Do I Use? CIE, WEB, P2P?	14
Wire Transfers and their Regulations.	23

Operations	Page
ACH Exception Handling for ODFIs.	13
ACH Stop Payments and Returning Unauthorized Entries Basics for New Operations Staff	16
Arbitration and Rules Enforcement	21
Authorizations: What to Provide?	22
Bits and Bytes	13
Card Chargebacks	13
Check Conversions and their Rules	22
Check Fraud 101	19
Check Fraud 201	19
Check Returns and Adjustments	13
ECIs and RCCs: Are Checks Paper Anymore?	13
Government Payments for New Employees	16
How to Respond to and Initiate Dishonored Returns and Contested Dishonored Returns.	13
Introduction to ACH Exception Processing for New Employees	16
It's in Your Procedures, but Does it Comply with the Nacha Rules?	12
Managing Operational Risk.	20
P2P Payments: Walking the Fine Line between Risk and Reward	20
Preparing for Merger or Acquisition.	14
RDC: Risks, Mitigation, and Benefits.	20
RDFI Exceptions 101	22
RDFI Exceptions 201	22
Reversals and Your Role in Them	20
Roles and Relationships – ODFI	22
Roles and Relationships – RDFI	22
Sticky Situations – Handling Consumer ACH Disputes	14
Tax Refund Fraud: 2020 Edition!.	20
The 4 Rs in ACH.	23
The Basics of File Formatting for New Employees.	16
Wire Transfer Fraud Trends: 2020.	20

Retail	Page
ACH 101 for Tellers.	15
Check Indorsements for Tellers.	15
Checks 201 for Tellers	15
Combating Synthetic Identity Fraud	19
Consumer vs. Corporate Accounts: Why Does it Matter?	19
Financial Elder Exploitation & Human Trafficking	17
How to Decipher the Dispute/Error Resolution Process	17
RDC and Indemnities for Tellers	15
Regulation E: The Basics for Tellers	15
Stop Pay vs. WSUD for Tellers	15
Stop Payments Business vs. Consumer: Know the Difference	23
Stop Payments: Official Checks vs. Everything Else	20

Browse Courses by Level



Levels include:

- **Beginner:** Suitable for participants that are new to the payments industry or for those who need refresher training
- **Intermediate:** Suitable for participants with moderate payments knowledge (2+ years of payments education, training or experience)
- **Advanced:** Suitable for participants with more than 5 years' experience in the payments industry or have obtained one or more payments related accreditations such as AAP, APRP, NCP

Beginner

ACH 101 for Tellers.	15
ACH Rules: Where Does It Say That?	22
ACH Stop Payments and Returning Unauthorized Entries Basics for New Operations Staff	16
All On Board! Payment Onboarding	11
AML – Alleviating the Risk.	19
Check Conversions and Their Rules	22
Check Fraud 101	19
Check Indorsements for Tellers.	15
Corporate Banking Solutions: Build Relationships & Generate Revenue	11
Government Payments for New Employees	16
How to Respond to and Initiate Dishonored Returns and Contested Dishonored Returns.	13
How to Talk to Your Originators	11
Identifying Cash Management Opportunities.	17
Introduction to ACH Exception Processing for New Employees	16
Introduction to Risk for New Employees	16
RDFI Exceptions 101	22
Roles and Relationships – ODFI	22
Roles and Relationships – RDFI	22
Short Short Version of the Green Book.	14
Standard Entry Class Codes and the Rules that Govern Them.	14
Stop Payments Business vs. Consumer: Know the Difference	23
The 4 Rs in ACH.	23
The Basics of File Formatting for New Employees	16

Intermediate

ACH Exception Handling for ODFIs.	13
Advanced Rules and Regs For Checks.	21
AML Monitoring and Fraud Deterrence Programs in Today's Payments Environment.	19
Authorizations: What to Provide?	22
BSA: What's Hot in Payments.	13
Check Fraud 201	19
Check Returns and Adjustments	13
Checks 201 for Tellers	15
Common Audit Issues in New England	13
Common Gaps in ACH Risk Management Programs	19
Cross-Channel Risk	17
High-Risk Originators	23
How to Decipher the Dispute/Error Resolution Process.	17
It's in Your Procedures, but Does it Comply with the Nacha Rules?	12
P2P Payments: Walking the Fine Line between Risk and Reward	20
Preparing for Core Conversion	14
Preparing for Merger or Acquisition.	14
RDC and Indemnities for Tellers	15
RDC: Risks, Mitigation, and Benefits.	20
RDFI Exceptions 201	22
Received a Return, Now What?	11
Reclamations: Government vs. Commercial	14
Regulation E: The Basics for Tellers	15
Reversals and Your Role in Them	20
Risks of Mingling the Online Banking Platforms	17
Rules and Regulations for Checks	22
Same-Day ACH, Opportunities are There	22
The Importance of Exposure Limits.	20
Uniform Commercial Code 4A and the ACH.	23
What ACH Product is Right for My Client	23
What Code Do I Use? CIE, WEB, P2P?	14
Where's a Third-Party? The Where's Waldo Game of Payments.	14

Advanced

2020 Fraud Predictions	17
2020 Industry Update.	22
ACH Audit Requirements: Are You Ready?	18
Accreditation Roundtable	22
Arbitration and Rules Enforcement	21
Are Your Originators Meeting Your Risk Appetite?	23
Bits and Bytes	13
Card Chargebacks	13
Combating Synthetic Identity Fraud	19
Compliance Day	13
Consumer vs. Corporate Accounts: Why Does it Matter?	19
ECIs and RCCs: Are Checks Paper Anymore?	13
FFIEC and BCP: Are You Prepared?	18
Fighting Back: How Criminals Defeat Online Banking Security	20
Financial Elder Exploitation & Human Trafficking.	17
Managing Operational Risk.	20
Managing Risk When Introducing a New Product	20
Payments Alphabet Soup.	12
Regulation E Investigations.	14
Risk and Fraud Roundtable	18
Sticky Situations – Handling Consumer ACH Disputes.	14
Stop Pay vs. WSUD for Tellers	15
Stop Payments: Official Checks vs. Everything Else.	20
Tax Refund Fraud: 2020 Edition	20
The Fundamentals of Successful Internal Fraud Risk Assessments	20
The Mobile Movement Report: Preparing for New Challenges	20
Third-Party Sender Audits: What, Why, When!	14
Wire Transfer Fraud Trends: 2020	20
Wire Transfers and Their Regulations	23

Course Descriptions

Individual seminars are organized by topic area. To quickly navigate to any topic area, use the page numbers provided on page 1.

Commercial Payments

All On Board! Payment Onboarding

Having an effective on-boarding program for ACH Originators and corporate RDC clients should be an instrumental part of your business program. Onboarding helps ensure a smooth transition for your corporate client, but is also critical in making sure you understand the business processes of your corporate client. This is an important step in your risk management program. This session will review the on-boarding process, from beginning to end, including how it can help mitigate risk to your financial institution (FI). Attendees will leave the session with an understanding of:

1. Why the on-boarding process is a critical component of an FI's business process;
2. How effective onboarding helps minimize risk to the FI;
3. The components of an effective on-boarding program regarding RDC and ACH.

Speaker: Sandy Cinelli, NEACH

Date: August 6, 2020

Channel: Webinar

CEUs: 1.2 AAP, APRP

Department: Business Banking

Level: Beginner

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
Corporate Banking Solutions: Build Relationships & Generate Revenue Looking to increase revenue, drive client engagement, and minimize risk? This session reviews corporate product offerings such as: Positive Pay and Debit Block, as well as Remote Deposit Capture and wire transfer services. Learn how to build banking relationships with corporate clients and discover how products and services impact your risk management process.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Beginner
How to Talk to Your Originators This session is the guidance you need for translating ACH Network requirements to Originators. Learn how to speak to your Originator's language and how to have discussions with prospective Originators.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Beginner
Received a Return, Now What? With all the options for resubmitting or returning an ACH Entry, how do you know what to do? This session covers all re-initiation options in-depth, to ensure you are confident in selecting the correct option and following the <i>Rules</i> .	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Intermediate

Pick Up the Originator's Handbook Series

Convenient, quick-reference tools ideal for assisting with Originator education and training. To order, visit www.neach.org/publications.

Originator's Handbook – ARC, BOC, & POP Edition

Originator's Handbook – PPD Edition

Originator's Handbook – TEL Edition

Originator's Handbook – WEB Debit Edition

Compliance

NEW It's in Your Procedures, but Does it Comply with the Nacha Rules?

At times, there is a thin line between your financial institution's policies and procedures vs. the actual rules and regulations. Unfortunately, the two don't always line up. This session helps you gauge what procedures are not in line with the rules or regulations and which comply. Attendees will leave the session with an understanding of:

1. Real-life examples from the field;
2. Common misconceptions;
3. How to compare procedures with regulations.

Speaker: Eileen Narbutas, NEACH

Date: February 4, 2020

Channel: Webinar

CEUs: 1.2 AAP, APRP

Department: Operations

Level: Intermediate

NEW Payments Alphabet Soup

Reg J, Reg O, Reg Z, Reg D, Reg CC, Reg GG — with all these regulations, it sounds like a veritable alphabet soup! This session will touch on each of these regulations and how they impact your financial institution (FI). Attendees will leave the session with:

1. An overview of the regulations;
2. The impact each regulation has on your FI and your day-to-day processing.

Speaker: Eileen Narbutas, NEACH

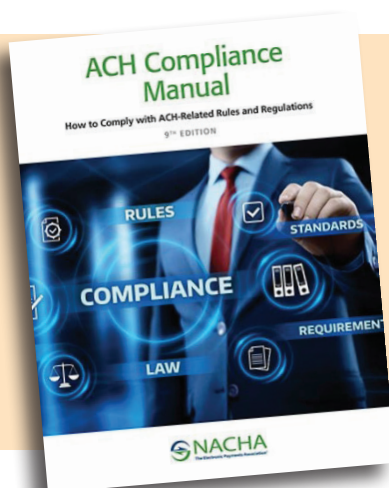
Date: April 1, 2020

Channel: On-Demand

CEUs: 1.2 AAP, APRP

Department: Compliance

Level: Advanced



ACH Compliance Manual, 9th Edition

This comprehensive manual explains the requirements of the Nacha Operating Rules and Guidelines and covers topics such as authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and more. Pick up your copy at www.nacha.org/publications.

Compliance

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
ACH Exception Handling for ODFIs This session is an in-depth exploration of the ACH exception process from the view of the ODFI and the Originator. Improper handling of exception items may lead to losses or major compliance violations for the ODFI. This session will review the obligations of origination, review the exception process and review common and uncommon exceptions.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Intermediate
Bits and Bytes This session focuses on the intricacies of the ACH record and file formats. It takes you on a comprehensive and detailed review of the field purposes and constructs commonly experienced problems, and tips for optimizing ACH Network participation.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Advanced
BSA: What's Hot in Payments Explore topics where the Bank Secrecy Act (BSA) impacts payments, particularly in areas where expectations are misunderstood or vague, including hot topics, examiner focus, third-parties, and more.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Intermediate
Card Chargebacks The Card Network presents unique challenges to institutions, particularly when a cardholder disputes a transaction. In this seminar we will define the difference between debit and credit card chargebacks; explore the dispute and chargeback process; and identify the most common chargeback reasons.	September 1, 2020	Webinar	1.2 AAP APRP NCP	Operations	Advanced
Check Returns and Adjustments What happens when an item cannot be immediately processed and needs special handling? This session delves into those exception situations with a focus on decisioning items processed through the Federal Reserve. The seminar reviews both the return process and adjustment process, as well as what codes could be used.	April 1, 2020	On-Demand	1.2 NCP	Operations	Intermediate
Common Audit Issues in New England All participating financial institutions, Third Party Service Providers and Third-Party Senders are required to complete an ACH audit before December 31, annually. This session will review audit requirements according to the Nacha Operating Rules and will also review common non-compliant findings in New England and how they can be prevented by all financial institutions. Attendees will gain an understanding of what is looked at during their annual audit, furthering their knowledge to assist an external auditor during testing, or to complete the annual audit internally.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Intermediate
Compliance Day Ensure your understanding of, and compliance with, the multilayered regulatory requirements of payment processing. This workshop primarily focuses on compliance with the Nacha Operating Rules, but also addresses check, wire transfers, and additional laws and regulations, including: UCC3, UCC4 & UCC4A, BSA, and federal regulations D, E, J, CC, GG.	August 13, 2020 (MA) August 18, 2020 (NH)	Workshop	5.4 AAP APRP CRCM NCP	Compliance	Advanced
ECIs and RCCs: Are Checks Paper Anymore? Regulation CC has been updated to define ECIs – which is about as clear as mud. This session takes a deep-dive into understanding what ECIs are, how to identify them, and the differences between all the “not paper” checks.	June 30, 2020	Webinar	1.2 AAP APRP NCP	Operations	Advanced
NEW How to Respond to and Initiate Dishonored Returns and Contested Dishonored Returns Financial institutions don't transmit or receive Dishonored Returns or Contested Dishonored Returns frequently, and many don't have specific procedures or guidelines around them. In this session, we will go over how to initiate and respond to a Dishonored Return or a Contested Dishonored Return, as well as some of the more commonly used return reason codes.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner

Compliance

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
NEW Preparing for Core Conversion Core conversion — now is not the time to panic! This new session will help the Operations team understand what to expect with a core conversion, helpful tips to prepare, and how to set realistic expectations and have a clear understanding of your FI's responsibilities.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Intermediate
NEW Preparing for Merger or Acquisition Mergers and acquisitions – is it time to stress? Not if you are prepared and know what to expect. This session focuses on getting your ACH department (RDFI & ODFI) ready for go-live date. You will survive this – you just need some guidance!	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Intermediate
Reclamations: Government vs. Commercial Financial institutions (FI) face large dollar losses due to benefit payments, however an FI does not need to suffer a loss on a commercial benefit payment. This session reviews the rules and liabilities for both commercial and government reclamations and reviews when an RDFI can say “No” on taking a loss.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Intermediate
Regulation E Investigations Using Regulation E as a guide, this session will explore best practices and common techniques used for both card and ACH investigations around consumer complaints of unauthorized EFTs, which can help recover losses.	July 14, 2020	Webinar	1.2 AAP APRP	Compliance	Advanced
Short Short Version of the Green Book Federal Government ACH payments are subject to the same rules as private industry ACH payments but with exceptions. This session focuses on the key issues in processing federal government payments and walks through the Code of Federal Regulations (31 CFR 210), known as the Green Book.	April 14, 2020	Webinar	1.2 AAP APRP	Compliance	Beginner
Standard Entry Class Codes and the Rules that Govern Them This session will review all the requirements of various Standard Entry Class Codes (SEC Codes), from the most common SEC Codes and their specific ACH Rules requirements to less common SEC codes and their appropriate use.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Beginner
Sticky Situations – Handling Consumer ACH Disputes Updated for 2020 with new case studies, this interactive, fast-paced session focuses on the most common “sticky” consumer ACH disputes, and provides attendees with a basic understanding of what is required to maintain compliance, plus tips on handling these issues.	June 23, 2020	Webinar	1.2 AAP APRP	Operations	Advanced
Third-Party Sender Audits: What, Why, When! In this session, we will discuss the role that Third-Party Senders play in the ACH network, why Nacha requires them to have an ACH Audit, and how this helps to mitigate the risks they pose to financial institutions who onboard them.	July 9, 2020	Webinar	1.2 AAP APRP	Business Banking	Advanced
What Code Do I Use? CIE, WEB, P2P? This session aims to clarify what a P2P payment is, and under what circumstances is the Entry a CIE, PPD, or a WEB, offering examples based on real-life scenarios on how the payment system works.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Intermediate
Where's a Third-Party? The Where's Waldo Game of Payments This session dives into the who, what, and where of Third-Party payment processors and merchants, and includes comprehensive, case-based scenarios on how to identify and monitor third-parties and review the Nacha Operating Rules requirements around these relationships.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Intermediate

Front-Line Staff

ACH 101 for Tellers

The ACH Rules are a series of acronyms and dates that can be very confusing to a person that doesn't work with it every day. This session will review the *Rules* and what everything means in terms and language that anyone can understand. Geared toward non-operations staff and new employees, this session is ideal for customer service, management and branch personnel. Attendees will leave this session with an understanding of:

1. Basics terms used in the ACH Network;
2. The importance of settlement date;
3. The acronyms for each of the different types of ACH payments.

Speaker: Sandy Ortins, NEACH

Date: April 1, 2020

Channel: On-Demand

CEUs: 1.2 AAP, APRP

Department: Retail

Level: Beginner

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
Check Indorsements for Tellers Tellers are in the best position to protect the institution from check fraud and loss. This session reviews all indorsements using examples and provides a thorough review of the Remote Deposit Capture Restrictive Indorsements practice.	April 1, 2020	On-Demand	1.2 NCP	Retail	Beginner
Checks 201 for Tellers As front-line staff, you are also considered the first line of defense for check fraud. Being the expert in check fraud primarily means that you know the parts of the check and what to look for in a check. This session will review check fraud and provide steps that every front-line person should follow to do their best to mitigate check fraud at their institution.	April 1, 2020	On-Demand	1.2 NCP	Retail	Intermediate
RDC and Indemnities for Tellers Designed for Tellers, this session reviews the basic concepts of Remote Deposit Capture, with regard to the restrictive indorsement indemnity and its impact. The session will also discuss altered checks vs. counterfeit, addressing the Presumption of Alteration rule and how that rule impacts both the Bank of First Deposit and the Paying Bank.	April 1, 2020	On-Demand	1.2 NCP	Retail	Intermediate
Regulation E: The Basics for Tellers Geared for Tellers, this session reviews the basics of Regulation E, what is required to comply with federal regulation, and how to walk consumers through this process.	April 1, 2020	On-Demand	1.2 AAP APRP	Retail	Intermediate
Stop Pay vs. WSUD for Tellers This session is geared for individuals who receive consumer disputes, whether it be front-line staff or the call center, reviewing how to appropriately deal with unauthorized payments or stop payments.	April 1, 2020	On-Demand	1.2 AAP APRP	Retail	Advanced

Keep need-to-know information at your fingertips!

- Check Quick Reference Cards
- ACH Quick Reference Cards
- Corporate ACH User Quick Reference Cards
- Debit Card Quick Reference Cards
- Government Payments Exception Handling Cards
- RDC Quick Reference Cards
- Standard Entry Class (SEC) Code Detail Cards

Order your copies at www.neach.org/publications.

Quality On-Boarding

NEW ACH Stop Payments and Returning Unauthorized Entries Basics for New Operations Staff

Typically, when members or customers want to place a stop payment or return an unauthorized transaction, they will contact front-line staff first, or Operations staff. It is as important that the front line as well as Operations understand the parameters around stop payments and unauthorized returns for consumers, and how they differ from those for corporate accounts. During this session, you will learn about timeframes for these returns, and how you can ensure that you are following the instructions, as well as your customer or member's intent. Attendees will leave the session with an understanding of:

1. The differences between stop payments on consumer transactions, and stop payments on corporate transactions and the importance of ensuring the customer or member's intent is reflected on the stop payment;
2. The use of appropriate return reason codes for unauthorized transactions, and how the return timeframes for consumer vs. corporate transactions differ from one another.

Speaker: Kathy Shea, NEACH

Date: April 1, 2020

Channel: On-Demand

CEUs: 1.2 AAP, APRP

Department: Operations

Level: Beginner

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
Government Payments for New Employees This session will help attendees understand all the parts of federal government payments, as they are found in the Code of Federal Regulations (31 CFR 210), known as the Green Book, as well as the proper way of handling federal government payments to minimize loss.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner
Introduction to ACH Exception Processing for New Employees This session will review the ACH exception process, what the return codes mean, reasons for using the most common return codes, and an explanation as to why some exceptions occur.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner
Introduction to Risk for New Employees This session is designed to be a complete introduction to ACH Risk Management, discussing risk types, definitions, and applying risk mitigation to daily processes, as well as reviewing common industry risks for both the ODFI and RDFI.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Beginner
The Basics of File Formatting for New Employees This session will break down ACH file formats in an easy-to-understand manner that will allow participants to fully understand the requirements of the technical standards in the Nacha Operating Rules and will review common problems that arise from incorrectly formatting a file.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner

ACHPro™ has been developed to provide knowledge of the ACH network. This tool can be used to evaluate your level of expertise of the ACH and related payment systems, and to identify those areas that may require additional development. ACHPro™ was designed to meet training goals.

THE PROGRAM INCLUDES:

- **THE GAME:** A practice game lets you choose specific areas to review and provides immediate feedback. Upon completion of the game, you can print a certificate with your results.
- **THE TEST:** A timed multiple-choice test that includes questions related to all practice areas that an ACH professional should master. Upon completion of the test, you can then review each question and answer.
- **DISCUSSION:** A glossary of commonly used ACH terms and acronyms is available. The glossary can be accessed while you are playing the game or during the test. It may be used as a reference or reference.

ACHPro™ should not be the only resource for ACH training. To maximize your learning experience, ACHPro™ should be used to augment training opportunities and publications available through your local ACH Association and NEACH.

Please Note: The questions created as part of ACHPro™ are not intended to be indicative of those that may appear on the AAP Exam. This tool is a learning or practice tool and does not imply passage of the AAP examination.

www.neach.org

55 Cambridge Drive, Suite 100, Burlington, MA 01803
Tel: 978-251-1001

► PRACTICE TESTS ► TIMED FINAL EXAM

Develop and Sustain High-Performance Teams with Pro!

Pro products help assess employee knowledge of critical payment channels and prepare participants for the AAP and NCP certification exams. Order your copies at www.neach.org/publications.

Retail Training

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
Financial Elder Exploitation & Human Trafficking Elder abuse and human trafficking red flags have been given by FinCEN and other groups to help financial institutions identify and assist victims. This session will cover these red flags and provide practical guidelines to address these types of financial transactions.	April 1, 2020	On-Demand	1.2 AAP APRP NCP	Retail	Advanced
How to Decipher the Dispute/Error Resolution Process This session trains front-line staff to distinguish types of transactions in order to handle customer inquiries and disputes appropriately and eliminate confusion for the consumer.	April 1, 2020	On-Demand	1.2 AAP APRP	Retail	Intermediate
Identifying Cash Management Opportunities This session will discuss the different cash management products that are available today and how to match up each product with new and existing commercial customers.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Beginner
Risks of Mingling the Online Banking Platforms In this session, the presenter will describe the characteristics of both a consumer online banking platform and a business online banking platform. We'll discuss the types of products or services that may be offered through each platform and dive into the risk of mingling these across the two platforms.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Intermediate

Risk & Risk Management

NEW 2020 Fraud Predictions

Guest speaker and fraud expert, Rayleen Pirnie, AAP, CERP is going to grab her crystal ball and a few more reliable sources to provide her Top 10 Fraud Predictions and provide attendees with her "Top 5 Groups to Monitor" in 2020. BONUS: Attendees will receive links to Rayleen's resources, including the Top 5 Websites she suggests registering for FREE on-going fraud alerts.

Speaker: Rayleen Pirnie, AAP, CERP, RP Payments Risk Consulting Services, LLC

Date: February 24, 2020

Channel: Webinar

CEUs: 1.2 AAP, APRP

Department: Compliance

Level: Advanced

NEW Cross-Channel Risk

What in the world is cross-channel risk and why should I care? This session will help you understand the real impacts of cross-channel risk, how it can affect your institution and what can be done to mitigate it. Attendees will leave the session with an understanding of:

1. The definition of cross-channel risk;
2. How to mitigate the risk;
3. Real-life examples.

Speaker: Eileen Narbutas, NEACH

Date: June 16, 2020

Channel: Webinar

CEUs: 1.2 AAP, APRP

Department: Compliance

Level: Intermediate

Risk & Risk Management

NEW FFIEC and BCP: Are You Prepared?

Preparation is the key anytime an unanticipated event occurs. Does your financial institution have a Business Continuity Plan in place to address an unexpected telecommunications outage, a system issue or perhaps a natural disaster? This session will focus on the Business Continuity Planning booklet, which is part of the FFIEC Information Technology Examination Handbook. We'll review the business continuity planning process, including how this impacts your payment channels, such as ACH and wire services. Attendees will leave with an understanding of:

1. FFIEC BCP booklet and the critical pieces of a sound BCP plan;
2. The importance of having a complete plan;
3. How this may impact payment areas of your FI.

Speaker: Sandy Cinelli, NEACH

Date: April 1, 2020

Channel: On-Demand

CEUs: 1.2 AAP, APRP

Department: Compliance

Level: Advanced

NEW ACH Audit Requirements: Are You Ready?

As the roles and responsibilities of audit professionals expand, it is important that risk, compliance and operations staff are well-trained on the nuances of audit functions, testing, validation procedures and internal controls. In this workshop, participants will learn how audits are driving efficiency and improving operational excellence across the institution. This highly informative workshop encourages participants to ask what should be reviewed and why in an annual ACH audit, how risk assessments play a role in strategic program oversight within an institution, and what information should be reported to the Board. This workshop will cover ACH in detail, as it is the only payments channel requiring an annual audit today. The presenter will also discuss the importance of identifying Third-Party Senders and the *Rules* surrounding them, including onboarding, monitoring and audit requirements.

Speakers: Liz Grayeck-Birchell, NEACH & Sandy Cinelli, NEACH

Date(s): October 8, 2020 (MA); October 15, 2020 (ME)

Channel: Workshop

CEUs: 5.4 AAP, APRP

Department: Compliance

Level: Advanced

Risk and Fraud Roundtable

NEACH is offering a roundtable session in which attendees will learn from the perspective of other participants, as well as one of NEACH's payment industry experts. Topics of discussion will include payments risk and fraud, sound business practices, and tips for mitigating risk through implementing effective controls and Risk Management programs. Participants will walk away from this roundtable discussion with an understanding of inherent payments risk & fraud trends and sound business practices that include conducting payments channel risk assessments. This session is a must for any person in your institution responsible for managing risk and fraud related to payments.

Speakers: Liz Grayeck-Birchell, NEACH & Sandy Cinelli, NEACH

Date(s): June 4, 2020 (MA); June 12, 2020 (NH)

Channel: Workshop

CEUs: 5.4 AAP, APRP

Department: Compliance

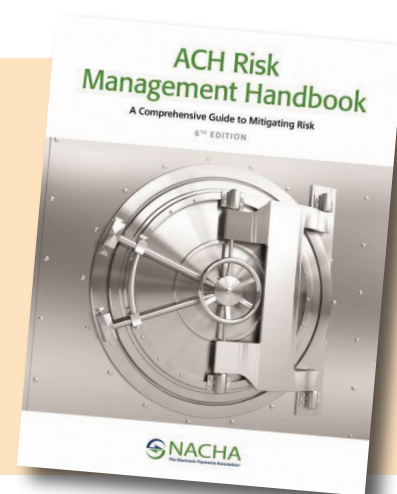
Level: Advanced

Risk & Risk Management

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
AML – Alleviating the Risk This session will review the pillars of an effective AML Compliance Program, including the importance of identifying beneficial owners. General risks and types of money laundering will also be addressed to include risks, ways to mitigate those risks and potential red flags.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Beginner
AML Monitoring and Fraud Deterrence Programs in Today's Payments Environment The session will focus on the questions financial institutions should be asking and answering as they develop or update their AML monitoring programs. From cyber threats to financial elder abuse, AML programs have to be more complex than ever before.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Intermediate
Check Fraud 101 This session will review various types of check fraud and discuss how to identify the characteristics that could indicate a check is fraudulent, as well as best practices that can be used to validate the authenticity of an item.	April 1, 2020	On-Demand	1.2 NCP	Operations	Beginner
Check Fraud 201 Building on Check Fraud 101, this session will take a deeper dive into check fraud, focusing on specific types of fraudulent items such as counterfeit and altered, as well as liabilities and responsibilities of all parties, with a focus on UCC and Reg CC warranties, Holder in Due Course, return timeframes and more!	April 1, 2020	On-Demand	1.2 NCP	Operations	Intermediate
NEW Combating Synthetic Identity Fraud According to the FTC, "Synthetic identity theft is the fastest-growing type of ID fraud." What exactly is a synthetic ID, and how is it created and used? What can your institution do to prevent your customers and members from being victims of this type of fraud? In this session, we will cover these questions and other key information related to synthetic ID fraud.	May 28, 2020	Webinar	1.2 AAP APRP	Retail	Advanced
Common Gaps in ACH Risk Management Programs This session will highlight common gaps found in ACH Risk Management Programs, including gaps in data security practices, IT Policies and human resource practices.	August 20, 2020	Webinar	1.2 AAP APRP	Compliance	Intermediate
Consumer vs. Corporate Accounts: Why Does it Matter? The Nacha Operating Rules allow a financial institution to process payments either by looking at the SEC Code or relying on the type of account that the RDFI has established for the receiver. Financial institutions are also dealing with federal regulations and state laws that clearly define different obligations for consumers and business receivers. These rules, regulations or laws are not always consistent or clear, so the only thing the financial institution can control is how they consistently apply what is in the disclosures. This session will highlight the differences for consumers and businesses under the rules, laws and regulations. We will also discuss common pitfalls in the disclosures provided to consumers and businesses.	April 1, 2020	On-Demand	1.2 AAP APRP	Retail	Advanced

A Comprehensive Guide to Mitigating Risk

ACH participants must take action to control risk in any payment system — including the ACH Network. The 6th edition explains the different types of ACH payments risk, assesses the operational implications and provides sound business practices for developing an effective risk management program. In addition, case studies are included in each chapter to offer realistic examples to assist you in evaluating and implementing your risk management program. Pick up your copy at www.neach.org/publications.



Risk & Risk Management

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
Fighting Back: How Criminals Defeat Online Banking Security Updated for 2020! This information-packed presentation provides insight into how crooks get around many of the security measures used for online accounts, and helps you make security decisions that can offer stronger protections. Learn what's working and what's failing in security.	May 5, 2020	Webinar	1.2 AAP APRP	Compliance	Advanced
NEW Managing Operational Risk Managing operational risk is an important part of effectively mitigating exposure to the financial institution. A critical component of managing that risk is to have comprehensive policies and procedures in place. In this session, we'll discuss Operational Risk and best practices for mitigating that risk across multiple payment channels.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Advanced
NEW Managing Risk When Introducing a New Product Implementing a new product can definitely increase your risk. This new session shows you that it is ok to have risk when implementing new products or services. It's how you mitigate and control the risk that counts.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Advanced
P2P Payments: Walking the Fine Line between Risk and Reward Person-to-Person (P2P) payments, whether online or mobile, add a new degree of risk for financial institutions. This session will explain what the risks are and where rewards might lie for banks and credit unions.	September 3, 2020	Webinar	1.2 AAP APRP	Operations	Intermediate
RDC: Risks, Mitigation, and Benefits There seems to be a trend where more business customers/members want to move away from branch deposits in favor of Remote Deposit Capture (RDC). This session will cover the risks associated with RDC and how to mitigate those risks so they don't outweigh the benefits.	March 3, 2020	Webinar	1.2 AAP APRP	Operations	Intermediate
Reversals and Your Role in Them Reversals hit upon a number of risks, such as operational, credit, and compliance. This session will focus on the <i>Rules</i> surrounding reversing entries and files, including timing, formatting and originator responsibilities.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Intermediate
Stop Payments: Official Checks vs. Everything Else This session will explore the circumstances which permit a financial institution to re-issue a cashier's check after 90 days, as well as the limitations for this exception, and ensures that you remain compliant with UCC, Section 3.312.	April 1, 2020	On-Demand	1.2 AAP APRP	Retail	Advanced
Tax Refund Fraud: 2020 Edition That time of year is once again coming around – tax refund fraud time! Common tax refund fraud schemes with emphasis on detection, mitigation, and handling from institution perspective, including return options will be reviewed. We will also define when this form of fraud can become a big problem for both the account holder AND the institution.	February 11, 2020	Webinar	1.2 AAP APRP	Operations	Advanced
The Fundamentals of Successful Internal Fraud Risk Assessments Internal fraud risk assessments help identify possible internal fraud and gaps in security. Best practices, resources, sound business practices and examples will be provided to help institutions and businesses perform effective assessments and improve internal controls.	November 17, 2020	Webinar	1.2 AAP APRP	Compliance	Advanced
The Importance of Exposure Limits Exposure in a payment system is based upon settlement and can be very tricky. In this session, the presenter will aim to make this requirement less onerous to ODFIs by explaining the reasoning, the value and importance of these limits.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Intermediate
NEW The Mobile Movement Report: Preparing for New Challenges Mobile devices continue to become "smarter" and are as much a part of our daily life as our car (maybe more). The "Mobile Movement" is in high-gear with pressures from every side to increase mobile banking reliability, security and flexibility, but it's not without risk. Join this session to explore newer uses in mobile banking, significant risks identified in 2020, and exciting changes to this environment.	November 3, 2020	Webinar	1.2 AAP APRP	Compliance	Advanced
Wire Transfer Fraud Trends: 2020 Join us as we explore current trends in wire transfer fraud. This session is intended for financial institutions and processors. New versions of old scams, new methods to perpetrate fraud, and effective controls will be discussed.	September 8, 2020	Webinar	1.2 AAP APRP	Operations	Advanced

Rules & Regulations

NEW Advanced Rules and Regs for Checks

Having an in-depth understanding of check processing is important, especially when handling a situation in which fraud is involved. In this session, participants will take their knowledge of rules and regulations that impact check processing to the next level through examining various types of check fraud. This session will review the responsibilities and liabilities of various parties to a check transaction in different fraudulent scenarios. Attendees will leave the session with an understanding of:

1. How rules and regulations impact the responsibilities of participants;
2. Different types of fraud scenarios and potential liability.

Speaker: Sandy Cinelli, NEACH

Date: September 17, 2020

Channel: Webinar

CEUs: 1.2 NCP

Department: Compliance

Level: Intermediate

NEW Arbitration and Rules Enforcement

Believe it or not, the ACH Rules are enforceable through Arbitration and Rules Enforcement. From the filing of a request for arbitration, to compensation claim amounts, to the responsibilities of the Arbitrators, this session covers it all. Attendees will gain a thorough understanding of the Rules Enforcement process, Arbitration and fees. Attendees will leave the session with an understanding of:

1. What Arbitration is and who the Arbitrators are;
2. How financial institutions can receive compensation.

Speaker: Eileen Narbutas, NEACH

Date: April 1, 2020

Channel: On-Demand

CEUs: 1.2 AAP, APRP

Department: Operations

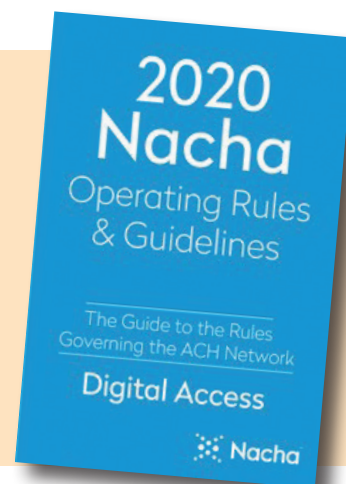
Level: Advanced

2020 Nacha Operating Rules & Guidelines

An essential component of every ACH Network participant's library, the *Rules* are a valuable reference and a must for important and required contingency planning purposes. Pick up your copies at www.neach.org/publications.

Available Formats for 2020:

- 2020 Nacha Operating Rules & Guidelines Book (Print)
- 2020 Nacha Operating Rules & Guidelines Online Access
- 2020 Nacha Operating Rules & Guidelines Digital Access



Rules & Regulations

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
2020 Industry Update This session provides a one-stop update on the latest issues impacting the payments industry so that participants can prioritize their institution's plan of action and maintain compliance with the ever-changing rules and regulatory landscape.	January 30, 2020	Webinar	1.2 AAP APRP	Compliance	Advanced
Accreditation Roundtable Designed specifically for AAPs, APRPs, and NCPs, this session will review real-world challenges to ACH processing. The session will also earn participants over 5 credits towards your continuing education requirements.	November 12, 2020 (MA)	Workshop	5.4 AAP APRP	Compliance	Advanced
ACH Rules: Where Does It Say That? This full-day workshop will address questions from the NEACH Payments Hotline, as well as all the <i>Rules</i> scheduled to go into effect in 2020. Participants will gain a complete understanding of the structure of the Nacha Operating Rules and will gain the ability to find what they are looking for in the Rules book with ease.	March 5, 2020 (MA) March 12, 2020 (NH)	Workshop	5.4 AAP APRP	Compliance	Beginner
Authorizations: What to Provide? ACH authorizations can be confusing, as different forms of authorizations are required for different SEC Codes. This session will explain the different authorization requirements and offer guidance for providing proof of authorization when requested. Participants will leave with a strong understanding of the authorization process, the requirements of different SEC Codes, how to respond to a request for a copy of an authorization, and how-to comply with applicable E-SIGN Act Rules.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Intermediate
Check Conversions and their Rules Designed for both ODFIs and RDFIs, this session will review check conversions and all their requirements, discuss authorizations and source documents, and examine the obligations of both ODFIs and RDFIs to remain in compliance with the Nacha Operating Rules when originating and receiving E-check transactions.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner
RDFI Exceptions 101 This session will review the return process flow from the RDFI perspective including the most common return reason codes and when they should be used, as well as discuss your obligations upon receiving prenotes and what steps to take when you receive a Death Notification (DNE) Entry.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner
RDFI Exceptions 201 This session will take a deeper dive into exception handling, with a focus on how to properly use the extended return reason codes, including what codes require a completed Written Statement of Unauthorized Debit form and which do not. We'll also discuss your responsibilities and the rules surrounding permissible returns, as well as returns requested by the ODFI. Lastly, we'll look at Notification of Change entries and how these can be used effectively to assist financial institutions in reducing incorrect entries.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Intermediate
Roles and Relationships – ODFI This session will examine the role of the Originating Depository Financial Institution (ODFI) in the ACH Network, and review what steps an ODFI must take to ensure compliance with the Nacha Operating Rules and what warranties they are responsible for.	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner
Roles and Relationships – RDFI This session will examine the role of the Receiving Depository Financial Institution (RDFI) in the ACH Network. What steps must an RDFI take to ensure compliance with the Nacha Operating Rules and what warranties and processing requirements are they responsible for?	April 1, 2020	On-Demand	1.2 AAP APRP	Operations	Beginner
Rules and Regulations for Checks This session will describe how Regulation CC, UCC 3 & 4 apply to check processing, and what it means to financial institutions. In addition, the Nacha Operating Rules will be reviewed as they apply to check conversion entries.	April 1, 2020	On-Demand	1.2 NCP	Compliance	Intermediate
Same-Day ACH, Opportunities are There With recent changes of the Same-Day ACH Rule, originating Same-Day ACH is even more convenient to Originators. This session will review the Same-Day updates, and real-life scenarios where offering Same-Day ACH can solidify your relationship with your Originators.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Intermediate

Rules & Regulations

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
Stop Payments Business vs. Consumer: Know the Difference How do you determine what type of stop payment is being placed? Should the request be in writing? How long should the stop payment remain in effect? At your financial institution do you rely on the SEC code to determine consumer vs. corporate, or is this even relevant? Consumers and business accounts have different requirements when it comes to steps and your disclosures should reflect these differences. These important questions and many others will be answered in this session on everything you need to know about Stop Payments.	April 1, 2020	On-Demand	1.2 AAP APRP	Retail	Beginner
The 4 Rs in ACH This session will focus on Returns, Reversals, Reclamations, and Rejects within the ACH framework. Participants will gain a broad understanding of each of these returns options and when, how, and why to use them.	July 23, 2020	Webinar	1.2 AAP APRP	Operations	Beginner
Uniform Commercial Code 4A and the ACH UCC4A plays a significant role in the ACH Network and ACH transactions. Financial institutions and business ACH Originators need to understand the complexities of this state law, how it applies to transactions, and how liability for transactions is allocated. Recognize terminology used in Article 4A and the Nacha Operating Rules, identify the enforceability of payment orders, record procedures for unauthorized entries and security procedures, resolve issues relating to duplicate and erroneous entries, locate provisions impacting potential liability, including the statute of repose, choice-of-law, contract provisions, liability shift, commercially reasonable security, and more.	April 1, 2020	On-Demand	1.2 AAP APRP	Compliance	Intermediate
Wire Transfers and their Regulations Wire transfers pose one of the greatest risks of loss to a financial institution. Transfer speed, paired with large dollar volume transactions and the inability to recover funds once they are transferred, leave financial institutions vulnerable to significant risk. It is no wonder there are significant regulations around these electronic transfers. This session will dive deeper into the regulations surrounding Wire Transfers such as UCC 4A, Regulation J, OFAC and the infamous Regulation E, subpart B, also known as Dodd-Frank. Participants will leave this webinar with a clear understanding of the federal rules surrounding these electronic funds transfers along with knowledge of the FFIEC guidance and industry trends for staying compliant with these requirements.	May 7, 2020	Webinar	1.2 AAP APRP	Compliance	Advanced

Treasury

COURSE TITLE AND DESCRIPTION	DATE	CHANNEL	CEUS	DEPARTMENT	LEVEL
Are Your Originators Meeting Your Risk Appetite? Have you had an ACH Originator for several years? How has its business changed? Is it using ACH the same way it did when it first began using the service? Are the Exposure Limits appropriate? This session will focus on identifying the ever-changing needs of ACH Originators, and if your FI is mitigating the risks associated with your Originators.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Advanced
NEW High-Risk Originators Do you have high-risk ACH Originators? Yes? Unsure? This session will help your financial institution (FI) identify Originators that are deemed "high-risk," what controls you can use to mitigate the risk, and which Originators may be too high-risk for your FI.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Intermediate
NEW What ACH Product is Right for My Client In order to stay competitive and understand the needs of your business customers, you must know what options are available. In this session, over 10 Standard Entry Class Codes (SEC) will be reviewed to determine which code best suits your clients' needs. Remember, depending on the business and the authorizations required, there may be more than one option.	April 1, 2020	On-Demand	1.2 AAP APRP	Business Banking	Intermediate

2020 Education Club Order Form

JANUARY		
30	2020 Industry Update	Webinar

FEBRUARY		
4	It's in Your Procedures, but Does it Comply with the Nacha Rules?	Webinar
11	Tax Refund Fraud: 2020 Edition	Webinar
24	2020 Fraud Predictions	Webinar

MARCH		
3	RDC: Risks, Mitigation, and Benefits	Webinar
5	ACH Rules: Where Does It Say That?	Workshop (MA)
12	ACH Rules: Where Does It Say That?	Workshop (NH)

APRIL		
14	Short Short Version of the Green Book	Webinar

MAY		
5	Fighting Back: How Criminals Defeat Online Banking Security	Webinar
7	Wire Transfers and their Regulations	Webinar
28	Combating Synthetic Identity Fraud	Webinar

JUNE		
4	Risk and Fraud Roundtable	Workshop (MA)
12	Risk and Fraud Roundtable	Workshop (NH)
16	Cross-Channel Risk	Webinar
23	Sticky Situations – Handling Consumer ACH Disputes	Webinar
30	ECIs and RCCs: Are Checks Paper Anymore?	Webinar

JULY		
9	Third-Party Sender Audits: What, Why, When!	Webinar
14	Regulation E Investigations	Webinar
23	The 4 Rs in ACH	Webinar

AUGUST		
6	All On Board! Payment Onboarding	Webinar
13	Compliance Day	Workshop (MA)
18	Compliance Day	Workshop (NH)
20	Common Gaps in ACH Risk Management Programs	Webinar

SEPTEMBER		
1	Card Chargebacks	Webinar
3	P2P Payments: Walking the Fine Line between Risk and Reward	Webinar
8	Wire Transfer Fraud Trends: 2020	Webinar
17	Advanced Rules and Regs For Checks	Webinar

OCTOBER		
8	ACH Audit Requirements: Are You Ready?	Workshop (MA)
15	ACH Audit Requirements: Are You Ready?	Workshop (ME)

NOVEMBER		
3	The Mobile Movement Report: Preparing for New Challenges	Webinar
12	Accreditation Roundtable	Workshop (MA)
17	The Fundamentals of Successful Internal Fraud Risk Assessments	Webinar

ON-DEMAND 04/01/20	
	ACH 101 for Tellers
	ACH Exception Handling for ODFIs
	ACH Stop Payments and Returning Unauthorized Entries Basics for New Operations Staff
	AML – Alleviating the Risk
	AML Monitoring and Fraud Deterrence Programs in Today's Payments Environment
	Arbitration and Rules Enforcement
	Are Your Originators Meeting Your Risk Appetite
	Authorizations: What to Provide?
	Bits and Bytes
	BSA: What's Hot in Payments
	Check Conversions and their Rules
	Check Fraud 101
	Check Fraud 201
	Check Indorsements for Tellers
	Check Returns and Adjustments
	Checks 201 for Tellers
	Common Audit Issues in New England
	Consumer vs. Corporate Accounts: Why Does it Matter?
	Corporate Banking Solutions: Build Relationships & Generate Revenue
	FFIEC and BCP: Are You Prepared?
	Financial Elder Exploitation & Human Trafficking
	Government Payments for New Employees
	High-Risk Originators
	How to Decipher the Dispute/Error Resolution Process
	How to Respond to and Initiate Dishonored Returns and Contested Dishonored Returns
	How to Talk to Your Originators
	Identifying Cash Management Opportunities
	Introduction to ACH Exception Processing for New Employees
	Introduction to Risk for New Employees
	Managing Operational Risk
	Managing Risk When Introducing a New Product
	Payments Alphabet Soup
	Preparing for Core Conversion
	Preparing for Merger or Acquisition
	RDC and Indemnities for Tellers
	RDFI Exceptions 101
	RDFI Exceptions 201
	Received a Return, Now What?
	Reclamations: Government vs. Commercial
	Regulation E: The Basics for Tellers
	Reversals and Your Role in Them
	Risks of Mingling the Online Banking Platforms
	Roles and Relationships – ODFI
	Roles and Relationships – RDFI
	Rules and Regulations for Checks
	Same-Day ACH, Opportunities are There
	Standard Entry Class Codes and the Rules that Govern Them
	Stop Pay vs. WSUD for Tellers
	Stop Payments Business vs. Consumer: Know the Difference
	Stop Payments: Official Checks vs. Everything Else
	The Basics of File Formatting for New Employees
	The Importance of Exposure Limits
	Uniform Commercial Code 4A and the ACH
	What ACH Product is Right for My Client
	What Code Do I Use? CIE, WEB, P2P?
	Where's A Third-Party? The Where's Waldo Game of Payments

2020 Education Club Order Form

☐ Mr. ☐ Mrs. ☐ Ms.

NAME

TITLE

ORGANIZATION

ADDRESS

CITY, STATE, ZIP

PHONE / FAX

CELL # (cell # to be used in case of emergency only)

EMAIL

EVENT FEES

☐ **Register me for the NEACH Education Club – \$1,300**
(\$130 x 10 events)

☐ **Register me for the NEACH Education Club PLUS – \$1,500** (Club Pricing + \$200 Administrative Fee)

☐ **Single Event(s)**

☐ NEACH Member
\$195/event x _____ events \$ _____

☐ Non-Member
\$295/event x _____ events \$ _____

Total Cost \$ _____

☐ **Register me for the Informational Sessions – FREE**

☐ **Register me for the Foundational Sessions – FREE**

One line only for Webinars

EVENT MATERIALS

Presentations and confirmations will be forwarded via email.

CANCELLATION POLICY

Cancellations must be received in writing (email to info@neach.org) at least two days prior to the event. NEACH will issue a full refund less a \$10 administrative charge. No-shows or cancellations less than two days prior to the event will be charged in full. Substitutions are allowed.

CHECK THE ONE BOX THAT BEST DESCRIBES YOUR COMPANY STATUS

- ☐ Financial Institution
☐ Government
☐ Corporation
☐ Other _____

CHECK ALL THE BOXES THAT APPLY TO DESCRIBE YOUR JOB FUNCTION(S)

- | | |
|--|---|
| <input type="checkbox"/> ACH Coordinator | <input type="checkbox"/> Training Director |
| <input type="checkbox"/> Executive/Senior Management | <input type="checkbox"/> Payments Strategy |
| <input type="checkbox"/> Operations | <input type="checkbox"/> Cyber Security |
| <input type="checkbox"/> Electronic Banking | <input type="checkbox"/> Card |
| <input type="checkbox"/> Product Management | <input type="checkbox"/> Cash Management |
| <input type="checkbox"/> Sales & Marketing | <input type="checkbox"/> Check/Check Processing/RDC |
| <input type="checkbox"/> Systems Analyst | <input type="checkbox"/> Faster Payments |
| <input type="checkbox"/> Treasury Management | <input type="checkbox"/> Front-Line Staff |
| <input type="checkbox"/> Audit | <input type="checkbox"/> Wire |
| <input type="checkbox"/> Risk/Compliance | <input type="checkbox"/> Other _____ |

SELECT YOUR PAYMENT TYPE

- ☐ Debit to Monthly Bill*
- ☐ Enclosed Check (*payable to NEACH*)
- ☐ Send Invoice

***NEACH Member DFIs only; fill in ABA number and sign below:**

ABA# _____

Signature _____

Print Name _____

CREDIT CARD Credit card purchases can be made online at www.neach.org

Send this form with payment to



Fax: 781.338.9627



Mail: NEACH, 35 Corporate Drive, Suite 190, Burlington, MA 01803



Or, register online: www.neach.org

NEACH PROFESSIONAL DEVELOPMENT

2020 Course Catalog

Certificate & Accreditation Programs | Continuing Education | Professional Development



www.neach.org • 781-321-1011