

# 2017 Payments Publications

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the Rules

I want to  
increase  
operational  
efficiency

I aspire to  
reduce risk

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**N**EACH offers a wide variety of publications that focus on a particular area of interest, such as compliance, risk, third party relationships, ACH operations and ACH rules. These valuable tools help you increase awareness and understanding of established rules and applications, increase operational efficiency and reduce risk. Many of these publications, forms and checklists should be made available in the ACH operations area for quick reference.



### **“The Mark of Excellence”**

NEACH, as a Direct Member of NACHA, is a specially recognized and licensed provider of ACH education, publications, and support. Regional Payments Associations are directly engaged in the NACHA rulemaking process and the Accredited ACH Professional (AAP) program.

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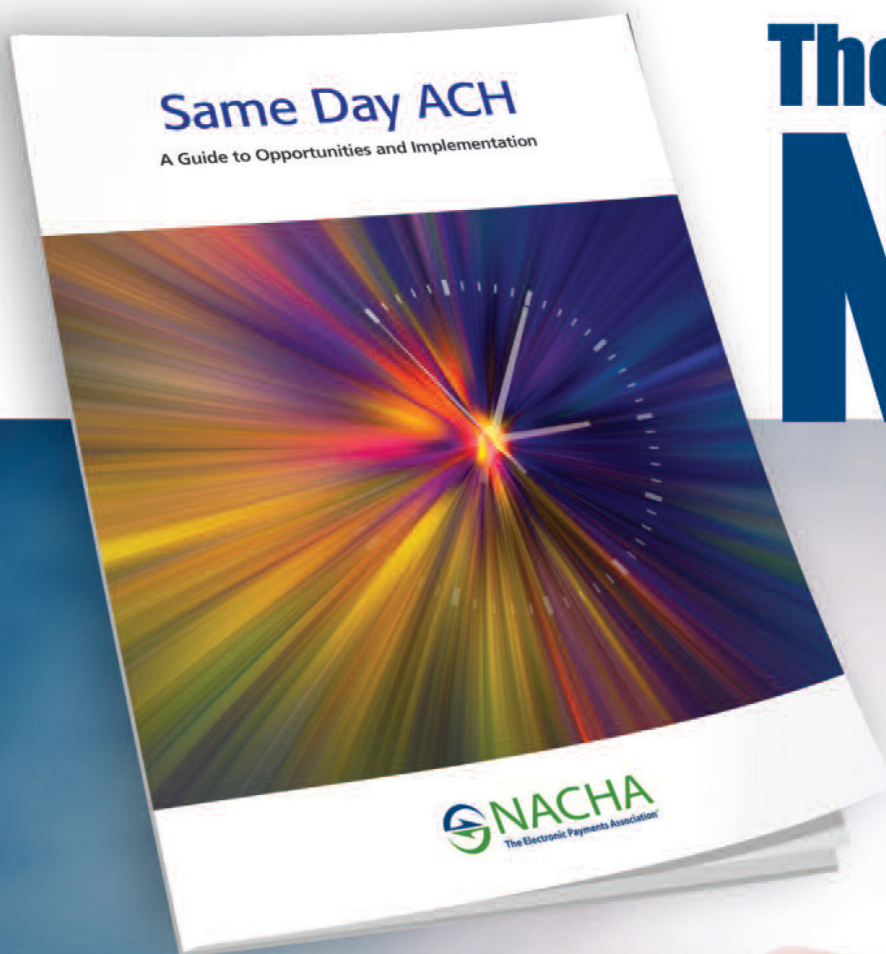
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# The time is **NOW**



## **DON'T DELAY** **Get your copy today**

Now is the time for financial institutions and businesses  
to prepare for Same Day ACH implementation.  
Identify opportunities for your organization.

Buy NACHA's Same Day ACH —  
A Guide to Opportunities and Implementation



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· 2017 ·  
NACHA  
Operating Rules  
& Guidelines

Corporate Edition

**APP**

## New in 2017!

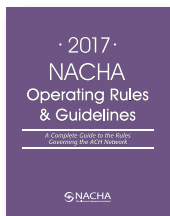
NACHA introduces a new format for the 2017 *NACHA Operating Rules*! Now conveniently available as a Digital Access via App. Get your access code to this portable copy of the “Rules” today!

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## RULES

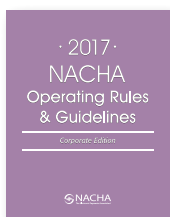


### NACHA Operating Rules & Guidelines

The 2017 *NACHA Operating Rules and Guidelines* is the premier source for information governing the exchange and settlement of transactions through the ACH Network. The *NACHA Operating Rules* provide the legal framework for the ACH Network in simple, clear and consistent language. The

*NACHA Operating Guidelines* contain complete discussions of each ACH Network participant type and its role and obligations, as well as detailed overviews of the Standard Entry Class Codes. The *Rules* are fully updated annually to include new Rule amendments approved prior to the time of publication.

<b>Print Book (Regular)</b>	<b>\$54.00 Member/\$97.00 Non-Member</b>
<b>CD (Regular)</b>	<b>\$51.00 Member/\$94.00 Non-Member</b>
<b>Online (Regular)</b>	<b>\$51.00 Member/\$94.00 Non-Member</b>



### NACHA Operating Rules & Guidelines – Corporate Edition

The 2017 *NACHA Operating Rules and Guidelines – Corporate Edition* is a must-have resource for corporate users of ACH Network. The *NACHA Operating Rules* provide the legal framework for the ACH Network in simple, clear and consistent

language. The *NACHA Operating Guidelines – Corporate Edition* contains excerpts from the *NACHA Operating Guidelines* that are important to corporations, including discussions of Originator role and obligations, as well as detailed overviews of the Standard Entry Class Codes. The *Rules* are fully updated annually to include new Rule amendments approved prior to the time of publication.

<b>Print Book (Regular)</b>	<b>\$37.00 Member/\$62.00 Non-Member</b>
<b>CD (Regular)</b>	<b>\$35.00 Member/\$60.00 Non-Member</b>
<b>Online (Corporate)</b>	<b>\$35.00 Member/\$60.00 Non-Member</b>



### NEW! 2017 NACHA Operating Rules Digital Access via APP (for Regular and Corporate)

Digital Access via App provides wireless access to the *Rules* whenever needed, and each purchase provides authorized access on up to two devices. No need for Internet access once content (an encrypted

PDF) is downloaded. Users will redeem content through an App, using the provided code, create an account and download content to the App. Offers essential App features such as bookmarking, search and for mobile device users, a scroll page feature. Available in Regular and Corporate editions. Works on PC/Windows, Mac (OSX), Android phones/tablets, Apple iOS, Kindle and ChromeOS.

Both the print and CD versions of the *Rules* include a serial number which may be registered for additional premium user access to the ACH Rules Online, the full electronic version of the *Rules*. The site is fully searchable by phrase and keyword, with additional “go to page” functionality. Users have unlimited ability to bookmark and save searches. Limited copying and pasting functionality are also available.

<b>Digital Access via APP (Regular)</b>	<b>\$50.00 Member/\$75.00 Non-Member</b>
<b>Digital Access via APP (Corporate)</b>	<b>\$35.00 Member/\$60.00 Non-Member</b>



### NACHA Operating Rules Book Tabs

No more flipping through pages to find Return Reason Codes or authorization requirements. Self-stick tabs can assist you in marking the most frequently referenced sections of the *NACHA Operating Rules Book*. These 25 tabs are identified by NEACH staff as the areas that are used most to assist in rule clarification and explanation.

<b>Rules Book Tabs</b>	<b>\$6.00 Member/\$12.00 Non-Member</b>
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## ACH MATERIALS & QUICK REFERENCE

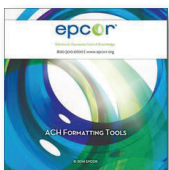


### A Bank's Quick Reference Guide to ACH Origination

A Bank's Quick Reference Guide to ACH Origination is designed to assist banks in establishing and maintaining successful ACH origination operations. Written from a bank's perspective, this easy-to-use Guide examines the risks of origination, explains

preliminary requirements of origination and discusses the responsibilities of the ODFI. Specific ACH payment applications are addressed, allowing the user to concentrate on the transactions it plans to originate. Whether your bank is considering originating loan payments from another financial institution for its account holders, is considering offering Direct Deposit via ACH or seeks to offer a full suite of origination services for its business clients, this is a "must have" tool.

**\$25.00 Member/\$50.00 Non-member**



### ACH File Formatting Tools

This set of tools provides an introduction to ACH file formatting, including file layout, record format, data specifications and explanations of field contents and requirements for the most popular SEC codes. Each interactive PDF (8 total) outlines the

requirements for creating a raw NACHA-formatted file, specifically for PPD (credit/debit), CCD (credit/debit), CTX (credit/debit), TEL debit and WEB debit entries. ODFIs may find these tools particularly useful in helping Originators create ACH files as the ODFI may customize field contents to its operations or Originators.

**\$50.00 Member/\$100.00 Non-member**

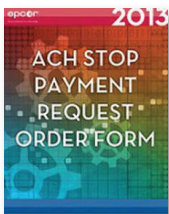


### ACH Quick Reference Guide

An everyday operational resource for ACH information, this easy-to-use guide is updated with the very latest information, including *NACHA Operating Rules* compliance and the special handling of IAT entries. The guide provides RDFI responsibilities and obligations outlined in an easy-to-reference format. Return Reason Codes,

Notification of Change codes and an ACH Terms Glossary are included. Financial institutions have found this guide to be a very valuable education tool when training new operations employees.

**\$30.00 Member/\$60.00 Non-member**

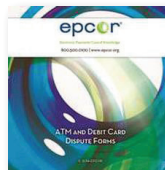


### ACH Stop Payment Request Order Form CD

The ACH Stop Payment Request Order Form, now available on CD, includes a fillable PDF form, providing flexibility. The ACH Stop Payment Request Order allows you to comply with Regulation E and the ACH Rules, permitting a one-time or

permanent stop payment on ACH items. It also includes stop payment options for paper and corporate items. The included Confirmation of Revocation is a fillable PDF form that provides financial institutions a convenient way to obtain written Confirmation of the Receiver's revocation of authorization with the Originator.

**\$30.00 Member/\$60.00 Non-member**



### ATM and Debit Card Dispute Forms (CD)

Ensure your institution is in compliance with Regulation E provisions related to ATM/Debit card disputes with this collection of forms. The ATM Card Transaction Dispute Form and Debit Card Transaction Dispute Form can easily be completed

by your institution or account holders when an ATM or Debit card transaction is disputed. Each form includes a "directions" page with a step-by-step dispute task checklist which will lessen the likelihood for errors or missed steps in the dispute process by financial institution staff.

**\$30.00 Member/\$60.00 Non-member**



### Corporate ACH User Quick Reference Cards

This tool, modeled after the popular ACH Quick Reference Cards for financial Institutions, is specifically designed for Corporate ACH users. This three-card series gives Originators fingertip access to critical information for the correct handling of

ACH Returns, Dishonored Returns, Standard Entry Class (SEC) codes, Transaction codes and Notifications of Change (NOC). This is an ideal tool to assist with Originator education and rule compliance, which is a responsibility of the ODFI. These colorful and durable desktop reference cards now provide ACH basics, including prenotifications, for the Originator along with the explanations for Return Reason codes, NOC codes, SEC codes, transaction codes and solutions for handling ACH exception entries.

**Set of 3 \$20.00 Member/\$40.00 Non-member**



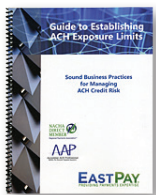
### Credit Union's Guide to ACH Origination

The Credit Union's Guide to ACH Origination is designed to assist credit unions with evaluating and implementing ACH origination. Specifically written from a "credit union's perspective," this Guide details how to establish and maintain successful ACH

origination operations. Whether a credit union is looking to originate loan payments from another financial institution for its members, is considering originating its own Direct Deposit via ACH or wants to offer ACH origination for its business clients, this Guide will serve as a helpful resource. The easy-to-use Guide examines the benefits and risks of origination, explains the preliminary requirements, discusses the responsibilities of the ODFI and addresses implementation concerns regarding the most common ACH payment applications. If your credit union is considering taking the leap into ACH origination, this is a "must have" tool.

**\$30.00 Member/\$60.00 Non-member**



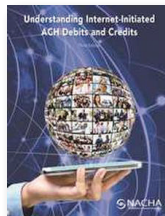


## Guide to Establishing ACH Exposure Limits: Sound Business Practices for Managing ACH Credit Risk

Don't go it alone when establishing ACH exposure limits! The ACH Operating Rules require that ODFIs establish, implement, and periodically review exposure limits for Originators and Third-

Party Senders. It can be a confusing process, and if not done properly, your institution could face risk. This ground-breaking publication was developed from a survey of financial institutions of all sizes to bring you real-world sound business practices for managing the credit risk associated with ACH origination, including detailed analysis of sample formulas for accurately calculating ACH exposure limits.

**\$199.00 Member/\$398.00 Non-member**



## Understanding Internet Initiated ACH Debits & Credits – 3rd Edition

This recently updated publication reflects a changing ecommerce environment over the last several years, together with important changes to the WEB Rules – specifically, the Mobile ACH Payments Rule effective January 1, 2011 which incorporated ACH debits authorized and/or initiated via wireless networks

into the pre-existing category of Internet-Initiated Entries (WEB), and the P2P Entries via ACH Rule, which allows the use of credit WEB Entries by Originators as of March 7, 2014, and requires the use of credit WEB Entries by March 20, 2015. Topics covered include; Authorization and Authentication; Originator Obligations; Risk Management; Electronic Bill Payment, and Person to Person Payments.

**\$40.00 Member/\$60.00 Non-member**

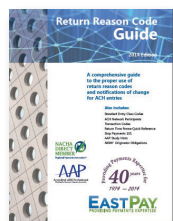


## 2016 ODFI Audit Checklists for Originators and Third-Party Senders

Updated to 2016 Rules requirements, this tool contains a series of ODFI Audit Checklists providing an efficient tool for ODFIs to gauge their Originators/Third-Party Senders understanding and compliance to the *NACHA Operating Rules*.

These checklists can be completed by financial institution staff or sent to the Originator and/or Third-Party to complete on its own then return to the ODFI. Each Audit Checklist is a fillable PDF form for each ACH application. Complete or send the forms that are specific to the ACH entries your institution originates.

**\$35.00 Member/\$70.00 Non-member**

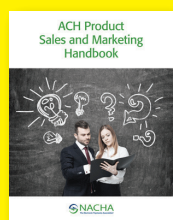


## Return Reason Code Guide, 2014 Edition

This spiral-bound guide categorizes Return Reason Codes by function and provides a comprehensive description of each, with return time frame reminders and helpful insight for proper usage. Also includes Notifications of Change, transaction codes, ACH Network participants, Stop Payments 101,

Excused Delay explanation, a return time frame quick reference list, and AAP study hints. New in this edition are a visual guide to SEC codes, and a list of Originator obligations.

**\$30.00 Member/\$60.00 Non-member**



## ACH Product Sales and Marketing Handbook

This handbook explores strategies and solutions for extending ACH products and services to financial institutions' business and consumer customers. Supporting increased understanding of ACH marketing and sales opportunities, the publication

is written to help financial institutions in marketing and using ACH services.

**\$35.00 Member/\$50.00 Non-member**

## Written Statement and Stop Payment Fillable PDF Forms

The Written Statement of Unauthorized Debit and Stop Payment Request Order forms are now available as fillable PDF forms for convenient use on your website or intranet. Both forms on a single CD.

**\$50.00 Member/\$100.00 Non-member**

## Written Statement of Unauthorized Debit

These convenient two-part carbonless forms are an essential tool for financial institution personnel when customers question ACH debit transactions posted to their accounts. Includes thorough descriptions of what constitutes a revocation of authorization, an unauthorized debit, or an improper debit (for BOC, RCK, ARC and POP entries), along with prompts to operations staff as to the correct Return Reason Codes to use.

**\$20.00 per pack of 50 Member/\$40.00 per pack of 50 Non-member**





### ACH Agreements and Tools CD

This useful suite of easily customizable tools include standard ACH and Third-Party Sender agreements. The sample agreements include a shell ODFI/ Originator ACH Agreement, ODFI/ Third-Party Sender Agreement and separate agreements designed

for specific ACH applications offered by the financial institution, including IAT. Helpful tools to assist in the origination process such as information sheets, transmittal registers, file control logs, calendars, processing schedules, checklists and sample authorizations are also included.

**\$50.00 Member/\$100.00 Non-member**

### ACH Origination Agreements

Updated for Same-Day ACH! This product, in Microsoft Word, provides a modifiable and NACHA-compliant template for defining the responsibilities of Originators. In addition to the agreement, your purchase includes sample Direct Deposit and Direct Payment Authorization Forms; Sample Transmittal Schedule; Federal Reserve Bank Holiday Schedule; and a Principal/Owner Guaranty.

**\$65.00 Member/\$130.00 Non-member**

### Cash Management Service Master Agreement & Product Schedules

Updated for Same-Day ACH, stronger RDC security, and expanded investment types for Daily Sweep Services! One master agreement that covers all your payment products is more convenient for your clients and you! This product includes a modifiable Master Agreement in Microsoft Word, and schedules for ACH Origination, ARP, Image Disbursement Access, Lockbox, Positive Pay, RDC, ACH Block/Filter, Daily Sweep Services, and Wire Transfer.

**\$299.00 Member/\$598.00 Nonmember**

### Remote Deposit Capture Agreement

Updated to include expanded security language! A strong legal agreement is as critical to your RDC success as any other component of this popular service. This is a customizable Microsoft Word document that addresses the core terms and conditions between financial institution and customer. The agreement covers RDC using Check 21 capabilities, and when combined with our ACH Origination Agreement, covers the use of RDC with the ACH Network.

**\$75.00 Member/\$150.00 Non-member**

### Third-Party Sender Agreement

Updated to include Same-Day ACH! As more financial institutions look at ACH Third-Party Sender relationships, they need to ensure that they put in place a comprehensive service agreement that goes beyond their standard ACH origination agreement. This product is designed to provide the protection your institution needs that no other agreement can deliver! Contains a customizable Microsoft Word document that includes critical terms and conditions.

**\$75.00 Member/\$150.00 Non-member**

### Third-Party Service Provider Agreement

As originators look to use Third-Party Service providers for their ACH needs, the ODFI needs to ensure that all parties are informed and accountable for their obligations under the rules, regulations and laws governing ACH. This product is designed to provide a comprehensive service agreement between the ODFI, originator and Third-Party Service provider. The CD contains a customizable Microsoft Word document that includes critical terms and conditions between these parties.

**\$75.00 Member/\$150.00 Non-member**

### Wire Transfer Agreement

Have you recently examined the merit of your current Wire Transfer agreements, or are you planning to expand this service? If so, you'll need this Wire Transfer Agreement to deploy to your business customers or members. Contains a modifiable Microsoft Word document that addresses critical concerns for any financial institution offering this service.

**\$75.00 Member/\$150.00 Non-member**

## ELECTRONIC CHECK & RDC

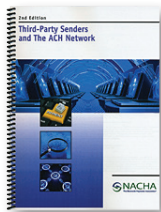
### Remote Deposit Capture Risk Assessment Workbook CD

Updated to include Mobile Remote Deposit risks, this comprehensive, easy-to-use Remote Deposit Capture Risk Assessment Workbook is designed to assist financial institutions in addressing remote deposit capture risk. The Workbook content mirrors the FFIEC Remote Deposit Capture Risk Management Guidance. The Remote Deposit Capture Risk Assessment Workbook guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/ No and include room for comments, along with a designated action plan to assist you in developing a comprehensive RDC risk management program. Operations staff, risk managers, compliance officers as well as audit personnel will find this workbook a useful tool.

**\$95.00 Member/\$190.00 Non-member**



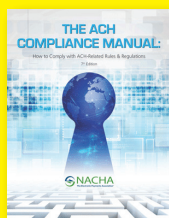
## RISK & COMPLIANCE



### Third-Party Senders & The ACH Network: An Implementation Guide, 2nd Edition

Third-Party Senders & The ACH Network is designed primarily for use by Originators, ODFIs and those Third-Party Service Providers that act in the specific role of Third-Party Senders. This publication provides a review of the variations in legal requirements and processing obligations relating to the origination of ACH entries when a Third-Party Service Provider, acting as a Third-Party Sender, is involved in the origination of transactions through the ACH Network. This Second Edition reflects the latest Rules changes, offers real-world examples of third-party sender relationships, includes best business practices, risk management topics and a checklist of issues to be addressed by ODFIs, Originators and Third-Party Senders in processing agreements. Also featured are six new case studies.

**\$40.00 Member/\$65.00 Non-member**

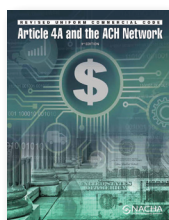


### The ACH Compliance Manual, 8th Edition – How to Comply with ACH-Related Rules & Regulations

This updated 8th edition of the *ACH Compliance Manual* includes a chapter devoted to Same Day ACH that became effective in September 2016, as well as useful compliance tips, a resource list and

glossary of terms. Whether you are a financial institution, third-party sender/processor or a payments solution provider, this publication guides you to best practices to stay in compliance with the requirements of the *NACHA Operating Rules* and related Federal Regulations.

**\$60.00 Member/\$100.00 Non-member**

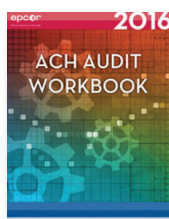


### Revised Uniform Commercial Code Article 4A and the ACH Network, 3rd Edition

This edition evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. Includes article 4A with staff commentary. For financial institutions and corporations that handle

ACH wholesale credits.

**\$70.00 Member/\$90.00 Non-member**

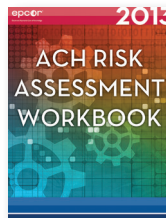


### ACH Audit Workbook CD – Updated for 2016

The ever-popular ACH Audit Workbook, available on CD, is updated for 2016. This useful tool includes audit questions and sample reports needed by an Auditor. The revised ACH Audit Workbook is designed to assist financial institutions and Third

Party Service Providers in the completion of the required annual audit of compliance with the *NACHA Operating Rules*. Included in this complete step-by-step audit resource are the audit criteria for all participants, worksheets for each of the criteria, a list of compliance tips and audit report. The Workbook easily allows for electronic completion of worksheets and reports.

**\$95.00 Member/\$190.00 Non-member**



### ACH Risk Assessment Workbook CD

The ACH Risk Assessment Workbook CD guides you in completing the step-by-step risk assessment. User friendly worksheet questions are easily answered and include room for comments, to assist in developing a comprehensive risk management program.

Compliance officers, audit personnel and operations staff will find the Workbook a valuable tool.

**\$95.00 Member/\$190.00 Non-member**

## PAYMENT STRATEGY



### Guide To International ACH Transactions (IAT) Implementation, Best Practices & Technical Specifications, 4th Edition

This publication updates the IAT Survival Guide 3rd Edition and includes all IAT changes to the *NACHA Operating Rules* since 2009, mapping for Identification of Additional Parties in For-Further-

Credit/Debit-To Model, OFAC compliance and responsibilities of financial institutions and Gateways.

**\$40.00 Member/\$65.00 Non-member**

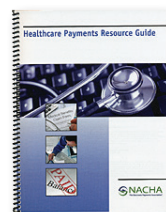


### Healthcare EFT Standard Implementation Guide NACHA CCD+ Addenda

The purpose of the Healthcare EFT Standard Implementation Guide is to provide the healthcare industry with information on payment processing between the Health Plan to the Provider and

for implementing the healthcare EFT Standard for Stage 1 Payment Initiation, as defined by the Standards for Healthcare Electronic Funds Transfers (EFTs) and Remittance Advice. Chapters cover: The Healthcare EFT Standard at a glance; NACHA, the *NACHA Operating Rules* and changes to support healthcare EFT payments; ACH Network fundamentals; ACH formatting requirements; healthcare EFT and ERA Operating Rules; and Resources.

**\$30.00 Member/\$45.00 Non-member**

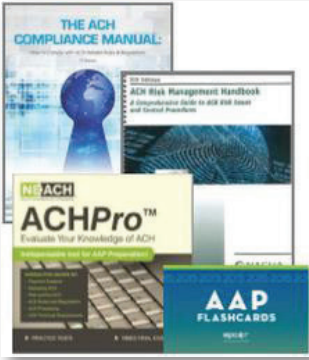


### Healthcare Payments Resource Guide

The purpose of this guide is to give the reader a basic understanding of the complexities of the healthcare industry, identify key terms, review recent healthcare legislation and discuss potential impacts on the financial services industry. A clear understanding of healthcare reform legislation will position your organization to capitalize on new business opportunities and innovations for the future. A comprehensive listing of acronyms and a healthcare Payments Glossary is also included.

**\$30.00 Member/\$45.00 Non-member**

## TEST PREPARATION



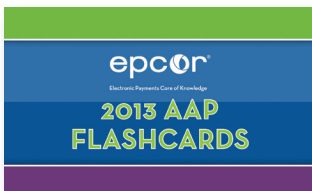
### AAP Test Prep Bundle

The NEACH staff has identified a specific group of publications and resources to assist you in preparing for the AAP examination. Each publication is available separately, but when purchased as a group you will receive a 20% discount. Publications include:

- ACH Compliance Manual
- ACH Risk Management Handbook

- ACHPro™ (Self-paced, computer-based exam preparation)
- AAP Flashcards

**\$230.00 Member**



### AAP Flash Cards

The AAP Flashcards provide a hands-on study aid for those planning to take the AAP Exam. Highlighting the six areas of focus on the AAP Exam, this is a great self-study tool

to help registrants prepare for the exam and earn their accreditation. Timeframes, SEC codes, participant responsibilities and most of the need-to-know information is covered in this set of approximately 250 cards.

**\$95.00 Member/\$190.00 Non-member**



### ACHPro™

ACHPro™ is a self-paced, computer-based training program developed to promote knowledge of the ACH Network. The tool, completely rebuilt in 2015 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™ Online Edition is available for Members only.)

**\$95.00 Member/\$200.00 Non-member**

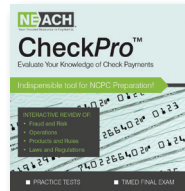


### Check/Image Flashcards

The Check/Image Flashcards are a hands-on, convenient study aide. Sections of study covered in this set of approximately 200 cards include a general overview; rules, laws

and regulations; fraud and risk mitigation; operations; products; and standards and formats.

**\$95.00 Member/\$190.00 Non-member**



### CheckPro™ (Online Edition)

An online tool specifically designed to help you master the changing check landscape and related payment systems. Covering 4 essential knowledge areas: Fraud and Risk, Operations, Products and Rules, and Laws and Regulations, CheckPro™

contains all the extra practice and information you need to be a successful Check Professional. Choose your own test, score the test, and review answers to determine areas for improvement.

**\$95.00 Member/\$200.00 Non-member**





# PAYMENTS PUBLICATIONS ORDER FORM

FAX YOUR ORDER **781-338-9627**

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Quantity	Item Name	Price	Total Amount

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- ☐ ACH Coordinator  
☐ Executive/Senior Management  
☐ Operations  
☐ Electronic Banking  
☐ Product Management  
☐ Sales & Marketing  
☐ Systems Analyst  
☐ Treasury Management  
☐ Audit  
☐ Risk/Compliance  
☐ Training Director  
☐ Payments Strategy  
☐ Other \_\_\_\_\_

Subtotal	
6.25% MA Tax	
S&H*	
Total	

**\*SHIPPING CHARGES & HANDLING FEES** Shipping charges will be calculated according to actual costs based on weight and destination. Handling fees are calculated based on quantity ordered. Final invoice will be emailed prior to payment processing.

### 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 \_\_\_\_\_

### SEND THIS FORM WITH PAYMENT TO

- **Fax:** 781.338.9627 (att: Linda Gallant)
- **Mail:** NEACH, 35 Corporate Drive, Suite 190, Burlington, MA 01803

Questions: Call us at **781-321-1011**



35 Corporate Drive, Suite 190  
Burlington, MA 01803-4244

# 2017 Payments Publications

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