



NEACH PROFESSIONAL DEVELOPMENT

2018 Course Catalog

Commercial Payments | Compliance | Front-Line Staff

Quality On-Boarding | Risk & Risk Management | Rules & Regs



www.neach.org • 781-321-1011

● Letter from the Education Department

NEACH Professional Development Gives You More in 2018!



Sandy Ortins

On behalf of the NEACH Education team, I extend a sincere thank you for participating in the 2017 education and membership surveys. Your feedback was invaluable in helping us identify where we are succeeding and what needs improving. You opened our eyes to the challenges you experience due to a changing payments ecosystem, the solutions you need to compensate for limited time and resources, and the varying reasons you seek out professional development training. And we listened!

Based on your stellar feedback, we have reimagined and redesigned NEACH professional development offerings. As you browse this course catalog, you will notice:

- **Free Informational and Foundational Content** is now available for all members *at no cost* to ensure everyone is level-set on the basics of payments, including: risk, rules, regulations, and more.
- **Pre-Populated Education Tracks** build your skills and competencies on critical topics and are designed to fit your budget by falling within the standard Education Club package.
- **Self-Paced Accreditation Training** is now available for the AAP, NCP, and the new APRP accreditation – at low member pricing.
- **Extended On-Demand Access** means on-demand and replay on-demand sessions are now available for 90 days from date of requested start.

I hope that looking through the pages of this catalog will encourage you to consider courses of study that you had never before imagined and lead you deeper into topics you are already familiar with. Let this catalog be a guide to developing the knowledge and skills that will serve you throughout your career.

A handwritten signature in black ink that reads "Sandy Ortins".

Sandy Ortins, AAP, NCP
Vice President, Education

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● **NEW! Free Informational and Foundational Sessions**

Informational

This new series of **FREE** informational on-demand sessions 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. These on-demand sessions are appropriate for payments professionals at any level.

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For access to all of the Informational and Foundational **FREE** sessions, return the paper registration form at the back of this catalog to NEACH with the “Register me for the Informational Sessions – Free” and “Register me for the Foundational Sessions – Free” checked off.

Foundational

This new series of **FREE** foundational on-demand sessions is aimed at providing you with a basic foundation in the payments systems, risk management, rules, regulations, and more. These on-demand sessions are appropriate for professionals just entering the industry or those wanting a refresher.

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Demonstrate Your Abilities as an ACH Expert

Your accreditation as an ACH Professional both propels your business forward and provides you with recognition throughout the payments industry. An Accredited ACH Professional (AAP) is an individual who has comprehensive knowledge of all areas of ACH, a deep understanding of and experience in one or more specific ACH subjects, and a broad knowledge of concepts that relate to the payments system as a whole.

Benefits of Becoming an Accredited ACH Professional

Earning your credentials as an AAP has a wide array of benefits. As an individual, your accreditation demonstrates to your employer that you're committed to the profession, which can provide opportunities for personal career growth. It also helps your company, since financial regulators and examiners regularly look at the number of AAPs on staff. Often, regulators recognize a financial institution with AAPs on staff as a sign that the institution is committed to risk management and regulatory compliance.



Training

- NEACH is committed to your success as an ACH professional. In addition to the core knowledge you gain from educational sessions, NEACH hosts two types of test preparation programs: AAP Training On-Demand and AAP Boot Camp.

Training Dates

- NEACH AAP training runs from June to October. Training dates can be found online at www.neach.org.

Training Costs & Registration

- **Training Program Cost:**
Members - \$650.00;
Non-Members - \$950.00
- Register online at www.neach.org.

Accreditation Topic Areas

- General Payments Overview
- Products
- Risk Management
- Rules & Regulations
- Operational Process and Flow
- Technical Standards and Format

Accreditation Test Window

- **2018 Test Window:**
October 8 – October 28, 2018

Make sure you have all the latest information on registration dates and fees by checking www.nacha.org.

AAP

Demonstrate Your Abilities as a Payments Risk Expert

Training

- NEACH APRP training utilizes a prerecorded, self-paced on-demand series designed to ensure that participants have achieved measurable learning outcomes around exam topics at the end of the training program.



Training Dates

- NEACH APRP training runs from January until late-February. Training dates can be found online at www.neach.org.



Training Costs & Registration

- **Training Program Cost:**
Members - \$650.00;
Non-Members - \$950.00
- Register online at www.neach.org.



Accreditation Topic Areas

- Fundamentals of Payments Risk Management
- Payment Systems
- Payments Risk Policy & Governance
- Payments Risk Management Systems and Controls
- Physical and Information Security
- Regulatory Environment



Accreditation Test Window

- **2018 Test Window:**
March 5 –March 17, 2018

Make sure you have all the latest information on registration dates and fees by checking www.nacha.org.

APRP

Our world is changing, and so is what it takes to succeed. It is not enough to master risk management for one payment type. The APRP credential demonstrates that you, or your employees, have mastered the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards, as well as emerging and alternative payments.

Effectively managing payments risk is crucial for organizations that provide payment services, such as financial institutions, solution providers and processors, businesses and other end users.

Benefits of Becoming an Accredited Payments Risk Professional

Earning your credential as an APRP has a wide array of benefits. As an individual, your accreditation demonstrates to your employer that you're committed to the profession, which can provide opportunities for personal career growth. Once you have your accreditation, you'll become the "go-to" expert in the critical and nuanced areas of risk management across payment types. For a financial institution or company, it validates to regulators and examiners that you are committed to risk management and regulatory compliance.



Demonstrate Your Abilities as a Check Expert

There are tens of billions of check payments each year, valued at tens of trillions of dollars. Forward collection is now completely electronic using image exchange and the Federal Reserve has proposed changes to Regulation CC, some of which takes effect in July of 2018. National Check Professionals (NCP) are ahead of the curve and stay educated on what's happening in this changing environment.

National Check Professionals have proven knowledge in every significant aspect of the check payment system including: products and operations, relevant rules and laws governing checks, industry standards, as well as fraud and risk mitigation.

Benefits of Becoming a National Check Professional

Earning your credential as an NCP has a wide array of benefits. As an individual, your accreditation demonstrates to your employer that you're committed to the profession, which can provide opportunities for personal career growth. Once you have your accreditation, you'll become the "go-to" check expert, positioning yourself for professional advancement and recognition and staying on the leading edge of impactful industry trends and actions.

For a financial institution or company, it improves audit performance and customer service, enhances an organization's reputation by demonstrating knowledge in fraud, risk management and compliance, and keeps a finger on the pulse of new trends, practices, and products.



Training

- NEACH NCP training utilizes a prerecorded, self-paced on-demand series designed to ensure that participants have achieved measurable learning outcomes around exam topics at the end of the training program.

Training Dates

- NEACH NCP training runs from February until May. Training dates can be found online at www.neach.org.

Training Costs & Registration

- **Training Program Cost:**
Members - \$650.00;
Non-Members - \$950.00
- Register online at www.neach.org.

Accreditation Topic Areas

- Rules, Laws, & Regulations
- Operations
- Fraud & Risk Mitigation
- Products

Accreditation Test Window

- **2018 Test Window:**
April 21 – April 30, 2018

Make sure you have all the latest information on registration dates and fees by checking www.eccho.org.



● Certificate Programs in ACH Operations

NEACH Certificate programs are a guided path to achieving your personal and professional goals. By attending NEACH events, which strengthen your payments understanding, participants are awarded a Certificate of Completion in a designated track after completion of pre-required courses. Each certificate is designed to deepen your understanding of ACH payments, provide proof of internal training practices, and prepare for eventual NACHA accreditation.

Cost of Registration

- \$100 One-Time Administration Fee
- \$195 Per Course (\$130 per course if purchased as part of the NEACH Education Club)
- Register online at www.neach.org.

Program Length

- Participants have two years from start-date to complete certificate requirements

Cost of Registration

- Certificate Programs are made up of required and elective courses. Required courses are indicated with an * below.

| Introduction to Payments | |
|---|--------|
| To earn this certificate seven (7) credits must be earned and an evaluation submitted for each course attended. | |
| | Points |
| Introduction to Risk for New Employees* | 1 |
| Introduction to SEC Codes for New Employees* | 1 |
| Anatomy of Payments for New Employees* | 1 |
| Roles and Relationships – RDFI* | 1 |
| Check Conversions and their Rules* | 1 |
| Introduction to Exception Handling for New Employees* | 1 |
| The NACHA Operating Rules Book for New Employees* | 1 |

| Advanced ACH Operations | |
|---|--------|
| To earn this certificate seven (7) credits must be earned and an evaluation submitted for each course attended. | |
| | Points |
| 2018 Industry Update | 1 |
| Bits and Bytes* | 1 |
| Where's a Third Party? The Waldo Game of Payments* | 1 |
| P2P Payments: Walking the Fine Line Between Risk and Reward | 1 |
| Standard Entry Class Codes and the Rules that Govern Them | 1 |
| Who's Dead Anyway? | 1 |
| Short Short Version of the Green Book | 1 |
| Common Gaps in an ACH Risk Management Program | 1 |
| Same Day ACH: Phase 3; Drop the Mic | 1 |
| Risk Day | 2 |
| Compliance Day | 2 |

| Basic RDFI ACH Operations | |
|---|--------|
| To earn this certificate six (6) credits must be earned and an evaluation submitted for each course attended. | |
| | Points |
| Sticky Situations Handling Consumer ACH Disputers* | 1 |
| Roles and Relationships – RDFI* | 1 |
| RDFI Exceptions 101* | 1 |
| 2018 Industry Update | 1 |
| Short Short Version of the Green Book | 1 |
| RDFI Exceptions 201 | 1 |
| Reclamations: Commercial vs Government | 1 |
| IATs and the Things They Carry | 1 |

| Basic ODFI ACH Operations | |
|---|--------|
| To earn this certificate eight (8) credits must be earned and an evaluation submitted for each course attended. | |
| | Points |
| ACH Rules: Where Does it Say That?* | 2 |
| Roles and Relationships – ODFI* | 1 |
| ACH Exception Handling for ODFIs* | 1 |
| Reversals and Your Role in Them | 1 |
| IATs and the Things They Carry | 1 |
| 2018 Industry Update | 1 |
| How to Talk to Your Originators | 1 |
| Check Conversions and Their Rules | 1 |
| Authorizations, What to Provide? | 1 |
| All On Board? Originator Onboarding | 1 |
| Importance of Exposure Limits | 1 |
| ACH Originator and TPS Audits | 1 |

Pre-Populated Education Tracks ●

Feeling overloaded by the sheer volume of educational session offerings? Follow one of our pre-populated education tracks designed to guide you in mastering some of today's most popular topic areas. Each pre-populated track is designed to fit the parameters of the NEACH Education Club – ensuring members registering for these tracks receive the discounted pricing — \$1,300! A savings of 33% off standard pricing.

To register, return the paper registration form at the back of this catalog to NEACH with the “Register me for the Rules & Regulations Track”, “Register me for the Compliance Track”, or “Register me for the Risk & Risk Management Track” checked off.

| Rules & Regulations Track |
|--|
| 2018 Industry Update |
| Authorizations: What to Provide? |
| ACH Rules: Where Does It Say That? |
| Check Exceptions and Timely Returns |
| Reg CC: The Old and the New |
| Rules & Regs for Checks |
| Same Day ACH: Phase 3; Drop the Mic |
| The Low-Down on Mobile RDC Rules |
| Uniform Commercial Code 4A and the ACH |
| Wire Transfers and their Regulations |

| Compliance Track |
|---|
| ACH Originator and TPS Audits |
| Check Returns and Adjustments |
| Compliance Day (Workshop) |
| ODFI vs RDFI Audit Requirements |
| Reclamations: Commercial vs Government |
| Short Short Version of the Green Book |
| Sticky Situations Handling Consumer ACH Disputes |
| Standard Entry Class Codes and the Rules that Govern Them |
| Where's a Third-Party? The Where's Waldo Game of Payments |
| Who's Dead Anyway? |

| Risk & Risk Management Track |
|---|
| ACH Fraud |
| Beyond Disaster Recovery: Cyber Incident Response Plans Part 2 |
| Case Studies (UDAAP): Tips to Keep Your Financial Institution Out of the Crosshairs |
| Check Fraud 101 |
| Crisis Communication Plans Part 1 |
| How Criminals Defeat Online Banking Security |
| Mobile RDC: Risk and Fraud Realities |
| Tax Refund Fraud: The Fraud that Keeps Getting Worse |
| Using Technology to Mitigate Risk and Fraud |
| Wire Transfer Fraud |

| Business Track |
|--|
| 2018 Industry Update |
| ACH Rules: Where Does It Say That? |
| Uniform Commercial Code 4A and the ACH |
| Risk Day |
| Compliance Day |
| Crisis Communication Plans (Part 1) |
| Beyond Disaster Recovery: Cyber Incident Response Plans (Part 2) |
| Authorizations: What to Provide? |
| Bits and Bytes |
| Standard Entry Class Codes and the Rules that Govern Them |

NEACH Members Save 33% on 10 Sessions!



Designed to facilitate training and professional development without breaking the bank, the **2018 NEACH Education Club** allows you to satisfy your institution's and your own individual learning requirements for only \$1,300 – a savings of 33% off standard pricing. To take advantage of the **2018 NEACH Education Club** pricing, complete the attached registration form on page 19 or visit us online at **www.neach.org** for an even easier check-out.

Why You'll Love the NEACH Education Club

CUSTOMIZE YOUR EDUCATION

Build your own “dream” education program to fit your needs by mixing and-matching among the many sessions the Club has to offer.

COMPLETE CONTENT

Content is multi-tiered and multi-faceted, addressing key areas that benefit you and your institution.

MAINTAIN YOUR MASTERY

Many sessions in the Club are eligible for AAP or NCP continuing education credits.

UNMATCHED PRICING

As a benefit of membership – the Club is the most competitively priced payments education program in New England.

MAKE IT A CLUB PLUS

Add \$200 and get access to the 90-day Replay On-Demand for all webinars purchased as part of the Education Club.

| | |
|--|--------------|
| Club Member (10 events for \$1,300) | \$130 |
|--|--------------|

Single Event

| | |
|---------------------|--------------|
| NEACH Member | \$195 |
| Non-Member | \$295 |



Informational (FREE)

NEW! AAP Accreditation: Why You Should Take the Exam

As an Accredited ACH Professional (AAP), you'll be recognized for your electronic payments expertise. Accreditation provides you with a competitive edge in the business and financial arenas, since AAP certification means you're a payments subject-matter expert.

04/01/18

On-Demand

NEW! APRP Accreditation: Why You Should Take the Exam

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 in personal career growth.

04/01/18

On-Demand

NEW! CEU Tracking and Eligibility for AAPs

Now that you have earned the distinction of passing the AAP exam, you'll want to track and record your credits on the NACHA website. In this session, you will learn how to determine which classes or workshops qualify for AAP credits, and how to post them on the website.

04/01/18

On-Demand

NEW! CEU Tracking and Eligibility for APRPs

Now that you have earned the distinction of passing the APRP exam, you'll want to track and record your credits on the NACHA website. In this session, you will learn how to determine which classes or workshops qualify for APRP credits, and how to post them on the website.

04/01/18

On-Demand

NEW! CEU Tracking and Eligibility for NCPs

Now that you have earned the distinction of passing the NCP exam, you'll want to track and record your credits on the ECCHO website at ECCHO NCP Connect. You can register your credits as you earn them throughout the year. In this session, you will learn how to determine which classes or workshops qualify for NCP credit, and how to post them on the website.

04/01/18

On-Demand

Check Images and Faster Payments

If you wondered about the Fed's Faster Payments Project and how it relates to the evolution of payments across the globe, you will be interested in this session.

04/01/18

On-Demand

How to Solve Your Problems (Part 1)

Does it frustrate you when someone in the ACH network doesn't correct the transaction after sending numerous NOCs? Or continues to send entries after you have returned them? This session will explain how to handle these scenarios and give you some insight on how to manage the NOC process. This session will talk about the difference between compensation and arbitration and *Rules* violations, and where you, as a financial institution, can begin to solve these problems by bringing in reinforcements.

04/01/18

On-Demand

How to Deal with a Problem (Part 2)

Has a *Rules* violation been filed on your financial institution? Want to know more about breach of warranties? This session will discuss what the next steps are for your financial institution if you're contacted by NACHA in regard to a possible ACH *Rules* violation. It will discuss the rules enforcement procedures in the event of a *Rules* violation, review the criteria for a rules enforcement proceeding and discuss possible imposition of fines and penalties.

04/01/18

On-Demand

NEW! NCP Accreditation: Why You Should Take the Exam

Why should you take the NCP exam? Over 600 professionals have achieved the NCP accreditation since 2011, and you can too! Not only does it increase your knowledge about check and the rules and regulations that surround it, you can distinguish yourself within your organization with the added value and expertise you'll bring to your organization with this designation. NEACH will provide all the ECCHO resources you'll need to prepare for the exam and be successful.

04/01/18

On-Demand

NEW! Risk Management Portal: A Step-by-Step Instruction

NACHA's Risk Management Portal is a single resource to access all of NACHA's risk databases. Through the Portal, industry participants can access the Third-Party Sender Registration Database, the Direct Access Registration Database, the Terminated Originator Database, and the Emergency Financial Institution Contact Database. When used correctly and combined with other sound practices, these databases can help industry participants effectively manage risk. Join our in-house risk expert for a step-by-step review of each database encompassed under the Portal, how to register Third-Parties and overcome registration challenges, as well as tips for driving strategic success with this new Portal.

04/01/18

On-Demand

The Future of Checks

This session considers the significant transition that the check system has undergone and discusses whether checks have a future.

04/01/18

On-Demand

NEW! The Importance of ACH Risk Assessments

Payments risk is continually changing and with it, risks to your financial institution. This session will review the importance of conducting an ACH risk assessment including the types of risks that should be reviewed and some best practices for mitigating those risks. We'll also discuss what information should be reported to the Board of Directors and how this information can be used to establish and mitigate gaps and potential threats.

04/01/18

On-Demand

NEW! The Importance of RDC Risk Assessments

Risks are always evolving in payments systems so it is imperative to continually evaluate the risk appetite of your institution and the risks of your products and services in order to effectively mitigate these risks. Completing regular RDC Risk Assessments is a necessary part of managing your risk. This session will review the importance of conducting an RDC Risk Assessment, including what should be reviewed, and best practices for mitigating these risks.

04/01/18

On-Demand

NEW! The Importance of Wire Risk Assessments

Risks continue to evolve in wholesale payments systems, so it is imperative to continually evaluate the risk appetite of your institution and the risks of your products, services, and account holders in order to effectively mitigate these risks. Given the high dollar value of wire transfers and the various methods that clients use to send payments instructions, it becomes critical to evaluate the associated risks. This session will review the benefits of completing a Wire Transfer Risk Assessment, including the various risks that should be reviewed in addition to best practices for mitigating these risks.

04/01/18

On-Demand

● Course Descriptions

Foundational (FREE)

NEW! ABCs of Faster Payments

Payments are moving faster every day, and the industry is taking bold steps to create secure solutions for a variety of payments needs. As industry leaders, such as NACHA, The Clearing House, the Federal Reserve and others pursue complementary paths to move payments faster, it is imperative to stay up to speed on the developments. Discussing NACHA's Same Day ACH, The Clearing House's real-time payments service, and the Federal Reserve's work on Strategies for Improving the U.S. Payment System, this level-setting webinar discusses these complementary visions and how they fit together to offer value for end-users and financial institutions in a variety of ways and opportunities for the future.

04/01/18

On-Demand

NEW! Being an ODFI 101

As an ODFI, it is critical to understand your liabilities and responsibilities within the *NACHA Rules*. This session will explore the various warranties that apply to ODFIs and will delve into a discussion on how understanding these warranties will help mitigate your risk and avoid potential losses.

04/01/18

On-Demand

NEW! Being an RDFI 101

As an RDFI, it is critical to understand your liabilities and responsibilities within the *NACHA Rules* in order to mitigate risk, avoid potential loss, and avoid compliance issues during your audit and reputational risk to your institution. This session will explore warranties including those that apply to posting, funds availability, returns, reclamation processing and more!

04/01/18

On-Demand

NEW! Check Fundamentals

Are you thinking of taking the NCP exam? Do you want to enhance your knowledge on topics such as: the parts and parties to a check, clearing, settlement and collection, Check 21, and many other check-related issues? This is the session for you. We will also go over some highlights of the changes to Regulation CC, which will take effect in July of 2018.

04/01/18

On-Demand

Check Payments 101

This session provides an overview of the basics of check payments, including rules and agreements, common Day 1 and Day 2 processes, and considerations for both returns and adjustments.

04/01/18

On-Demand

Check System Overview

This session provides an overview of the payments system, state and federal regulations related to check payments, need for rules and agreements for image exchange, and an industry view of check payments.

04/01/18

On-Demand

Duplicates 101 – Understanding the Concepts

Learn about the basics of RDC-caused duplicates, including: definitions and warranties, history and impact, resolving duplicates, re-presentments, and avoiding duplicates.

04/01/18

On-Demand

Duplicates 201 – Holder in Due Course Issues

Second in a series on duplicates, learn about the holder in due course definition, issues that are occurring as a result of mobile RDC, and suggestions for managing these issues.

04/01/18

On-Demand

Introduction to ACH Risk

Designed to be a complete introduction to Risk Management, this session will review common industry risks for both the ODFI and RDFI. After attending this session, participants will have a firm understanding of risk types, their definition, and how to apply risk mitigation to daily work processes.

04/01/18

On-Demand

Overview of the US Payments System

This session provides a complete introduction to the ACH Network. The instructor will discuss the growth and history of the ACH, identify all of the participants and their role in the ACH Network, and explain the different ACH applications, the flow transactions as well as Returns and Notification of Change Entries. A must for new employees or those not familiar with ACH concepts.

04/01/18

On-Demand

Payments Regulation Primer

Designed as an introduction to regulation, this session will provide an overview of rules and regulation across various payment channels. The goal of this session is to introduce participants to rules and regulations and how these interact across multiple channels.

04/01/18

On-Demand

Retention – Yes, No, Maybe

Presents legal and operational retention considerations and requirements for original checks and image/copies.

04/01/18

On-Demand

NEW! The ABCs of ACH, Literally

If you are new to ACH or even if you are not, there are many acronyms that are referred to anytime you attend an ACH conference, webinar, or workshop, and they appear throughout the *NACHA Operating Rules Book*. If you ever find yourself nodding in agreement to acronyms you don't understand, this is the session for you. In it, you will learn the meaning of some of the more common ACH acronyms in the industry, as well as some important ones used less frequently, so you will be able to use them yourself with confidence and understanding.

04/01/18

On-Demand

The ABCs of Checks, Literally

The payments industry has its own language and this light-hearted session discusses common acronyms used in Check processing.

04/01/18

On-Demand

UCC Top Ten

What are some of the key provisions everyone should know about the Uniform Commercial Code? This session provides the details in a simple UCC Top Ten countdown.

04/01/18

On-Demand

NEW! Wire 101

This session will review wire basics for those employees who are new or wanting to know more about wire processing. We'll look at the various participants in a wire transfer and how they interact with each other, including a review of the differences between FRB, SWIFT and CHIPS. We'll also discuss some of the risks that are associated with wholesale payments and some potential mitigation strategies.

04/01/18

On-Demand

Commercial Payments

NEW! All On Board! Originator On-Boarding

Having an effective on-boarding program for Originators should be an instrumental part of your ACH program. On-boarding helps ensure a smooth transition for your corporate client but is also critical in making sure you understand your Originator which is important in the process of risk management. This session will review the on-boarding process, from beginning to end, including how it can help mitigate risk to your Institution.

06/19/18

Webinar

NEW! Corporate Banking Solutions: Build Relationships & Generate Revenue

Do you want to increase revenue and encourage corporate customers/ members to be more engaged? This session will review various corporate product offerings such as Positive Pay and Debit Block and how they can benefit the corporate client. We'll discuss how these products can be used to drive revenue for your financial institution as well as reinforce the client relationship.

04/01/18

On-Demand

How to Talk to your Originators

In this session the presenter will provide guidance for translating the requirements of the ACH Network to your Originators in a language they will understand. The session will provide insight and guidance to assist ODFIs.

04/01/18

On-Demand

Compliance

ACH Exception Handling for ODFIs

When an ACH payment is unable to be processed, the result is an exception item. This session is an in-depth view 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 obligations of origination, the exception process and common and uncommon exceptions.

04/01/18

On-Demand

NEW! ACH Originator and TPS Audits

Institutions that offer ACH Origination services are responsible and liable for what their business ACH Originators do, or don't do. Assessing Originator compliance, particularly when the institution has a significant number of Originators, can be risky and consume resources without an effective strategy. This session will review responsibilities and liabilities.

07/11/18

Webinar

NEW! Banking the Marijuana Industry in New England

Marijuana is legally available, in some form, in 25 states. However, marijuana is still illegal on the Federal level. Therefore, the majority of financial institutions (FIs) have chosen not to do business with Marijuana Related Businesses (MRBs). Are you sure your FI is not banking with MRBs? How do you know? What are the risks? What policies and procedures do you need? We will cover these and other questions, and give you some practical steps to address MRBs at your institution.

02/28/18

Webinar

NEW! Beneficial Ownership, The Newest BSA Challenge

One of the biggest challenges facing BSA Officers right now is beneficial ownership. Since the law went into effect May 11th, customer-facing personnel have begun to implement the new requirements. We will discuss what challenges institutions are facing and some practical guides to addressing these challenges. We will discuss these topics as well as the latest FinCEN guidance to help institutions effectively manage this responsibility.

05/30/18

Webinar

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 with discussion of the specific field values, commonly experienced problems, and tips for optimizing ACH Network participation.

04/01/18

On-Demand

BSA Basics for ACH and Payments Professionals

Understand the legal and regulatory framework of the Bank Secrecy Act (BSA) and the USA Patriot Act and the impact and implications of anti-money laundering (AML) compliance on financial institutions. Learn how BSA/AML fits within the Treasury Department's charter of fighting financial crime and what this means to you and your payments services. The session will explain what's required and what financial institutions must do to comply.

04/01/18

On-Demand

NEW! BSA Updates

BSA/AML is constantly in the news and regulatory expectations keep increasing. In this session, we will cover the recent issuances from FinCEN, FDIC, OCC and other regulatory agencies. We will also cover the latest news on Bitcoin, Cyber Security, OFAC Sanctions, and a host of other topics.

06/14/18

Webinar

NEW! Check Return and Adjustments

What happens when an item cannot be immediately processed and needs special handling? This session will focus on those exception situations with considerations on how to make a decision on how to return when processing through the Federal Reserve. Often the question is should it be handled as a return or an adjustment and how does timing factor into this decision? We will review the process if the item is sent as a return or adjustment and what return codes could be used.

04/01/18

On-Demand

● Course Descriptions

Compliance (continued)

NEW! 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 using Appendix Eight of the *NACHA Operating Rules*. The session will also review common non-compliant findings in New England and how they can be prevented by all financial institutions.

04/01/18

On-Demand

Compliance Day

This workshop helps participants understand the impact of outside regulations on ACH Entries and is a must for Compliance Officers or any person responsible for ACH processing compliance. Understanding the multi-layered regulatory requirements can help your institution identify potential problems and address issues of non-compliance. Session content will focus heavily on *NACHA Operating Rules* compliance as it relates to both receiving and originating ACH Entries. The presenter will also address how other regulations such as Federal Regulations D, E, GG; UCC 4A; and OFAC impact ACH processing and compliance.

07/09/18 (MA)

Workshop

07/18/18 (RI)

07/20/18 (NH)

NEW! Image Exchange: What Ifs

What is a warranty and what is an indemnification? This session will cover some of the most common breach of warranty examples such as duplicates and MICR mismatches.

04/01/18

On-Demand

ODFI vs RDFI Audit Requirement

The first step to ensuring compliance in your audit is understanding what the auditor is asking. This session will explain the difference between being an ODFI and RDFI, beyond origination. There are different sides to processing NOCs, Returns, prenotes, disclosure requirements, etc. This session will help you understand why, during audits, you are asked about things in two different ways (from an ODFI and RDFI perspective). It will help you to understand an auditor's or regulator's request list and be better prepared for the day of the audit.

04/01/18

On-Demand

NEW! Reclamations: Commercial vs Government

The most commonly asked question posed to the NEACH *Rules* Hotline is regarding reclamations. Financial institutions face the challenge of large dollar losses due to benefit payments on a daily basis. The one area of reclamations, where the financial institution does not need to suffer a loss is in the private sector (commercial) benefit payments. However, with companies sending demand letters that are sounding more like the federal government, it is sometimes intimidating to say "NO", we will not honor this demand letter. In this session, we will review the rules and liabilities for both commercial and government reclamations and discuss the options you have as an RDFI to say "No" on taking a loss.

04/01/18

On-Demand

Return Rates: Let's Calculate

Recent *Rules* have passed that have implemented two additional return rate thresholds along with a reduced unauthorized return rate as well as an unauthorized Entry Fee. These new rates and reporting requirements can be confusing for ODFIs and what they actually have to do. This session will review the return rate thresholds and how you calculate the rates.

04/01/18

On-Demand

NEW! Surviving SARs

Suspicious Activity Reports (SARs) continue to be a focus of the regulators and auditors. Timely filing and documentation of the decision to file or not to file is critical. In this session, we will cover some keys to a successful SAR management program. We will also give practical guidelines to writing effective narratives that are beneficial to law enforcement and still fulfill the regulatory expectations of the examiners.

10/15/18

Webinar

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. The federal government's rules are found in the Code of Federal Regulations (31 CFR 210), known as the Green Book. This session focuses on the key issues in processing federal government payments. Mistakes in handling government ACH payments can prove to be very costly. This session will also review the latest news from the Bureau of Fiscal Service.

02/08/18

Webinar

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) and include recent statistics on growth and usage of SEC Codes. Improper coding of transactions may increase your liability as an Originating Depository Financial Institution. This session will review SEC Codes and the specific ACH *Rules* requirements.

04/01/18

On-Demand

Sticky Situations Handling Consumer ACH Disputes

This interactive, fast-paced session focuses on the most common disputes, and provides staff with a basic understanding of what is required to maintain compliance, plus tips on handling these issues. The course concludes with real life "sticky situations" where attendees try their hand at solving the issue while balancing compliance obligations with customer service. Course includes a minimum of 4 case studies.

02/14/18

Webinar

There's Snow, There's Rain, There's Wind, Oh My!

Every financial institution should make certain that a comprehensive contingency plan has been written and implemented for its ACH activities. This session will provide sound business practices for each attendee to incorporate into the ACH Contingency/Business Resumption Plan, and includes an overview of the Excused Delay Rule within the ACH Network.

04/01/18

On-Demand

NEW! Want to be an ODFI? Start Here, Do Not Pass Go

So you want to be an ODFI? What are your first steps? Where do you start? This session will review areas of Article 2 of the *NACHA Rules* such as warranties and responsibilities of an ODFI. We'll also review Origination Agreements and what should be addressed, the importance of exposure limits including ongoing monitoring, and lastly, having an effective onboarding process.

04/01/18

On-Demand

What Code Do I Use? CIE, WEB, P2P?

Since the inception of the P2P Rule, there has been much confusion as to what exactly a P2P payment is and under what circumstances is the Entry a CIE, PPD or a WEB. This session aims to clear all the confusion regarding consumer payments and offer examples based on real life scenarios on how the payment system is working. The presenter will offer the official NEACH opinion on P2P payments, as well as NACHA's. Let's see if we agree!

05/31/18

Webinar

NEW! Where's A Third Party?

The Where's Waldo Game of Payments

Heightened regulatory scrutiny and the recent uptick in enforcement actions have created challenges for compliance professionals when banking Third-Party payment processors and merchants. This webinar will dive into the who, what and where of third-party relationships, including comprehensive case-based scenarios to identify and monitor third parties and review the *NACHA Operating Rules* requirements around these relationships. Participants will be shown how to register Third-Party Senders, and answer any questions participants have around why and how.

07/31/18

Webinar

Who's Dead Anyway?

This session will detail the steps a financial institution must take to limit their liability when they receive notice that a Representative Payee or Guardian has passed away. The session will also review the reclamation process for an institution representative payee and answer some of the issues that financial institutions encounter when dealing with reclamation to institutions versus a person. Attendees will walk away from this session with an in-depth understanding of their liability for reclamations on rep payee payments as well as obtain some guidance on what to do to limit their liability.

10/30/18

Webinar

Front-Line Staff

ACH 101 for Front-Line Staff

The *ACH Rules* is 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.

04/01/18

On-Demand

NEW! Check 101 for Front-Line Staff

Checks have been around for many years, but how much do you really know about them? Does your organization rely on your expertise to be the front-line in understanding check processing? In this session, you will learn how to identify the parts of a check, indorsements, rules and regulations, a day in the life of a check, and more.

04/01/18

On-Demand

NEW! Check 201 for Front-Line Staff

As front-line staff you are also considered the front-line of defense for check fraud. Being the expert in check fraud primarily means that you know the parts of a 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 his best to mitigate check fraud at his institution.

04/01/18

On-Demand

Regulation E: The Basics for Front-Line Staff

When a consumer walks into a branch to complain about his account, the last thing he wants to hear is about Regulations and forms. Sometimes it may be hard to decipher what the actual issues are and how to properly handle them in order to be compliant with federal regulation. This session will review the basics under Regulation E and, at a minimum, what is required to be in compliance.

04/01/18

On-Demand

Something's Not Right: Risk in Payments for Front-Line Staff

Front-line staff is generally the front-line defense of payments fraud. Sometimes the difference between a big or a small financial loss is understanding the types of risks and the signs to look for when reviewing accounts, talking to consumers or just noticing some suspicious or out of the normal behavior on the teller line. This session will review payments risk and identify some mitigation steps that the front-line staff can take to assist their financial institution in managing its risk profile.

04/01/18

On-Demand

Stop Pay versus WSUD for Front-Line Staff

When faced with an upset consumer, and customer/member service being the priority, it is important to understand when to use a Written Statement of Unauthorized Debit form and when to place a stop payment. Getting this one step correct at the beginning will eliminate the need for the consumer to return to the branch or the financial institution to be out of compliance. This session is geared toward those individuals who receive consumer disputes, whether it be front-line staff or a call center. Come learn when to use the proper forms and how to handle those disputes.

04/01/18

On-Demand

● Course Descriptions

Quality On-Boarding

Anatomy of Payments for New Employees

For someone who is new to payments, understanding all the parts of how a payment works and the risks can be daunting to understand. This session is designed to be a complete introduction to how payments flow through the Network, risks and how the authorization process is handled. Upon completing the session, all new employees will have a better understanding of payments.

04/01/18

On-Demand

Government Payments for New Employees

For a person who is new to a financial institution, understanding the federal government ACH payments and how mishandling the Entries can be very costly to the financial institution can be scary. This session will help the 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. The proper way of handling federal government payments to assist you in minimizing your financial loss will be clearly outlined in this session in easy to understand steps.

04/01/18

On-Demand

Introduction to ACH Exception Processing for New Employees

When an ACH payment is unable to be processed, the result is an exception item. This session will be a review of the ACH exception process and what the return codes mean. Reasons for using the most common return codes will be identified as well as an explanation as to why some exceptions occur. This session will assist anyone new to exception processing or new to the payments arena to understand what happens with an Entry that does not post to the desired account.

04/01/18

On-Demand

Introduction to Risk for New Employees

For employees new to payments, understanding all the ways a payment is exposed to risk can be daunting. This session is designed to be a complete introduction to risk management and will review common industry risks for both the ODFI and RDFI. After attending this session, participants will have a firm understanding of risk types, their definitions, and how to apply risk mitigation to daily work processes.

04/01/18

On-Demand

Introduction to SEC Codes for New Employees

This session will review all the requirements of various Standard Entry Class Codes (SEC Codes). Improper coding of transactions may increase your liability as an Originating Depository Financial Institution. This session will review SEC Codes and their specific ACH *Rules* requirements.

04/01/18

On-Demand

The Basics of File Formatting for New Employees

The days of needing to recreate an ACH File are probably long gone, but needing to know the pieces of that file are still relevant to a person's career. This session will break down the 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*. This session will also review the purposes of many of the fields and common problems that arise from incorrectly formatting a file.

04/01/18

On-Demand

The NACHA Operating Rules Book for New Employees

When beginning in an ACH position and given the *NACHA Operating Rules* book as a reference, it may be hard to even know where to begin to find your answers. This session will address those questions as well as all the *Rules* scheduled to go into effect in 2018. Attendees will gain a complete understanding of the structure of the *NACHA Operating Rules* and gain the ability to find what they are looking for with ease.

04/01/18

On-Demand

Risk & Risk Management

NEW! ACH Fraud

Fraudsters continue to rob businesses and financial institutions across the country using the ACH Network to launder the stolen loot. Regardless of how relentless these forms of fraud are, so much of today's fraud can be detected and managed before it causes losses, if you know what to look for. Discussion includes examples of common frauds, and mitigation tips and trends.

05/15/18

Webinar

NEW! All About Audits and Risk Assessments!

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 webinar, participants will hear common audit findings from NPG auditors and how audits are driving efficiency and improving operational excellence across the institution. This highly informative webinar 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 up to the Board.

10/3/18 (MA)

10/17/18 (NH)

10/24/18 (RI)

10/26/18 (ME)

Workshops

Risk & Risk Management (continued)

AML – Alleviating the Risk

In this day and age, it is important for every financial institution to have a strong AML Compliance Program. This session will review the five pillars to an AML Program as well as review the general risks that should be addressed. Examples of types of money-laundering threats and ways to mitigate those risks as well as what to be on the lookout for will all be covered in this session.

02/22/18

Webinar

AML Monitoring and Fraud Deterrence Programs in Today's Payments Environment

The speed at which payment technologies are being adopted by both businesses and consumers is impressive. At the same time fraudsters are also learning and adopting these new technologies and turning the benefits of technology against financial institutions and their account holders. Financial institutions need to understand that their AML monitoring must account for new payment applications as well as dramatic shifts in payment behavior by clients and account holders. The session will focus on the questions financial institutions should be asking and answering as they develop or update their monitoring programs. From cyber threats to elder abuse, AML programs have to be more complex than ever before.

11/13/18

Webinar

Beyond Disaster Recovery: Cyber Incident Response Plans (Part 2)

Program designed to help organizations define critical components of an effective cyber incident response plan including the difference between a cyber incident response plan and disaster recovery plans, crisis communication, operational challenges and counter-actions, and more. Actual agenda items depend largely on audience and time allotted for program.

10/9/18

Webinar

Case Studies on Unfair, Deceptive, or Abusive Acts or Practices (UDAAP): Tips to Keep Your Financial Institution Out of the Crosshairs

The Consumer Financial Protection Bureau (CFPB) and other regulators have continued to identify acts and practices that they determine to be "unfair, deceptive or abusive" (UDAAP). And, the CFPB has entered into UDAAP Enforcement Actions against a wide range of financial institutions. In this era of "regulation by enforcement," financial institutions need to monitor not only new and changing regulations but also Consent Orders and Enforcement Actions. By reviewing past Enforcement Actions and the expectations of regulators, financial institutions will be able to establish a proactive approach to staying compliant, verifying they are not conducting similar actions, and adjusting procedures as needed.

09/11/18

Webinar

NEW! Check Fraud 101

Check fraud continues to cost the industry a substantial amount of money each year and takes on many forms. In this session we'll review various types of check fraud and discuss how to identify the characteristics that could indicate a check is fraudulent. We'll also review some best practices that can be used to validate the authenticity of an item.

04/02/2018

On-Demand

NEW! Check Fraud 201

This session is a continuation of Check Fraud 101 and will take a deeper dive into check fraud. The focus will be on specific types of fraudulent items such as counterfeit and altered. We'll discuss liabilities and responsibilities of all parties, specific UCC and Reg CC warranties, Holder in Due Course, return timeframes and more!

04/02/2018

On-Demand

Common Gaps in ACH Risk Management Program

Financial institutions and companies alike implement risk management programs for their business activities. This session will highlight common gaps found in ACH Risk Management Programs. Risk management is critical for all aspects of payments processing for both financial institutions and their Originators. Gaps in data security practices, IT Policies and human resource practices will be among the topics discussed during this session.

11/1/18

Webinar

Consumer vs Corporate Accounts: Why Does it Matter?

The *NACHA Operating Rules* allow a financial institution to treat 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 receivers. These rules, regulations or laws are not always consistent or clear so the only thing the financial institution can control is how it consistently applies 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.

04/02/2018

On-Demand

NEW! Crisis Communication Plans (Part 1)

From tornados to cyber-attacks, e-mail mishaps to vendor breaches, and everything in between, organizations routinely experience crisis incidents which place them in the precarious position of alleviating customer concerns and preserving their own reputation. Adequately addressing both of these requires timely and effective communication with internal and external stakeholders. This session will focus on the three stages of effective crisis communication plans, Board involvement, timing and delivery, and more. Includes a takeaway checklist.

10/2/18

Webinar

How Criminals Defeat Online Banking Security

Online banking provides convenience, but it can make robbing an institution and its account holders a lot more convenient for crooks too. In spite of security procedures like customer access credentials, micro-credits, and IP verification, cybercriminals are able to access accounts and steal millions of dollars from them every day. This information-packed presentation provides insight into how crooks get around many of the security measures used for online banking, and help you make security decisions that can offer stronger protections. Learn what's working and what's failing in security!

03/8/18

Webinar

Importance of Exposure Limits

ODFIs are required to assign exposure limits to all originators and this should be done in a way that reflects the nature of the risk the Originator represents. That previous sentence is pretty much all that NACHA prescribes as it relates to setting exposure limits. ODFIs must then figure out how to set these limits in a way that is consistent with their risk profile as an institution. Exposure in a payment system is based upon settlement and not using a long-term view of whether a client can cover that exposure. This can be very tricky, which is why in this session we aim to make this requirement less onerous and painful to ODFIs by explaining the reasoning, the value and importance of these limits. The session will also look at how Same Day ACH can impact exposure limits.

08/14/18

Webinar

● Course Descriptions

Risk & Risk Management (continued)

NEW! Mobile RDC: Risk and Fraud Realities

Mobile remote deposit capture (RDC) presents inherent and unique risks to financial institutions. As this payment option continues to expand and evolve, the risk and fraud potential continue to change, often presenting institutions with challenging (and sometimes costly) scenarios. Whether an institution is looking to expand its existing mobile RDC platform, or is just beginning to explore this option, this session is where to begin the journey.

09/18/18

Webinar

Online Account Opening Risk Management

While online account opening presents growth potential for institutions, it also presents significant risk, particularly when funded using ACH. These risks can be controlled with proper due diligence for the online environment, account validation, and enhanced risk controls. This course evaluates practical risk management strategies institutions can use to build a program appropriate for their risk appetite. It covers both new consumer and business accounts.

04/17/18

Webinar

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. As the market changes, however, P2P will become another required payments service for institutions with consumer relationships. We will explain what the risks are and where rewards might lie for banks and credit unions.

08/09/18

Webinar

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). The idea of making your deposits in your office will always be more attractive than standing in line for a teller. This product can help you gain revenue, build on your footprint and expand your services. What is important is understanding all the risks and how to mitigate those risks so they don't outweigh the benefits.

04/19/18

Webinar

Reversals and Your Role in Them

What recourse does an ODFI or Originator have when an erroneous file or item has been sent through the ACH Network? Do you, as a financial institution, allow your Originator to originate reversals, or do you do them on its behalf? Reversals hit upon a number of risks such as operational, credit, and compliance. This session will focus on the *Rules* surrounding reversing entries and files including timing, formatting and Originator responsibilities.

06/7/18

Webinar

NEW! Risk Day

Rapid growth, change, and new and evolving participant responsibilities are prevalent payments trends representing increased risk. Each financial institution has its established parameters for risk tolerance. This workshop will help identify the areas of your risk across payments channels and provide ways to mitigate those risks. Regulatory agencies have called for risk management enhancements, with plans to target payments compliance, risk management policies, and procedures in future financial institution examination reviews. The workshop format results in a fascinating discussion about the control environment, risk appetite, and individual risk tolerances. Participants walk away from the session with an understanding of inherent payments risk, sound business practices and are equipped with the knowledge to make improved business decisions. This workshop is a must for any person responsible for managing risks related to payments.

4/4/18 (MA)

Workshop

4/11/18 (NH)

Same Day ACH: The Communication Plan

Same Day is here, the question that still remains is, do you have a plan in place to communicate with your Originators both internally and externally? How will this impact your corporate receivers and their cash positions at the end of the day? For consumers, what will overdraft protection look like? This session will focus on the impact of Same Day Debits as volume continues to grow, educating your originators, and more importantly your receivers who have consumer protection and confusion in payments which can lead to Regulation E claims.

04/02/2018

On-Demand

NEW! Stop Payments: Official Checks vs Everything Else

Is it possible to place a stop payment on an official bank check? Generally speaking, unlike a business or personal check, a stop payment cannot be placed on a cashier's check, teller's check or certified check. In fact, UCC can impose damages against a financial institution that wrongfully refuses to honor these items. However, an exception applies if the cashier's check is lost, stolen or destroyed. In this session, we will explore what circumstances permit a financial institution to re-issue a cashier's check after 90 days, as well as the limitations for this exception. Sign up for this session, and help ensure that your bank or credit union is compliant with UCC, Section 3.312.

04/02/2018

On-Demand

Tax Refund Fraud: The Fraud that Keeps Getting Worse

That time of year is once again coming around – not just tax time, but tax refund fraud time too! Common tax refund fraud schemes with an emphasis on detection, mitigation, and handling from institution perspective, including return options.

01/24/18

Webinar

NEW! Using Technology to Mitigate Risk and Fraud

This session explores how technology can help a financial institution expose and mitigate risk and fraud. Behavioral analytics, transaction analytics, monitoring and measuring incoming items and returns, filters and blocks, biometrics and more will be discussed.

09/25/18

Webinar

NEW! Wire Transfer Fraud

Wire transfer fraud has been around almost as long as the payment system itself despite numerous federal regulations intended to combat the problem. We all have a role to play in stopping wire transfer fraud before losses rack up. Discussion includes examples of wire fraud, laws that direct liability, and best practices to mitigate risk.

05/09/18

Webinar

Rules & Regulations

2018 Industry Update

What do you need to know in 2018 to do your job more effectively? This timely, must-attend webinar 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. Attendees will receive information and insights on timely payments topics including: Third-Party Sender Registration, Same Day ACH Phase 3 implementation, faster payments, industry initiatives, and more. This session is a great opportunity to consider what is currently happening in the payments industry, what it means, and where the industry is headed.

1/31/18

Webinar

AAP Roundtable

Attention current AAPs! The AAP Roundtable session will give you the opportunity to take your knowledge to the next level. Designed specifically for AAPs, this session will review real world challenges to ACH processing. The session will also earn you over 5 credits towards your continuing AAP education requirement.

11/7/18 (MA)

Workshop

ACH Rules: Where Does It Say That?

Every year, NEACH receives numerous questions regarding the *NACHA Operating Rules* from members and non-members with both direct and indirect interaction with the ACH Network. This full-day workshop will address those questions as well as all the *Rules* scheduled to go into effect in 2018. 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 with ease. This workshop is ideal for all staff needing to know ACH.

2/21/18 (MA)

Workshop

3/7/18 (NH)

NEW! Authorizations, What to Provide?

ACH authorizations can be a confusing subject matter as different forms of authorizations are required for different ACH applications (SEC Codes). This session will explain the different authorization requirements and offer considerations for providing proof of authorization when requested. Participants will leave with a strong understanding of the authorization process, the requirements of different SEC Codes, responding to a request for a copy of an authorization, and how-to comply with applicable E-SIGN Act *Rules*.

04/02/2018

On-Demand

Check Conversions and their Rules

Review check conversions and all their requirements! Designed for both ODFIs and RDFIs, this session includes a discussion on authorization and source documents. We will also examine the obligations of both ODFIs and RDFIs to remain in compliance with the *NACHA Operating Rules* when originating and receiving E-check transactions.

04/02/2018

On-Demand

Check Exceptions and Timely Returns

This session will discuss statutory and regulatory requirements for returns, common return codes, and an overview of the X9 standard records required for presentment, return and re-presentment.

04/02/2018

On-Demand

NEW! Check Standards and Formats

Are all those different X9 standards confusing? This session should help sort them out. From X9.100-140, the substitute check standard, through X9.100-187, the image cash letter standard, this session will walk you through the basics.

04/02/2018

On-Demand

IATs and the Things They Carry

The IAT Entry has experienced multiple amendments and alterations since its introduction in 2009. Are you aware of the most recent requirements? This session will review recent IAT Rule Amendments and their impact on financial institutions.

04/02/2018

On-Demand

NEW! RDFI Exceptions 101

Exception handling can seem like an overwhelming task if you're new to the world of ACH. In this session we will review the return process flow from the RDFI perspective including the most common return reason codes and when they should be used. We'll also discuss your obligations upon receiving prenotes and what steps to take when you receive a Death Notification (DNE) entry. Understanding the liabilities and responsibilities of properly handling returns, prenotes and DNEs will also assist in potentially avoiding losses due to untimely returns or rules violations due to the improper use of return codes.

03/20/18

Webinar

NEW! 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 and returns requested by the ODFI. Lastly, we'll look at Notification of Change entries and how these can be used to effectively assist the financial institutions in recurring entries that are exceptions.

03/27/18

Webinar

NEW! Regulation CC, the Old and the New

The Regulation CC updates which are effective July 1, 2018, will include changes that will impact your financial institution. This session will provide an overview of the existing regulation, including subparts not affected by the changes and then dive into the areas of the regulation that are changing. The speaker will also review how the changes will impact your day to day processing and what procedures, policies, and/or disclosures should be reviewed and updated to reflect the changes. Finally, we'll talk about the proposed amendments that have not been approved and what the potential impact may be if they are approved in the future.

06/5/18

Webinar

Roles and Relationships – ODFI

This session will examine the role of the Originating Depository Financial Institution (ODFI) in the ACH Network. What steps must an ODFI take to ensure compliance with the *NACHA Operating Rules* and what are they warranting? Attendees will leave with a thorough understanding of the role the ODFI plays in the ACH Network.

04/02/2018

On-Demand

● Course Descriptions

Rules & Regulations (continued)

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*, warranties and processing requirements they are responsible for. Attendees will leave with a thorough understanding of the role the RDFI plays in the ACH Network.

04/02/2018

On-Demand

Rules and Regulations for Checks

Gain an understanding of the rules and regulations that impact check processing; review Reg CC, UCC 3 & 4 and *NACHA Rules* for check conversion entries.

04/02/2018

On-Demand

NEW! Same Day ACH: Phase 3, Drop the Mic

As Same Day ACH drops the proverbial mic with the roll out of its final phase, RDFIs and ODFIs still have considerable obligations to address. With the final introduction of faster ACH credit funds availability going into effect March 16, 2018, RDFIs are required to make funds from Same Day ACH credit transactions available to customers by 5PM while ODFIs are challenged to market same day benefits. Join NEACH staff for a comprehensive review on what it takes to be compliant with this final phase, common issues the industry is finding with same day debits, and the importance of capitalizing on same day benefit messaging.

03/15/18

Webinar

NEW! Stop Payments Business vs Consumer, Know the Difference

How do you as a financial institution 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 it irrelevant? Consumers and business accounts have different requirements when it comes to stops and the disclosure should reflect these differences. These important questions and many others will be answered in this thorough session on everything you need to know about stops.

04/02/2018

On-Demand

NEW! The Low-down on Mobile RDC Rules

Mobile remote deposit capture (RDC) provides institutions with an environment to engage new account holders and provide a service that saves clients valuable time and money. This payment system also has some rather unique rules and compliance obligations.

09/04/18

Webinar

NEW! Uniform Commercial Code 4A and the ACH

UCC4A plays a significant role in the ACH Network and ACH transactions. Financial institutions and business Originators of ACH 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.

03/29/18

Webinar

NEW! 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 that 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 about the federal rules surrounding these electronic funds transfers along with knowledge of the FFIEC guidance and industry trends for staying compliant with these requirements.

08/23/18

Webinar



PART 1 – Return with Part 2 of the form **2018 Education Club Order Form**

| JANUARY | | |
|---------|--|---------|
| 24 | Tax Refund Fraud: The Fraud that Keeps Getting Worse | Webinar |
| 31 | 2018 Industry Update | Webinar |

| FEBRUARY | | |
|----------|--|---------------|
| 8 | Short Short Version of the Green Book | Webinar |
| 14 | Sticky Situations Handling Consumer ACH Disputes | Webinar |
| 21 | ACH Rules: Where Does It Say That? | Workshop (MA) |
| 22 | AML – Alleviating the Risk | Webinar |
| 28 | Banking the Marijuana Industry in New England | Webinar |

| MARCH | | |
|-------|--|---------------|
| 7 | ACH Rules: Where Does It Say That? | Workshop (NH) |
| 8 | How Criminals Defeat Online Banking Security | Webinar |
| 15 | Same Day ACH: Phase 3, Drop the Mic | Webinar |
| 20 | RDFI Exceptions 101 | Webinar |
| 27 | RDFI Exceptions 201 | Webinar |
| 29 | Uniform Commercial Code 4A and the ACH | Webinar |

| APRIL | | |
|-------|--|---------------|
| 4 | Risk Day | Workshop (MA) |
| 11 | Risk Day | Workshop (NH) |
| 17 | Online Account Opening Risk Management | Webinar |
| 19 | RDC: Risks, Mitigation, and Benefits | Webinar |

| MAY | | |
|-----|--|---------|
| 9 | Wire Transfer Fraud | Webinar |
| 15 | ACH Fraud | Webinar |
| 30 | Beneficial Ownership, The Newest BSA Challenge | Webinar |
| 31 | What Code Do I Use? CIE, WEB, P2P? | Webinar |

| JUNE | | |
|------|--------------------------------------|---------|
| 5 | Reg CC, the Old and the New | Webinar |
| 7 | Reversals and Your Role in Them | Webinar |
| 14 | BSA Updates | Webinar |
| 19 | All On Board! Originator On-Boarding | Webinar |

| JULY | | |
|------|---|---------------|
| 9 | Compliance Day | Workshop (MA) |
| 11 | ACH Originator and TPS audits | Webinar |
| 18 | Compliance Day | Workshop (RI) |
| 20 | Compliance Day | Workshop (NH) |
| 31 | Where's A Third Party? The Where's Waldo Game of Payments | Webinar |

| AUGUST | | |
|--------|---|---------|
| 9 | P2P Payments: Walking the Fine Line between Risk and Reward | Webinar |
| 14 | Importance of Exposure Limits | Webinar |
| 23 | Wire Transfers and their Regulations | Webinar |

| SEPTEMBER | | |
|-----------|--|---------|
| 4 | The Low-down on Mobile RDC Rules | Webinar |
| 11 | Case Studies on Unfair, Deceptive, or Abusive Acts or Practices (UDAAP): Tips to Keep Your Financial Institution Out of the Crosshairs | Webinar |
| 18 | Mobile RDC: Risk and Fraud Realities | Webinar |
| 25 | Using Technology to Mitigate Risk and Fraud | Webinar |

| OCTOBER | | |
|---------|--|---------------|
| 2 | Crisis Communication Plans (Part 1) | Webinar |
| 3 | All About Audits and Risk Assessments! | Workshop (MA) |
| 9 | Beyond Disaster Recovery: Cyber Incident Response Plans (Part 2) | Webinar |
| 15 | Surviving SARs | Webinar |
| 17 | All About Audits and Risk Assessments! | Workshop (NH) |
| 24 | All About Audits and Risk Assessments! | Workshop (RI) |
| 26 | All About Audits and Risk Assessments! | Workshop (ME) |
| 30 | Who's Dead Anyway? | Webinar |

| NOVEMBER | | |
|----------|--|---------------|
| 1 | Common Gaps in ACH Risk Management Program | Webinar |
| 7 | AAP Roundtable | Workshop (MA) |
| 13 | AML Monitoring and Fraud Deterrence Programs in Today's Payments | Webinar |

| ON-DEMAND 04/02/18 | |
|--------------------|---|
| | ACH 101 for Front-Line Staff |
| | ACH Exception Handling for ODFIs |
| | Anatomy of Payments for New Employees |
| | Authorizations: What To Provide? |
| | Bits and Bytes |
| | BSA Basics for ACH and Payments Professionals |
| | Check 101 for Front-Line Staff |
| | Check 201 for Front-Line Staff |
| | Check Conversions and their Rules |
| | Check Exceptions and Timely Returns |
| | Check Fraud 101 |
| | Check Fraud 201 |
| | Check Returns and Adjustments |
| | Check Standards and Formats |
| | Common Audit Issues in New England |
| | Consumer vs Corporate Accounts: Why Does it Matter? |
| | Corporate Banking Solutions: Build Relationships & Generate Revenue |
| | Government Payments for New Employees |
| | How to Talk to your Originators |
| | IATs and the Things They Carry |
| | Image Exchange: What If's |
| | Introduction to ACH Exception Processing for New Employees |
| | Introduction to Risk for New Employees |
| | Introduction to SEC Codes for New Employees |
| | ODFI vs RDFI Audit Requirement |
| | Reclamations: Commercial vs Government |
| | Regulation E: The Basics for Front-Line Staff |
| | Return Rates: Let's Calculate |
| | Roles and Relationships – ODFI |
| | Roles and Relationships – RDFI |
| | Rules and Regulations for Checks |
| | Same Day ACH: The Communication Plan |
| | Something's Not Right: Risk in Payments for Front-Line Staff |
| | Standard Entry Class Codes and the Rules that Govern Them |
| | Stop Pay versus WSUD for Front-Line Staff |
| | Stop Payments: Business vs Consumer, Know the Difference |
| | Stop Payments: Official Checks vs Everything Else |
| | The Basics of File Formatting for New Employees |
| | The NACHA Operating Rules Book for New Employees |
| | There's Snow, There's Rain, There's Wind, Oh MY! |
| | Want to be an ODFI? Start Here. Do Not Pass Go |

● 2018 Education Club Order Form PART 2 – Return with Part 1 of the form

☐ Mr. ☐ Mrs. ☐ Ms.

NAME

TITLE

ORGANIZATION

ADDRESS

CITY, STATE, ZIP

PHONE / FAX

CELL # (cell # to be use 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

☐ Register me for the Rules & Regulations
Track – \$1,300 (members)

☐ Register me for the Risk & Risk Management
Track – \$1,300 (members)

☐ Register me for the Compliance Track –
\$1,300 (members)

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 lgallant@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)

☐ ACH Coordinator

☐ Treasury Management

☐ Executive/Senior Management

☐ Audit

☐ Operations

☐ Risk/Compliance

☐ Electronic Banking

☐ Training Director

☐ Product Management

☐ Payments Strategy

☐ Sales & Marketing

☐ Other _____

☐ Systems Analyst

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 Membership has its benefits...

Take part today!

NEACH is rolling out a number of new Task Groups and Committees in 2018. For information on how you can participate in these groups, contact:

Sandy Ortins, AAP, NCP
Vice President, Education
781-321-1011
sortins@neach.org



As a NEACH member, be sure to take part in:

- **FREE Payments Hotline** (781-321-1011)
Get answers to questions about the NACHA Operating Rules, Federal Regulations, and other payments topics from AAPs 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**
NEACH is your voice at the national level. We represent the interests of our members as the ACH Operating Rules are developed.
- **Volunteer Opportunities**
Take part in Task Groups to help decide the direction of payments at NEACH, New England, and the national level.
- **LOW COST Education & Publications**
Get training and resources to prepare for AAP, NCP, and cost effective solutions to payments training.

www.neach.org

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2018 Course Catalog

Commercial Payments | Compliance | Front-Line Staff | Quality On-Boarding | Risk & Risk Management | Rules & Regs



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