

NEACH Professional Development 2019 Course Catalog

Certificate & Accreditation Programs | Continuing Education | Workforce Training



Powerful Learning Solutions for Payments Professionals

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Program Overview & Subject Areas

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

your journey toward accreditation, master content areas by completing a certificate program, and support your accreditation by earning continuing education credits. All sessions are taught by NEACH staff who are seasoned payments practitioners, or industry experts invited to share specific, topical knowledge.

Course subjects include:

Board Training — NEW!

This new subject area provides a board of directors with the education and training needed to address the issues and challenges facing the payments landscape, paying particular attention to areas of payments directly influenced and governed by the board.

Compliance

These sessions help operations staff identify key rules and regulations governing payments channels, paying particular attention to the current landscape, as well as how to prepare for the near future.

Operations On-Boarding

These sessions are designed to help financial institutions train and cross-train staff to have a foundation in payments with easy to understand, introductory courses.

Risk & Risk Management

These sessions review the many types of payments risk, analyze the operational implications, and provide tips for developing effective risk management programs to ensure financial institutions are able to establish sound policies, payments strategy, and business practices.

Treasury — NEW!

These sessions guide treasury managers through in-depth conversations regarding products, services, user perspectives and how to work with other departments to reach the same goal — a great client experience.

Commercial Payments

Designed for product managers and other payments professionals with responsibility for commercial and business payments, these sessions concentrate on innovative solutions, B2B services and creating revenue for treasury professionals.

Teller Training (Front Line Staff)

These sessions are designed to provide front line staff with a foundation in payments, focusing on the role's tellers play in identifying fraud, preventing loss, reducing returns, and improving customer service.

Retail Training — NEW!

Designed for retail staff, these sessions focus on ways to improve the sales process and better serve consumers by having a full understanding of all the rules related to their concerns.

Rules & Regulations

Designed for individuals involved in the day-to-day activities of the ACH Network and check processing, these courses introduce key concepts in the *NACHA Operating Rules* and related regulations and laws, providing a solid foundation in the legal framework governing the ACH Network, as well as introduce key concepts in image exchange rules and federal regulations.

Sessions are offered in the following delivery methods



One-hour, pre-recorded on-demand



One-hour, live webinar
(also available as recorded, replay on-demand)



Full day, in-person workshop



Two-day, in-person boot camp

NEACH Education Club Maximizes your Potential for Success

Designed to facilitate training and professional development, without breaking the bank, the **2019 NEACH Education Club** allows you to build an education program that fits your unique needs by mixing-and-matching 10 sessions from the course calendar. The most competitively-priced payments education program in New England, members can take advantage of the Club at only \$1,300 for 10 sessions — a savings of 33% off standard pricing.

SINGLE EVENT		CLUB	
NEACH Member	\$195	NEACH Member	\$130
Non-Member	\$295		(10 events for \$1,300)

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

Let NEACH Develop a Club that's Right for You

Unsure how to develop a Club that meets your unique training needs? NEACH staff will gladly partner with you to create a learning solution to meet your professional development goals. We can collaborate with you to determine your top goals for 2019 and deliver a suggested 10 sessions to meet your learning points and take advantage of Club pricing.

SCHEDULE YOUR CALL TODAY!

Call **781-321-1011** or
email **info@neach.org**
to get your
customized Club.



Accredited ACH Professional

Outpace the Competition

Any professional in the payments industry can work toward AAP accreditation. If you have worked in ACH for years, you will add a highly-respected qualification to your resume; if you are relatively new to the field, you will give yourself an edge over the competition.



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.

AAP Training On-Demand

This program is designed for the busy professional. Each module is broken into small sections and includes multiple self-tests so participants can test their comprehension of the content as they work through the study material. Individuals who purchase the AAP Training On-Demand will have access from their purchase date through the end of the AAP Exam Test window.

AAP Boot Camp

The AAP Boot Camp is an intense, two-day event that covers technical ACH skills and discusses all ACH products and applications. Quizzes and a sample test will be administered during the training.



TRAINING DATES

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

Member Training Costs

On-Demand – \$650.00
Boot Camp – \$850.00
Both On-Demand & Boot Camp – \$1,200.00



ACCREDITATION TOPIC AREAS

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

AAP Boot Camp & AAP Training On-Demand Bundle

2019 exam registrants save \$300 when registering for both the AAP Training On-Demand series and Boot Camp.

AAP Virtual Study Group

As an added resource, NEACH is hosting a free Virtual Study Group for members registered for either the AAP Boot Camp or AAP Training On-Demand. Held every week in late August through early October, members are encouraged to review questions with NEACH staff and other students studying for the exam.

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

Accredited Payments Risk Professional

APRP

Accredited Payments Risk Professionals (APRP) master the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards, and emerging and alternative payments. As the payments industry continues to change and grow in complexity, being able to discern the risks of the major payments systems will improve your marketability and value to your organization.



TRAINING

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



TRAINING DATES

NEACH APRP training dates can be found online at www.neach.org.

Member Training Costs

Members – \$650.00

Register online at www.neach.org



ACCREDITATION TOPIC AREAS

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

APRP Training On-Demand

This convenient program is designed for the busy professional. Each module is broken into small sections based on the blueprint of the exam to ensure that you have achieved measurable learning outcomes around exam topics by the end of the training program. Members who purchase the APRP Training On-Demand will have access from their purchase date through the end of the APRP Exam Test Window.

APRP Virtual Study Group

As an added resource, NEACH is hosting a free Virtual Study Group for members registered for the APRP Training On-Demand. Members are encouraged to review questions with NEACH staff and other students studying for the exam.

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



National Check Professional

National Check Professionals (NCP) have proven knowledge in every significant aspect of the check payment system including: products and operations, relevant rules and laws governing checks, industry standards, and fraud and risk mitigation. Investing in your professional future by attaining your NCP certification brings you ahead of the curve and educated on what's happening in this changing landscape.



TRAINING

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



TRAINING DATES

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

Member Training Costs

Members – \$650.00

Register online at www.neach.org



ACCREDITATION TOPIC AREAS

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

NCP Training On-Demand

This convenient program is designed for the busy professional. Each module is broken into small sections based on the blueprint of the exam to ensure that you have achieved measurable learning outcomes around exam topics by the end of the training program. Members who purchase the NCP Training On-Demand will have access from their purchase date through the end of the NCP Exam Test Window.

NCP Virtual Study Group

As an added resource, NEACH is hosting a free Virtual Study Group for members registered for the NCP Training On-Demand. Members are encouraged to review questions with NEACH staff and other students studying for the exam.

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 finishing 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 the start date to complete certificate requirements

INTRODUCTION TO ACH

Designed for those with little experience in the payments system, the Introduction to ACH Certificate provides a preliminary review of the ACH Network, including formatting requirements, the ACH rules and introductory courses in risk, exception processing and government payments. To earn this certificate, seven (7) credits must be earned and an evaluation submitted for each course attended.

COURSES

- Standard Entry Class Codes and the Rules that Govern Them
- Anatomy of Payments for New Employees
- Government Payments for New Employees
- Introduction to ACH Exception Processing for New Employees
- Introduction to Risk for New Employees
- Introduction to SEC Codes for New Employees
- The Basics of File Formatting for New Employees
- The *NACHA Operating Rules* Book for New Employees
- Short, Short Version of the Green Book

RDFI ACH OPERATIONS

Designed for RDFI operations personnel, the RDFI ACH Operations Certificate provides a comprehensive overview of the fundamentals of receiving entries. To earn this certificate, nine (9) credits must be earned and an evaluation submitted for each course attended.

COURSES

- Common Audit Issues in New England
- Consumer vs Corporate Accounts—Why Does it Matter?
- Industry Update
- RDFI Exceptions 101
- RDFI Exceptions 201
- Roles and Relationships-RDFI
- Reclamations: Commercial vs Government
- Short, Short Version of the Green Book
- ACH Rules: Where Does it Say That?
- Sticky Situations Handling Consumer ACH Disputes

ODFI ACH OPERATIONS

Designed for ODFI operations personnel, the ODFI ACH Operations Certificate will provide participants with a comprehensive overview of the fundamentals of originating entries. To earn this certificate, ten (10) credits must be earned and an evaluation submitted for each course attended.

COURSES

- All On Board! Originator On-Boarding
- How to Talk to Your Originators
- ACH Exception Handling for ODFIs
- Compliance Day
- Importance of Exposure Limits
- Reversals and Your Role in Them
- Industry Update
- Authorizations, What to Provide?
- Roles and Relationships-ODFI
- Return Rates-Lets Calculate
- ACH Originator and TPS Audits
- IATs and the Things They Carry
- Where's a Third Party? The Where's Waldo Game of Payments
- Bits and Bytes

ADVANCED ACH OPERATIONS

Designed for personnel with some experience in the ACH Network, the Advanced ACH Operations Certificate provides insight into the complex aspects of the ACH Network, such as the importance of Risk Assessments, return rate calculations, international payments and reversals. To earn this certificate, ten (10) credits must be earned and an evaluation submitted for each course attended.

COURSES

- The Importance of ACH Risk Assessments
- Compliance Day
- Importance of Exposure Limits
- Reversals and Your Role in Them
- Risk Day
- IATs and the Things They Carry
- RDFI Exceptions 201
- Roles and Relationships-ODFI
- Roles and Relationships-RDFI
- Return Rates-Lets Calculate
- Industry Update
- Where's a Third Party? The Where's Waldo Game of Payments
- Sticky Situations Handling Consumer ACH Disputes
- ACH Fraud

COMPLIANCE FOR ACH

Designed for personnel to gain exposure and knowledge of ACH Compliance, this certificate provides insight into the complex aspects of the ACH Network, such as the importance of Risk Assessments, exception handling, reclamations, BSA and AML as it relates to ACH. To earn this certificate, ten (10) credits must be earned and an evaluation submitted for each course attended.

COURSES

- ACH Exception Handling for ODFIs
- BSA Basics for ACH and Payment Professionals
- Common Audit Issues in New England
- Compliance Day
- Reclamations: Commercial Vs. Government
- Short, Short Version of the Green Book
- BSA Updates
- All About Audits and Risk Assessments
- AML—Alleviating the Risk
- Reversals and Your Role in Them
- ODFI vs RDFI Audit Requirement
- Whose Dead Anyway?
- Bits and Bytes
- What Code Do I Use? CIE, WEB, P2P?

RISK MANAGEMENT FOR ACH

Designed for personnel who want to expand their knowledge on Risk Management in the ACH network, this certificate provides training on originator on-boarding, audits, fraud mitigation and the importance of exposure limits. The track is great for ACH personnel that are responsible for risk mitigation or Risk Assessment creation. To earn this certificate, ten (10) credits must be earned and an evaluation submitted for each course attended.

COURSES

- All On Board! Originator On-Boarding
- ACH Originator and TPS Audits
- There's Snow, There's Rain, There's Wind, Oh My!
- Where's A Third Party? The Where's Waldo Game of Payments
- All About Audits and Risk Assessments!
- Common Gaps in ACH Risk Management Program
- Importance of Exposure Limits
- Risk Day
- Return Rates—Let's Calculate
- Using Technology to Mitigate Risk and Fraud
- ACH Fraud

Explore our Free Professional Development Courses

Our free, informational and foundational courses have been selected and designed specifically to support and strengthen your understanding of payments and allow all members the opportunity to become level-set on the basics of payments, including: risk, rules, regulations, and more.

INFORMATIONAL

This series challenges you to explore payments accreditations and continuing education requirements, discover how to solve payments problems, and review important risk management topics by payments channel. These on-demand sessions are appropriate for payments professionals at any level.

COURSE

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

FOUNDATIONAL

This series is aimed at providing you with the 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.

COURSE

ABCs of Faster Payments
Being an ODFI 101
Being an RDFI 101
Check Fundamentals
Duplicates 101 – Concepts
Duplicates 201-Holder in Due Course
How to Solve Your Problems
Introduction to Risk
Mergers & Retention Requirements:
 How to Prepare for your Audit **NEW!**
NACHA Operating Rules Book
Overview of the US Payments System
Payments Regulation Primer
Quick Summary of Regulation CC Changes
 and their Implications **NEW!**
The ABCs of ACH, Literally
There's Snow, There's Rain, There's Wind, Oh My!
Unauthorized Transactions and the WSUD **NEW!**
Wire 101

Course Descriptions

Individual professional development courses are organized by topic area, and alphabetically within the topic area. To quickly navigate to any topic area, use the page numbers provided on page 1.

BOARD TRAINING	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Bank Secrecy Act for the Board An ideal overview or refresher of BSA obligations for board members, this session highlights best practices of an effective BSA compliance program and the board members' role in establishing a compliance culture.	April 1 2019	On-Demand	1.2 CEUs				
NEW Cybersecurity and the FI Board This session brings board members up-to-speed on questions they should be asking to measure the cybersecurity success of the financial institution and includes a list of actionable items and valuable takeaways.	April 1 2019	On-Demand	1.2 CEUs				
COMMERCIAL PAYMENTS	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Accounts Payable Payment Fraud, Risk and Risk Mitigation Ensure your competence in fraud and risk mitigation when dealing with ACH, Check, and Cards. This session arms you with the tools necessary to safeguard your accounts payable process from fraud and discusses ways to reduce risk.	May 30 2019	Webinar	1.2 CEUs				
All on Board! Originator Onboarding Ensure you have an effective on-boarding program for Originators. This session reviews the on-boarding process from beginning to end, and includes how to help mitigate risk to your institution.	April 23 2019	Webinar	1.2 CEUs				
NEW Balancing Client Satisfaction with Security Issues Cash management services are essential for most businesses, and balancing security and ease of use is often the key to growing and maintaining clients. This session discusses the best ways to create a safe, secure and efficient environment for business clients.	Nov 13 2019	Webinar	1.2 CEUs				
NEW Corporate Banking Solutions: Build Relationships & Generate Revenue This session reviews various corporate product offerings such as Positive Pay and Debit Block and how they can benefit the corporate client, increase revenue, minimize costs, and reinforce the client relationship.	April 1 2019	On-Demand	1.2 CEUs				
How to Talk to Your Originators Learn how to translate the requirements of the ACH Network for Originators in terms they will understand and get guidance on how to assist ODFIs in having these discussions with current and prospective Originators.	April 1 2019	On-Demand	1.2 CEUs				
NEW Received a Return, Now What? Ensure your competence when dealing with a returned ACH entry. This session covers all options when resubmitting a payment, as well as the rules requirements around resubmission.	April 1 2019	On-Demand	1.2 CEUs				

Course Descriptions

COMMERCIAL PAYMENTS (continued)	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Risk and Rewards of ACH B2B Payments Businesses originating or receiving business ACH payments can suffer undue risk or loss if these payments and relationships aren't managed appropriately. This session explores important rules to know, pitfalls, and common errors around business payments.	April 1 2019	On-Demand	1.2 CEUs				
COMPLIANCE	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
ACH Exceptions Handling for ODFIs This session is an in-depth exploration of the ACH exception process from the perspective of the ODFI and the Originator. Review obligations of origination, the exception process, as well as common and uncommon exceptions.	April 1 2019	On-Demand	1.2 CEUs				
Bits and Bytes This session focuses on the intricacies of the ACH record and file formats, detailing the purposes and constructs of the different fields, and discusses specific field values, common problems, and tips for optimizing ACH Network participation.	April 1 2019	On-Demand	1.2 CEUs				
BSA Basics for ACH and Payments Professionals Discover the legal and regulatory framework of the Bank Secrecy Act (BSA) and the USA Patriot Act's Anti Money Laundering initiatives. This session will explain what financial institutions must do to comply with these acts, and discuss the impact of AML compliance on a financial institution.	April 1 2019	On-Demand	1.2 CEUs				
NEW BSA: What's Hot in Payments This session ensures your BSA compliance by examining impacts on payments, clarifying misunderstood and vague language, hot topics, examiner focus, third parties, and more.	April 1 2019	On-Demand	1.2 CEUs				
NEW Card Chargebacks This introductory session defines the difference between debit and credit card chargebacks, explores the dispute and chargeback process, and identifies the most common reasons and issues for chargebacks.	March 19 2019	Webinar	1.2 CEUs				
Check Returns and Adjustments This session delves into exception situations with a focus on decisioning items processed through the Federal Reserve. Review the return and adjustment processes, as well as what codes should be used.	April 1 2019	On-Demand					1.2 CEUs
Common Audit Issues in New England This session covers the <i>NACHA Operating Rules</i> audit requirements. Learn what is reviewed during the audit, how to assist an external auditor during testing or complete the audit internally, as well as common, non-compliant findings specific to New England.	April 1 2019	On-Demand	1.2 CEUs				
Compliance Day Ensure your understanding of, and compliance with, the multi-layered regulatory requirements of payment processing. This workshop primarily focuses on compliance with the <i>NACHA Operating Rules</i> , but also addresses check, wire transfers, and additional laws and regulations, including: UCC3, UCC4 & UCC4A, BSA, and federal regulations D, E, J, CC, GG.	June 24 2019 (MA); June 27 2019 (NH)	Workshop	5.4 CEUs			5 CEUs	

COMPLIANCE (continued)	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Credit Data Reporting Compliance This webinar will review problematic areas of Metro 2® credit-reporting guidelines, how to use the Metro 2® e-learning system to report consumer data to Equifax, Experian, Innovis, and TransUnion, and discuss how to remain in compliance with examiner expectations and mitigate legal risks.	April 18 2019	Webinar	1.2 CEUs				
NEW ECI, RCC: Are Checks Paper Anymore? Regulation CC has been updated to define ECIs – which is about as clear as mud. This session takes a deep-dive into understanding what ECIs are, how to identify them, and the differences between all the “not paper” checks.	July 1 2019	Webinar	1.2 CEUs				1.2 CEUs
NEW Faster Payments: Evolution or Revolution As the UK Faster Payments experience provides some level of influence on the Federal Reserve’s efforts to move beyond its batch-oriented ACH system, and NACHA’s Same-Day ACH garners FI and Federal Reserve support, we are left to discuss in this session how these and other approaches help or hinder the faster payments evolution/revolution.	Feb 12 2019	Webinar	1.2 CEUs				
NEW Implementing Compliance Management Systems This session covers the required pieces of a Compliance Management System (CMS) and provides steps to consider when implementing a CMS, or tuning up your existing CMS.	July 11 2019	Webinar	1.2 CEUs				
NEW Navigating Money Service Businesses (MSB) Financial institutions can benefit financially from banking Money Service Businesses (MSB) as long as sufficient staff and risk management programs are in place. This session provides practical guidelines for onboarding MSBs and managing the ongoing risk.	July 23 2019	Webinar	1.2 CEUs				
NEW Past Due Accounts: Collections & Compliance Last year, the Consumer Financial Protection Bureau (CFPB) promised to “prioritize” rulemaking and enforcement actions based on consumer complaints; and, because nearly 1/3 of these complaints are related to debt collection, you can expect the collections industry to undergo changes in the near future! This webinar will provide concrete steps that your bank or credit union can take to identify and mitigate UDAAP risks. We will also review the Federal Deposit Insurance Corporation’s (FDIC) debt collection recommendations for first-party collectors, as well as compliance points related to the Fair Credit Reporting Act (FCRA), the Fair and Accurate Credit Transaction Act (FACTA), and the Fair Debt Collection Practices Act (FDCPA).	May 23 2019	Webinar	1.2 CEUs				
Reclamations: Commercial vs. Government Financial institutions (FI) face large dollar losses due to benefit payments, however an FI does not need to suffer a loss on a commercial benefit payment. This session reviews the rules and liabilities for both commercial and government reclamations and reviews when an RDFI can say “No” on taking a loss.	April 1 2019	On-Demand	1.2 CEUs				
NEW Regulation E Investigations Using Regulation E as a guide, this session will explore best practices and common techniques used for both card and ACH investigations around consumer complaints of unauthorized EFTs, which can help recover losses.	March 5 2019	Webinar	1.8 CEUs				

Course Descriptions

COMPLIANCE (continued)	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
Short, Short Version of the Green Book Federal Government ACH payments are subject to the same rules as private industry ACH payments but with exceptions. This session focuses on the key issues in processing federal government payments and walks through the Code of Federal Regulations (31 CFR 210), known as the Green Book.	March 26 2019	Webinar	1.2 CEUs				
Standard Entry Class Codes and the Rules That Govern Them This session will review all the requirements of various Standard Entry Class Codes (SEC Codes), from the most common SEC Codes and their specific ACH Rules requirements to less common SEC codes and their appropriate use.	April 1 2019	On-Demand	1.2 CEUs				
Sticky Situations – Handling Consumer ACH Disputes Updated for 2019 with new case studies, this interactive, fast-paced session focuses on the most common “sticky” consumer ACH disputes, and provides attendees with a basic understanding of what is required to maintain compliance, plus tips on handling these issues.	Feb 19 2019	Webinar	1.8 CEUs				
NEW Third-Party Sender Audits – What, Why, When! In this session, we will discuss the role that Third-Party Senders play in the ACH network, why NACHA requires them to have an ACH Audit, and how this helps to mitigate the risks they pose to financial institutions who onboard them.	Oct 29 2019	Webinar	1.2 CEUs				
NEW Vendor Management Best Practices Vendor management is a continuous process from initial vendor selection through ongoing monitoring. This session will outline requirements and best practices for a robust vendor management program, and explain the critical parts of a SOC report.	June 11 2019	Webinar	1.2 CEUs				
What Code Do I Use? CIE, WEB, P2P? This session aims to clarify what a P2P payment is, and under what circumstances is the Entry a CIE, PPD, or a WEB, offering examples based on real-life scenarios on how the payment system works.	April 1 2019	On-Demand	1.2 CEUs				
Where's a Third Party? The Where's Waldo Game of Payments This session dives into the who, what, and where of Third-Party payment processors and merchants, and includes comprehensive, case-based scenarios too on how to identify and monitor third-parties and review the <i>NACHA Operating Rules</i> requirements around these relationships.	April 1 2019	On-Demand	1.2 CEUs				
Who's Dead Anyway? This session details the steps a financial institution must take to limit its liability when it receives notice that a Representative Payee or Guardian has passed away, as well as how to review the reclamation process for an institution representative payee.	Oct 22 2019	Webinar	1.2 CEUs				
TELLER TRAINING	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
ACH 101 for Tellers Geared toward non-operations staff and new employees, this session reviews the <i>NACHA Operating Rules</i> , acronyms, and dates in terms and language that anyone can understand.	April 1 2019	On-Demand	1.2 CEUs				

TELLER TRAINING (continued)	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Check Indorsements for Tellers Tellers are in the best position to protect the institution from check fraud and loss. This session reviews all indorsements using examples and provides a thorough review of the Remote Deposit Capture Restrictive Indorsements practice.	April 1 2019	On-Demand					1.2 CEUs
Checks 101 for Tellers Tellers are the front line of defense for check fraud. This session reviews check fraud and provide steps that the front line staff should follow to do their best to mitigate check fraud at their institution.	April 1 2019	On-Demand					1.2 CEUs
NEW RDC and Indemnities for Teller Designed for Tellers, this session reviews the basic concepts of Remote Deposit Capture, with regard to the restrictive indorsement indemnity and its impact. The session will also discuss altered checks vs counterfeit, addressing the Presumption of Alteration rule and how that rule impacts both the Bank of First Deposit and the Paying Bank.	April 1 2019	On-Demand					1.2 CEUs
Regulation E: The Basics for Tellers Geared for Tellers, this session reviews the basics of Regulation E, what is required to comply with federal regulation, and how to walk consumers through this process.	April 1 2019	On-Demand	1.2 CEUs				
Stop Pay Versus WSUD for Tellers This session is geared for individuals who receive consumer disputes, whether it be front line staff or the call center, reviewing how to appropriately deal with unauthorized payments or stop payments.	April 1 2019	On-Demand	1.2 CEUs				
OPERATIONS ON-BOARDING	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
Government Payments for New Employees This session will help attendees understand all the parts of federal government payments, as they are found in the Code of Federal Regulations (31 CFR 210), known as the Green Book, as well as the proper way of handling federal government payments to minimize loss.	April 1 2019	On-Demand	1.2 CEUs				
Introduction to ACH Exception Processing for New Employees This session will review the ACH exception process, what the return codes mean, reasons for using the most common return codes, and an explanation as to why some exceptions occur.	April 1 2019	On-Demand	1.2 CEUs				
Introduction to Risk for New Employees This session is designed to be a complete introduction to ACH Risk Management, discussing risk types, definitions, and applying risk mitigation to daily processes, as well as review common industry risks for both the ODFI and RDFI.	April 1 2019	On-Demand	1.2 CEUs				
The Basics of File Formatting for New Employees This session will break down ACH file formats in an easy-to-understand manner that will allow participants to fully understand the requirements of the technical standards in the <i>NACHA Operating Rules</i> , and will review common problems that arise from incorrectly formatting a file.	April 1 2019	On-Demand	1.2 CEUs				

Course Descriptions

RETAIL TRAINING	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Financial Elder Exploitation & Human Trafficking Elder abuse and human trafficking red flags have been given by FinCEN and other groups to help financial institutions identify and assist victims. This session will cover these red flags and provide practical guidelines to address these types of financial transactions.	April 1 2019	On-Demand	1.2 CEUs				
How to Decipher the Dispute/Error Resolution Process This session trains frontline staff to distinguish types of transactions in order to handle customer inquiries and disputes appropriately and eliminate confusion for the consumer.	April 1 2019	On-Demand	1.2 CEUs				
NEW Identifying Cash Management Opportunities This session will discuss the different cash management products that are available today and how to match up each product with new and existing commercial customers.	April 1 2019	On-Demand	1.2 CEUs				
NEW Risks of Mingling the Online Banking Platforms In this session, the presenter will describe the characteristics of both a consumer online banking platform and a business online banking platform. We'll discuss the types of products or services that may be offered through each platform and dive into the risk of mingling these across the two platforms.	April 1 2019	On-Demand	1.2 CEUs				
RISK & RISK MANAGEMENT	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
All About Audits and Risk Assessments This highly informative workshop encourages participants to ask what should be reviewed and why in an annual ACH audit, how risk assessments play a role in strategic program oversight within an institution, and what information should be reported to the Board. This workshop will cover ACH in detail, being the only payment channel requiring an annual audit today, but will also touch upon risk assessments for Remote Deposit Capture and Wire Transfers.	Aug 6 2019 (ME); Aug 8 2019 (MA)	Workshop	5.4 CEUs				
AML — Alleviating the Risk This session will review the five pillars of an effective AML Compliance Program, including the importance of identifying beneficial owners. General risks and types of money laundering will also be addressed to include risks, ways to mitigate those risks and potential red flags.	April 1 2019	On-Demand	1.2 CEUs				
AML Monitoring and Fraud Deterrence Programs in Today's Payments Environment The session will focus on the questions financial institutions should be asking and answering as they develop or update their AML monitoring programs. From cyber threats to financial elder abuse, AML programs have to be more complex than ever before.	April 1 2019	On-Demand	1.2 CEUs				
Check Fraud 101 This session will review various types of check fraud and discuss how to identify the characteristics that could indicate a check is fraudulent, as well as best practices that can be used to validate the authenticity of an item.	April 1 2019	On-Demand					1.2 CEUs
Check Fraud 201 Building on Check Fraud 101, this session will take a deeper dive into check fraud, focusing on specific types of fraudulent items such as counterfeit and altered, as well as liabilities and responsibilities of all parties, with a focus on UCC and Reg CC warranties, Holder in Due Course, return timeframes and more!	April 1 2019	On-Demand					1.2 CEUs

RISK & RISK MANAGEMENT (continued)	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
Combatting Wire Transfer Fraud This session discusses examples of domestic and international wire fraud, laws that direct liability, and best practices to mitigate risk.	Sep 17 2019	Webinar	1.2 CEUs	1.2 CEUs			1.2 CEUs
Common Gaps in an ACH Risk Management Program This session will highlight common gaps found in ACH Risk Management Programs, including gaps in data security practices, IT Policies and human resource practices.	Nov 7 2019	Webinar	1.2 CEUs	1.2 CEUs			
Consumer vs. Corporate Accounts: Why Does it Matter? The <i>NACHA Operating Rules</i> 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, and 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 difference for consumers and businesses under the rules, laws and regulations. It will also discuss common pitfalls in the disclosures provided to consumers and businesses.	April 1 2019	On-Demand	1.2 CEUs				
NEW Creating a Culture of Cybersecurity Continuity This session will help you design, implement, and monitor an efficient Cybersecurity Program. Covering cyber risks and threats, industry best practices, ways of prioritizing cyber risk, creating a risk management regime across the institution, as well as incident and vendor management guidance and regulatory scrutiny, this session will help create a complete culture of cybersecurity continuity.	Oct 17 2019	Webinar	1.2 CEUs	1.2 CEUs			
Fighting Bank: How Criminals Defeat Online Banking Security This information-packed presentation provides insight into how crooks get around many of the security measures used for online accounts, and helps you make security decisions that can offer stronger protections. Learn what's working and what's failing in security!	Aug 13 2019	Webinar	1.2 CEUs	1.2 CEUs			
Importance of Exposure Limits Exposure in a payment system is based upon settlement and can be very tricky. In this session, the presenter will aim to make this requirement less onerous and painful to ODFIs by explaining the reasoning, the value and importance of these limits.	April 1 2019	On-Demand	1.2 CEUs				
P2P Payments: Walking the Fine Line Between Risk and Reward Person-to-Person (P2P) payments, whether online or mobile, add a new degree of risk for financial institutions. This session will explain what the risks are and where rewards might lie for banks and credit unions.	July 18 2019	Webinar	1.2 CEUs	1.2 CEUs			
RDC: Risk, Mitigation and Benefits There seems to be a trend where more business customers/ members want to move away from branch deposits in favor of Remote Deposit Capture (RDC). This session will cover the risks associated with RDC and how to mitigate those risks so they don't outweigh the benefits.	April 9 2019	Webinar	1.2 CEUs	1.2 CEUs			

Course Descriptions

RISK & RISK MANAGEMENT (continued)	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
Reversals and Your Role in Them Reversals hit upon a number of risks, such as operational, credit, and compliance. This session will focus on the Rules surrounding reversing entries and files, including timing, formatting and originator responsibilities.	April 1 2019	Webinar	1.2 CEUs				
Risk Day This workshop will help identify the areas of your risk across payments channels and provide ways to mitigate those risks. 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.	Sep 10 2019 (MA); Sep 12 2019 (NH)	Workshop	5.4 CEUs		5 CEUs	5 CEUs	
Stop Payments: Official Checks vs. Everything Else This session will explore the circumstances which permit a financial institution to re-issue a cashier's check after 90 days, as well as the limitations for this exception, and ensures that you remain compliant with UCC, Section 3.312.	April 1 2019	On-Demand	1.2 CEUs				
Tax Refund Fraud: The Fraud that Keeps Getting Worse 2019 Edition! This session reviews common tax refund fraud schemes with emphasis on detection, mitigation, and handling from the institution's perspective, including return options and defines when this form of fraud stops being the account holder's problem and becomes the institution's.	Feb 6 2019	Webinar	1.2 CEUs	1.2 CEUs			
NEW Telephone Communication Protection Act (TCPA): Reach Your Customers & Mitigate Legal Risk This session will review problematic areas of TCPA guidelines, as well as the FCC's recent interpretations of the TCPA, and discuss recent developments in the FCC's complaint process, so you can prepare to meet this compliance burden in 2019 and beyond!	June 20 2019	Webinar	1.2 CEUs	1.2 CEUs			
The ABCs of ACH Fraud Fraudsters continue to rob businesses and financial institutions using the ACH Network to launder the stolen loot; however, knowing what to look for, these fraudulent actions can often be detected and managed without loss. Discussion includes examples of common frauds, and mitigation tips and trends.	Oct 10 2019	Webinar	1.8 CEUs	1.8 CEUs			
NEW The Fundamentals of Successful Internal Fraud Risk Assessments Internal fraud risk assessments help identify possible internal fraud and gaps in security. Best practices, resources, sound business practices and examples will be provided to help institutions and businesses perform effective assessments and improve internal controls.	April 2 2019	Webinar	1.8 CEUs	1.8 CEUs			
RULES & REGULATIONS	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
2019 Industry Update This session provides a one-stop update on the latest issues impacting the payments industry so that participants can prioritize their institution's plan of action and maintain compliance with the ever-changing rules and regulatory landscape.	Jan 30 2019	Webinar	1.2 CEUs	1.2 CEUs			

RULES & REGULATIONS (continued)	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
Accreditation Roundtable Designed specifically for AAPs, APRPs, and NCPs, this session will review real world challenges to ACH processing. The session will also earn participants over 5 credits towards your continuing education requirements.	Nov 20 2019 (MA)	Workshop	5.4 CEUs				5.4 CEUs
ACH Rules: Where Does It Say That? This full-day workshop will address questions from the NEACH Payments Hotline, as well as all the Rules scheduled to go into effect in 2019. Participants will gain a complete understanding of the structure of the <i>NACHA Operating Rules</i> and will gain the ability to find what they are looking for with ease.	March 7 2019 (MA); March 14 2019 (NH)	Workshop	5.4 CEUs				
Authorizations: What to Provide? 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.	April 1 2019	On-Demand	1.2 CEUs				
Check Conversions and Their Rules Designed for both ODFIs and RDFIs, this session will review Check Conversions and all their requirements, discuss authorizations and source documents, and examine the obligations of both ODFIs and RDFIs to remain in compliance with the <i>NACHA Operating Rules</i> when originating and receiving E-check transactions.	April 1 2019	On-Demand	1.2 CEUs				
RDFI Exceptions 101 This session will review the return process flow from the RDFI perspective including the most common return reason codes and when they should be used, as well as discuss your obligations upon receiving prenotes and what steps to take when you receive a Death Notification (DNE) Entry.	April 1 2019	On-Demand	1.2 CEUs				
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; your responsibilities and the rules surrounding permissible returns and returns requested by the ODFI; and Notification of Change entries and how these can be used to effectively assist the financial institutions in recurring nuance entries.	April 1 2019	On-Demand	1.2 CEUs				
Roles and Relationships-ODFI This session will examine the role of the Originating Depository Financial Institution (ODFI) in the ACH Network, and review what steps an ODFI must take to ensure compliance with the <i>NACHA Operating Rules</i> and what warranties are they responsible for.	April 1 2019	On-Demand	1.2 CEUs				
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 <i>NACHA Operating Rules</i> , and what warranties and processing requirements are they responsible for?	April 1 2019	On-Demand	1.2 CEUs				

Course Descriptions

RULES & REGULATIONS (continued)		DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Rules and Regulations for Checks This session will describe how Regulation CC, UCC 3 & 4 apply to check processing, and what it means to financial institutions. In addition, the <i>NACHA Operating Rules</i> will be reviewed as they apply to check conversion entries.		April 1 2019	On-Demand					1.2 CEUs
NEW Same-Day ACH: Opportunities are Here With recent changes of the Same-Day ACH Rule, originating Same-Day ACH is even more convenient to Originators. This session will review the Same-Day updates, and real-life scenarios where offering Same-Day ACH can solidify your relationship with your Originators.		April 1 2019	On-Demand	1.2 CEUs				
Stop Payments Business Vs. Consumer, Know the Difference How do you as a financial institution determine what type of stop payment you should place? 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 stop payments, or is this even relevant? Consumers and business accounts have different requirements when it comes to stops and FI disclosures should reflect these differences. These important questions and many others will be answered in this session on everything you need to know about Stop Payments.		April 1 2019	On-Demand	1.2 CEUs				
The 4 Rs in ACH This brand-new session will focus on Returns, Reversals, Reclamations and Rejects within the ACH framework. Participants will gain a broad understanding of each of these returns options and when, how and why to use them.		Oct 9 2019	Webinar	1.2 CEUs	1.2 CEUs			
Uniform Commercial Code 4A and the ACH UCC4A plays a significant role in the ACH Network and ACH transactions. Financial institutions and business ACH Originators need to understand the complexities of this state law, how it applies to transactions, and how liability for transactions is allocated. Recognize terminology used in Article 4A and the <i>NACHA Operating Rules</i> , identify the enforceability of payment orders, record procedures for unauthorized entries and security procedures, resolve issues relating to duplicate and erroneous entries, locate provisions impacting potential liability, including the statute of repose, choice-of-law, contract provisions, liability shift, commercially reasonable security, and more.		April 1 2019	On-Demand	1.2 CEUs				
Wire Transfers and their Regulations This session will dive 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.		Aug 20 2019	Webinar	1.2 CEUs	1.2 CEUs			

TREASURY	DATE	CHANNEL	AAP CREDITS	APRP CREDITS	CERP CREDITS	CRCM CREDITS	NCP CREDITS
NEW Cash Management: A User's Perspective Cash management seems simple enough: money comes in, money goes out. However, managing the flows and gathering the right information at the right time is complicated and tricky. Understanding the pitfalls and anticipating Murphy's Law is both a science and an art. Depending on the size of the company, there are issues ranging from basic cash management and cash flow with risk and relationship management to more sophisticated treasury management, including foreign exchange and treasury management systems. An essential part of cash management is budgeting and forecasting and managing actuals against both expectations. Understanding the source of the data as well as the confidence you have in its reliability plays a large part in the management of your company's cash.	March 12 2019	Webinar	1.2 CEUs				
NEW Do your Originators Meet your Risk Appetite? This brand-new session focuses on identifying the ever-changing needs of ACH Originators and ways to determine if your financial institution is mitigating the risks associated with your Originators.	April 1 2019	On-Demand	1.2 CEUs				
NEW What Product is Right for my Client? With over 10 Standard Entry Class Codes (SEC) available for your clients to originate, how do you know which one is best for them? This session reviews all the SEC codes to determine what code best suits your client's needs.	April 1 2019	On-Demand	1.2 CEUs				
NEW Working with Operations, Not Against In this session, the presenter will discuss the challenge of increasing revenue through offering new products and services and balancing this with the need to effectively manage the risk appetite of the financial institution. Attendees will leave with a better understanding of Treasury products and services and the various risks associated with them and some best practices to mitigate those risks.	April 1 2019	On-Demand	1.2 CEUs				

Course Calendar



2019 Education Club Order Form Part 1 – return with Part 2 of the form

JANUARY		
30	2019 Industry Update	Webinar
FEBRUARY		
6	Tax Refund Fraud: The Fraud that Keeps Getting Worse, 2019 Edition!	Webinar
12	Faster Payments: Evolution or Revolution	Webinar
19	Sticky Situations-Handling Consumer ACH Disputes	Webinar
MARCH		
5	Regulation E Investigations	Webinar
7	ACH Rules: Where Does it Say That?	Workshop (MA)
12	Cash Management: A User's Perspective	Webinar
14	ACH Rules: Where Does it Say That?	Workshop (NH)
19	Card Chargebacks	Webinar
26	Short, Short Version of the Green Book	Webinar
APRIL		
2	The Fundamentals of Successful Internal Fraud Risk Assessments	Webinar
9	RDC: Risk, Mitigation and Benefits	Webinar
18	Credit Data Reporting Compliance	Webinar
23	All On Board! Originator Onboarding	Webinar
MAY		
23	Past Due Accounts: Collections & Compliance	Webinar
30	Accounts Payable Payment Fraud, Risk and Risk Mitigation	Webinar
JUNE		
11	Vendor Management Best Practices	Webinar
20	Telephone Communication Protection Act (TCPA): Reach Your Customers & Mitigate Legal Risk	Webinar
24	Compliance Day	Workshop (MA)
27	Compliance Day	Workshop (NH)
JULY		
1	ECI, RCC: Are Checks Paper Anymore?	Webinar
11	Implementing Compliance Management Systems	Webinar
18	P2P Payments: Walking the Fine Line between Risk and Reward	Webinar
23	Navigating Money Service Businesses (MSB)	Webinar
AUGUST		
6	All About Audits and Risk Assessments	Workshop (ME)
8	All About Audits and Risk Assessments	Workshop (MA)
13	Fighting Bank: How Criminals Defeat Online Banking Security	Webinar
20	Wire Transfers and their Regulations	Webinar
SEPTEMBER		
10	Risk Day	Workshop (MA)
12	Risk Day	Workshop (NH)
17	Combatting Wire Transfer Fraud	Webinar
OCTOBER		
9	The 4 Rs in ACH	Webinar
10	The ABCs of ACH Fraud	Webinar
17	Creating a Culture of Cybersecurity Continuity	Webinar
22	Who's Dead Anyway?	Webinar
29	Third-Party Sender Audits-What, Why, When!	Webinar
NOVEMBER		
7	Common Gaps in an ACH Risk Management Program	Webinar
13	Balancing Client Satisfaction with Security Issues	Webinar
20	Accreditation Roundtable	Workshop (MA)

ON-DEMAND 04/01/19	
	ACH 101 for Tellers
	ACH Exception Handling for ODFIs
	AML – Alleviating the Risk
	AML Monitoring and Fraud Deterrence Programs in Today's Payments Environment
	Authorizations: What to Provide?
	Bank Secrecy Act for the Board
	Bits and Bytes
	BSA Basics for ACH and Payments Professionals
	BSA: What's Hot in Payments
	Check Conversions and their Rules
	Check Fraud 101
	Check Indorsements for Tellers
	Check Return and Adjustments
	Checks 101 For Tellers
	Common Audit Issues in New England
	Consumer vs Corporate Accounts: Why Does it Matter?
	Corporate Banking Solutions: Build Relationships & Generate Revenue
	Cybersecurity and the FI Board
	Do Your Originators Meet your Risk Appetite?
	Financial Elder Exploitation & Human Trafficking
	Government Payments for New Employees
	How to Decipher the Dispute/Error Resolution Process
	How to talk to your Originators
	Identifying Cash Management Opportunities
	Importance of Exposure Limits
	Introduction to ACH Exception Processing for New Employees
	Introduction to Risk for New Employees
	RDC and Indemnities for Tellers
	RDFI Exceptions 101
	RDFI Exceptions 201
	Received a Return, Now What?
	Reclamations: Commercial vs Government
	Regulation E: The Basics for Tellers
	Reversals and Your Role in Them
	Risk and Rewards of ACH B2B Payments
	Risks of Mingling the Online Banking Platforms
	Roles and Relationships – ODFI
	Roles and Relationships – RDFI
	Rules and Regulations for Checks
	Same-Day ACH: Opportunities are Here
	Standard Entry Class Codes and the Rules that Govern Them
	Stop Pay versus WSUD for Tellers
	Stop Payments Business vs Consumer, Know the Difference
	Stop Payments: Official Checks vs Everything Else
	The Basics of File Formatting for New Employees
	Uniform Commercial Code 4A and the ACH
	What Code Do I Use? CIE, WEB, P2P?
	What Product is Right for my Client?
	Where's a Third Party? The Where's Waldo Game of Payments
	Working with Operations, Not Against



Registration Form

2019 Education Club Order Form Part 2 – return with Part 1 of the form

☐ Mr. ☐ Mrs. ☐ Ms.

NAME	TITLE
ORGANIZATION	
ADDRESS	
CITY, STATE, ZIP	
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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 \$ _____
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- ☐ Register me for the Informational Sessions – FREE
- ☐ Register me for the Foundational Sessions – FREE

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EVENT MATERIALS Presentations and confirmations will be forwarded via email.

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

CHECK THE ONE BOX THAT BEST DESCRIBES YOUR COMPANY STATUS

- ☐ Financial Institution
- ☐ Government
- ☐ Corporation
- ☐ Other _____

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

- | | |
|--|--|
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| <input type="checkbox"/> Executive/Senior Management | <input type="checkbox"/> Audit |
| <input type="checkbox"/> Operations | <input type="checkbox"/> Risk/Compliance |
| <input type="checkbox"/> Electronic Banking | <input type="checkbox"/> Training Director |
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