Member Benefits & Services Catalog

Make the most of your membership.
PAR/WACHA believes that our responsibility is to create value and provide exemplary support. Our most important role is responsiveness in providing excellent service to our members, as well as being their primary source for questions, education and expertise for all their payments needs – ACH, Check, Card, Wire and Faster Payments.

WACHA is a not-for-profit trade association devoted to providing support to its members to help them maintain compliance, improve operational processes, and mitigate fraud and risk.

PAR is a for-profit subsidiary that is a provider of ACH Audits, RDC Risk Assessments and Unclaimed Property Services to its members and non-members.

It is our pleasure to offer our members special pricing on training, publications and compliance services as well as partner services including Segmint Payment Analytics, Adams & Reese’s law services, Georgeson’s unclaimed property and escheatment expertise and more. Members also receive access to numerous resources on our Members Only page and information on the latest rules and regulation changes.

Vision Statement: Be the leader in advocating, innovating and supporting all things payments.

Mission Statement: We strive to be the payment experts by providing comprehensive solutions and exceptional support to the market.

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“I love WACHA!! The staff has a wide range of knowledgeable staff that can answer virtually any question I have on compliance! They always respond timely, sometimes via email before my voice message is complete! I wouldn’t be where I am today without the folks from WACHA! Thank you!

– Jennifer Hatfield, QCRH
Membership in WACHA means everyone within your organization has access to an entire staff of payments professionals dedicated to serving you. WACHA offers financial institutions and affiliated organizations a wide array of services to assist you in maintaining compliance, mitigating risk and fraud and improving operational processes.

WACHA memberships hold value for financial institutions as well as their corporate customers. We recognize that our members have different needs. As a WACHA member, your entire staff has access to personalized support services.

WACHA Help Desk – (800)453-1843
Members Email – info@wacha.org
WACHA Website – www.wacha.org
WACHA Fax – 262-345-1246

The Member Help Desk is available to call by phone from 8 a.m. to 9 p.m. CT and from 5 a.m. to 5 p.m. HST.

Share our contact information with others in your organization including check, wire, card, compliance, audit, risk and security, and faster payments staff members.

“The WACHA Staff is extremely knowledgeable in providing information with all our payment questions. Mary has personally assisted us, smoothing out matters with external partners.”
– Genesis Nicklaw, Hawaii State Federal Credit Union

“WACHA staff are always available and very responsive to our questions. They go above and beyond what is required of them. We love them!”
– Member Survey Respondent

Benefits of Membership

We support our members by taking up the industry issues that affect them as well as providing training, advisory services, risk remediation services and tools that make their job in the payments profession easier.

Payments Advocacy:

- **Payments Service Help Desk**: staffed by our Accredited ACH Professionals (AAPs), National Check Professionals (NCPs), and Accredited Payments Risk Professionals (APRPs), the Help Desk is available any time you have a payment question or need a second opinion on a situation (including: ACH, check, card, faster payments, wire and unclaimed property)
- **Payments Peer Group**: allows you to share in the knowledge and experience of other payments professionals; pose questions for comments/feedback, add comments, and review all other questions/comments to expand your knowledge base
- **Committees**: opportunity to exchange information and provide input to ensure your needs are being met by participating in the following: Conference, Education, Operations and Fin Tech Committees
• Influence on Industry Rules and Strategies on a National Level: as a Regional Payments Association of NACHA, PAR/WACHA provides a united voice and strong visibility for our members of all sizes in ACH rule development
• Payment Publications: we created a variety of reference materials as well as electronic publications to be used as templates in your internal procedures, agreements, or for compliance and educational distribution to corporate customers
• Special Rates and Discounts on Industry Products and Services: we have many partnerships and special arrangements with other payment industry leaders that allows for special rates and discounts for PAR/WACHA members on certain products and services offered by these organizations
• Participation in Industry Pilot Programs: we are always looking to add products and services that will benefit our members who can help customize and develop our new items all the way from concept to market by participating in the Pilot Programs
• Members Only Website: provides you with free Sample Forms and Agreements (e.g., ACH Origination Agreement, Stop Payment Forms, Written Statement of Unauthorized Debit form, and many more), access to the latest ACH rule updates- including Same Day ACH FAQs, special payments news articles written by payments/banking attorneys, and more
• NACHA Operating Rules & Guidelines: receive a copy annually

Payments Risk Mitigation and Compliance

• Performing your annual risk-based ACH Audit: above and beyond the audit requirements of the NACHA Rules, all aspects of your ACH operations will be thoroughly reviewed while solutions are recommended and your staff is trained
• Performing your ACH and/or Remote Deposit Capture (RDC) Risk Assessment: will help safeguard your institution from potential loss, staff will receive custom education and solutions to ensure sufficient controls are in place
• Advisory Services: if you need guidance or advice in a payment area, we can assist with any area of your ACH or RDC Operations or Faster Payments
• InfoAdvisor: receive fraud alerts

Payments Education:

• In-Person, Webinar, On-Demand E-Learning Training: available on all payment types and related topics including: ACH, Wire, Check, Card, Fraud, Regulations, Faster Payments and more
• Annual PAR/WACHA Events: Electronic Payments Conference, Payments University, Fraud Day, and other Symposiums
• Custom Training: you tell us your training goals and we will create a custom training session specifically tailored to your needs, performed on-site or via webinar
• Accreditation Programs for: Accredited ACH Professional (AAP), Accredited Payments Risk Professional (APRP), National Check Professional (NCP) and continuing education credits
• Lunch and Learn webinars to help you earn continuing education credits
• E-newsletters
• Quarterly industry updates

Corporate Sponsorship Program

- Practical and needed solutions for your corporate customers
- Training Modules

Request all the details on how your financial institution can provide support to your corporate customers.
(800) 453-1843  |  info@wacha.org
Advisory Services

- **Consulting Services**: Looking at onboarding a new Originator or a Third-Party Sender? WACHA can help you look at the risks and procedures you need in place to mitigate that risk.
- **Data Analytics**: Segmint empowers financial institutions to easily understand and leverage data, interact with customers, and measure results.
- **Bank Law Information Service**: Take advantage of our partnership with Adams & Reese LLP to answer your banking law questions.
- **Faster Payments**: Learn your options, latest updates and necessary information.
- **Mobile Payments**: What are the trends and risks associated with mobile payments, and is it a part of Faster Payments?
- **ACH Policies and Review Procedures and Agreements Review**
- **Unclaimed Property policies, procedures and necessary updates**

**Compliance Services**

At PAR/WACHA, it is our goal to help you mitigate risk while maintaining regulatory compliance in the payments arena. To realize this goal, we offer a wide-range of compliance services including audits, risk assessments, advisory, unclaimed property, and escheatment services. Our trained staff of AAPs goes above and beyond the basic requirements. We will not only offer solutions and staff training to ensure compliance and mitigate risk, but also help improve operational procedures and efficiency.

- Financial Institution ACH Audit
- Third-Party Sender ACH Audit
- ACH Risk Assessment
- Remote Deposit Capture (RDC) Risk Assessment
- Unclaimed Property Policy/Procedure Guidelines
- Owner Location Services
- Annual Unclaimed Property Reporting

“*What impressed me most about the Audit and Risk Assessment is the follow up and support PAR/WACHA provided AFTER the review. They have a sincere interest to help their clients improve their business practices and be successful.*”

– Jan Loo, VP Territorial Savings Bank, Honolulu Hawaii
Publications

PAR/WACHA offers a wide selection of printed and electronic publications designed to assist you in the development of your electronic payment programs and procedures. These publications were developed with your needs in mind and are available at economical rates.

Are you a WACHA Member? Don’t forget – one of your many member benefits includes access to a variety of free sample forms and agreements. Visit the Members Only tab at www.wacha.org to view our selection.

Publications can be ordered from our Online Store or you can fill out a hardcopy order form. Download the order form from the Online Store page or request one by contacting us: (800) 453-1843, info@wacha.org.

- NACHA Rule Books
- Sample Agreements & Policies
- Tools & Templates
- Audit & Risk Assessment Guides
- Handbooks
- Quick Reference
- Educational Offers & Resources

WACHA Committees

- **Education**: The WACHA Education Committee provides direction regarding PAR/WACHA’s educational offerings and publications to ensure our members’ needs are met.
- **Operations**: The Operations Committee reviews all NACHA’s RFCs and Ballots. This committee also reviews legislative issues and provides comments.
- **Fin Tech**: This committee will evaluate the different processes, products and services with Faster Payments and technology providers with the intent of identifying opportunities to provide education, training, audits, and other services and support to its members. This committee will also assist in the development of a vendor relationship program where our members will receive a discount for selecting an approved product or service and possible assistance with installation, implementation, establishment of monitoring and controls and development of audit and other procedures and practices.
- **Conference Planning Committee**: This committee provides guidance, direction and support in the planning and execution of the WACHA conference.
Webinars

Our webinars are interactive, allow time for live questions, and often include real case studies. They are an economical way to train multiple staff members at one time. Members can enroll in webinar training at 50 percent off, and the topics shine a light in all corners of the payments industry.

Webinar Training Topics:

- All Payment Types – ACH, Card, Check, Wire, Faster Payments
- Compliance & Risk Remediation
- Audits
- Unclaimed Property & Escheatment
- Origination
- Regulations
- Rule Changes
- Fraud
- Frontline Training
- Third-Party Senders
- Accredited ACH Professional (AAP) Courses
- National Check Professional (NCP) Courses
- Accredited Payments Risk Professional (APRP) Courses
- Lunch & Learns – These seminars are made available at no charge to encourage all of your personnel to become current on issues of significance to our members’ organizations.

Customizable Training

Don’t see the training you are looking for on our website? No Problem! Our Payment Experts will customize a training session specifically to suit your needs, in a manner most convenient for you including:

- **In-Person** – we will come out to your office
- **E-Learning via your Learning Management System (LMS)** – We will record your custom course right on your LMS
- **Webinar** – we will create a live or recorded video just for you

Payments Education Library

On Demand Training

Similar to a webinar, these on-demand training courses are available 24/7 and can be accessed multiple times for training on your terms – at your own pace, anytime, any day, from anywhere.

Courses are similar to a webinar and are 30 to 90 minutes in length. Modules are bite-sized sessions that focus on a specific topic and can be completed in 10 to 15 minutes.

Payments Education Library combines a visual presentation with presenter voice streaming. Sessions are led by Accredited ACH Professionals (AAP), National Check Professionals (NCP), Accredited Payments Risk Professionals (APRP) and industry experts, and many are designed to be used for continuing education credits.

Courses may contain reference and take away materials to be used immediately at your organization.

In-Person Training

Network with other Payment Professionals by attending our interactive in-person training sessions. Participate in hands-on exercises and share your experiences to promote a deeper understanding of the topic at hand.
Certificate Training Programs

NEW ACH Certificate

New to ACH and not ready for the AAP? This program is for payments professionals who understand the need for ACH experts in our evolving industry. The nine courses are all recorded for you to take at your own pace, plus the program includes a quiz to test your progress before the exam. Once you have completed the course and then passed the exam, you will be ACH Certified.

Accredited ACH Professional (AAP) Certification

AAPs are an elite group of highly-skilled professionals who are recognized for their electronic payments expertise and who have a strong competitive edge in functioning as effective partners in the business and financial arenas. The AAP accreditation is recognized as the gold standard in ACH excellence.

The AAP certification exam is conducted every year in October. PAR/WACHA offers a comprehensive preparation program and study kit, so those who want to become AAPs can walk through the exam doors with confidence in their ACH knowledge. If you don’t pass with our AAP Package we pay.

National Check Professional (NCP) Certification

The NCPC (National Check Professional Certification) program is sponsored by the Electronic Check Clearing House Organization (ECCHO). This designation recognizes professionals who have successfully proven a certain level of understanding of the current check payments landscape.

Having a NCP on staff will help your financial institution stay compliant, decrease losses, and be ahead of the curve! NCPs have proven knowledge in every significant aspect of the check payment system including: products and operations, relevant rules and laws, industry standards, and fraud and risk mitigation.

Accredited Payments Risk Professional (APRP) Certification

Becoming an APRP will help you to advance both your financial institution as well as your career. Having an APRP employee shows examiners that your Financial Institution is committed to risk management and regulatory compliance. As an APRP, you can rest assured that you will rise above the rest by exemplifying that you are committed to your payments-related profession and helping your employer remediate risk.

“Obtaining my AAP certification has been one of the most worthwhile things I have done for my Financial Institution in my 24 years as an employee. I could never have passed the examination the first time without the comprehensive AAP training program through WACHA. The program prepared me for the test by organizing large volumes of information into manageable sessions of focused instruction. I use the knowledge I acquired nearly every day, and know that I am a better resource for my co-workers, as well as providing more ‘hands-on’ involvement in the protection of the bank’s assets.”

– Carla Panosh, Assistant Vice President, WoodTrust Bank
WACHA’s Education Club

Maximize your training budget and meet your educational goals by joining WACHA’s Education Club. Our pre-paid Education Club allows you to register for multiple programs at a discount of up to 25 percent. The credits offered by this package may be used throughout the year by any of your staff members in any combination of half-day, full-day programs, and/or eligible webinars.

The Education Club runs on a calendar year basis. Unused credits cannot be carried forward to the next calendar year; therefore, we recommend that you plan your training in advance and make substitutions as needed.

Educational Events & Scholarships

Payments University

Whether you are new to the payments industry or desire a higher understanding of payments, the multi-track agenda provides targeted education through fundamental and advanced courses. Payments University is an intense, collegiate-style learning environment. This is a two-day training event filled with multiple payments topics in two tracks, basic and advanced. Attendees will receive 12.6 AAP credits and up to 3 NCP credits. This event is offered in both Wisconsin and Hawaii.

Electronic Payments Conference

WACHA’s Electronic Payments Pre-Conference and Conference hosts a number of prestigious speakers in the payments industry. Sessions frequently include Same Day ACH, cybersecurity, fraud, Faster Payments, mobile, and the current and upcoming trends in payments. Attendees of our annual conference find it is another great way to fulfill continued education credits.

Scholarships

Every year, PAR/WACHA provides our members an opportunity to win scholarships that pay admission to an industry event where they can gain additional knowledge on the payments scene.

To enter, individuals complete an essay as to why they should be awarded a scholarship. Scholarship winners receive free admission to one of the following events:

- The Payments Institute (NACHA)
- Payments University
- WACHA Conference
- Fraud Day or a Compliance Symposium

“I appreciate the ease of access for help, the option of involvement in processes (Rules and Ops, RFCs). Their education options are relevant, affordable and available to help meet both professional development and credit requirements as an AAP.”

– Member Survey Respondent