



## COMPLIANCE *Tools*

### ACH AUDIT GUIDES

- Financial Institution ACH Audit Guide
- Third-Party Sender ACH Audit Guide

### RISK ASSESSMENT GUIDES

- Financial Institution ACH Risk Assessment Guide
- Financial Institution RDC Risk Assessment Guide

### ORIGINATOR COMPLIANCE TOOLS

- Lawyer-Drafted Sample Agreements
- Originator Videos

Order these and more at:  
**wacha.org/publications**



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## COMPLIANCE services & tools



## Out with the **OLD**, in with the **NEW** ACH Audits.

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, and unclaimed property services to our members and beyond.

### New Risk Based ACH Audits

Maintain compliance by having an advisor from PAR/WACHA's trained staff of AAPs perform your annual ACH audit. Your advisor will be on site to answer any questions on the spot as well as provide any necessary training and solutions.

We offer a full-scale audit program to help ensure your complete compliance with the NACHA Operating Rules.

- A thorough review of ACH Operations
- Recommended solutions to ensure compliance, sufficient risk controls, and operational efficiencies
- Assessment and review of 31 CFR Part 210 and The Green Book
- A detailed post-audit report

### ACH/RDC Mobile Deposit Risk Assessments

As technology and payments products evolve, so do fraud schemes, operational challenges, and regulatory requirements. Because of this ever-changing payments landscape, it is critical that financial institutions understand their risks and build a management program to control them.

PAR/WACHA will help your financial institution comply with the FFIEC Guidance. You will receive a detailed report of the assessed risks with recommendations for mitigating controls. The easy-to-read report allows for you to add your execution strategy and completion date before presenting it to the Compliance Committee and Board of Directors.

### Third Party Sender Audits

Third parties pose additional risk to ACH participants and your financial institution is responsible for your third party sender(s) to be in compliance.

With our program, your third party sender(s) will receive the same quality service we give in the full-scale audit program. The audit(s) will uncover areas of noncompliance and risk while offering mitigating controls and solutions.



### MORE COMPLIANCE SERVICES FROM PAR/WACHA INCLUDE:

- **Review of Unclaimed Property Procedures**
- **Review of ACH Policies and Procedures**
- **Compliance Publications**
- **Bundle Now and Save!**

**PAR**  
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