

Publications Descriptions

Agreements

RDC Service Agreement

This publication is designed to assist users to identify and mitigate the risk in operating a remote deposit capture product. It is available in an electronic format only. (Item 202 on the WACHA Order Form)

Third-Party Sender Agreement

As more financial institutions look at ACH third-party sender relationships, they need to ensure that they put in place a comprehensive service agreement that goes beyond their standard ACH origination agreement. Now, you have access to a newly created Third-Party Sender Agreement that was designed to provide the protection your institution needs that no other agreement can deliver. This electronic file contains a customizable Microsoft Word document that includes the critical terms and conditions between your financial institution and the third-party sender. (Item 402 on the WACHA Order Form)

Forms

Check 21 Expedited Re-credit Claim Forms (25 per pack)

Under the Check 21 legislation, if a customer alleges that their account was improperly charged due to a substitute check, the customer may file an Expedited Re-credit Claim form. This 3-part form accommodates the customers' claim and request for re-credit and provides space for the claimant bank and the indemnifying bank to record their actions with regard to the claim. (Item 44 on the WACHA Order Form)

Direct Deposit Authorization Forms (100 per pack)

These authorizations are for companies looking for generic authorization forms that market ACH benefits to consumers. The green direct deposit authorization forms are single fold, 3 1/2 x 7".

Direct Payment Authorization Forms (100 per pack) (Item 10 on the WACHA Order Form)

These authorizations are for companies looking for generic authorization forms that market ACH benefits to consumers. The blue direct payment authorizations are bi-fold, 3 3/4 x 6 1/4". (Item 11 on the WACHA Order Form)

IAT OFAC Policy (Electronic file)

Do you have IAT built into your policy? Does your policy address returns and BSA/AML as it affects ACH? This IAT OFAC Policy will help your Financial Institution with training, procedures and record retention (electronic file). (Item 204 on the WACHA Order Form)

RDC Corporate Self Assessment Form

This publication is designed to assist users to identify and mitigate the risk in operating a remote deposit capture product. It is available in electronic format only. (Item 200 on the WACHA Order Form)

RDC Risk Management Policy

This publication is designed to assist users to identify and mitigate the risk in operating a remote deposit capture product. It is available in electronic format only. (Item 201 on the WACHA Order Form)

Guides

ACH Audit Guide

WACHA has available an ACH Audit Guide that takes you step-by-step through the audit process. The Guide is updated annually to address all current requirements of the ACH Operating Rules. This document is available in electronic format only. (Item 27a on the WACHA Order Form)

ACH Audit Guide for Originating Companies

This guide is designed to assist Originators or Companies to identify and mitigate their risk in an ACH environment. This is available in electronic format only. (Item 203 on the WACHA Order Form)

ACH Risk Assessment Guide

WACHA's ACH Risk Assessment Guide has been developed to help you meet regulatory and NACHA Rules compliance. The ACH Risk Assessment will help you determine your potential risks in handling AC payments, review the risks of originating with Third Party Senders, Information Technology, originators with Direct Access to the ACH Operator, Compliance Risk to include BSA/AML, OFAC and Regulation E, and additional payment risks. This guide is available in electronic format only. (Item 401 on the WACHA Order Form)

Elder Financial Exploitation Implementation Guide

This is designed to assist financial institutions in educating their frontline staff on Elder Financial Exploitation, i.e. how to detect the warning signs, the laws governing elder financial exploitation, what to do if the suspect elder financial exploitation is occurring, and how to become an "elder advocate." The kit contains the Implementation Guide, two PowerPoint presentations on CD-ROM, a sample of the consumer informational statement stuffer and the consumer informational brochure, and the Memorandum of Understanding. (Item 106 on the WACHA Order Form)

Guide to ACH Origination for FI's (Item 53 on the WACHA Order Form)

This is a must have for any FI wishing to establish and maintain successful ACH origination operations! This guide covers preliminary requirements, fundamental operations, and implementation concerns about specific ACH applications. Easy to use, this guide contains a section on ACH applications as well as ACH risk management, exposure limits, OFAC regulations, and the amended ACH audit criteria. Our Fast Start to ACH origination provides checklists for getting started quickly, plus the Appendix has sample forms, agreements, and a complete list of return, reject, and NOC codes. (Item 53 on the WACHA Order Form)

Guide to Implementing an Accounts Receivable Entry Program

This publication from NACHA - The Electronic Payments Association, will give you the information you the need to offer this option. Subjects covered include (2008): (Item 52 on the WACHA Order Form)

- Chapter 1: Introduction and Overview
- Chapter 2: Accounts Receivable Entries – Getting Started
- Chapter 3: Risk Management for Accounts Receivable Entries
- Chapter 4: Frequently Asked Questions
- Chapter 5: Sample Notification and Statement Language
- Chapter 6: The Automated Clearing House Network
- Chapter 7: Accounts Receivable Economic Framework

Guide to Implementing a BOC Entry Program

This publication from NACHA – The Electronic Payments Association will give you the information you need to implement this time- and cost-saving option. Chapters cover Originating Company, ODFI and RDFI perspectives,

including: benefits, economic incentives; NACHA Operating Rules and legal framework; getting started; risk management for BOC entries; frequently asked questions; sample notification and statement language; and BOC economic framework. (2007) (Item 104 on the WACHA Order Form)

Guide to Implementing a Point-of-Purchase Entry Program

The Guide to Implementing a Point-of-Purchase Entry Program has been developed by experts at NACHA - The Electronic Payments Association to help you take advantage of this application. In it you'll find everything you need to determine if a point-of-purchase debit entry program is right for your organization and how to comply with the NACHA Operating Rules that support these one-time consumer debits initiated at the point-of-purchase. Topics include:

- Background, benefits and economic incentives
- Issues for Originating Companies, ODFIs and RDFIs
- Risk Management issues
- Frequently asked questions from FI and Consumer perspectives
- Sample Forms/Receipts

Economic Frameworks (developed by NACHA's Electronic Check Council) for the point-of-purchase application from the Retail Merchant's/ Originator's, Collecting Bank's, Paying Bank's and Drawer's perspectives are also included. (2000) (Item 57 on the WACHA Order Form)

Guide to Implementing a Re-Presented Check Entry Program (Item 50 on the WACHA Order Form)

The Guide for Implementing a Re-Presented Check Entry Program has been developed by experts at NACHA to help you take advantage of this application. In it you'll find everything you need to determine if a re-presented check program is right for your organization and how to comply with the RCK rules. Topics include:

- Background, benefits and economic incentives
- Issues for originating companies to consider
- ODFI responsibilities
- RDFI responsibilities
- Consumer issues and rights

A handy cost/benefit analysis worksheet is also included, as well as lists of frequently asked questions from the financial institution and consumer point of view. The legal aspects of re-presented checks (what's legal, what's not, rights and limitations for all participants), and formatting requirements are also covered in depth. If you are a biller, retailer, third party service provider, ODFI, RDFI or legal counsel for any of these, you owe it to yourself and your customers to explore the benefits of this application. (2003) (Item 50 on the WACHA Order Form)

Guide to Implementing a Telephone-Initiated ACH Debit

This newly updated publication from NACHA – The Electronic Payments Association reflects Rule changes to the TEL SEC code, including the newest Rules effective September 16, 2011. Subjects covered include: (Item 54 on the WACHA Order Form)

Chapter One - Introduction & Overview Background on Telephone-Initiated (TEL) Entries

The ACH Network and TEL Entries Benefits of TEL Entries

Legal Framework

Chapter Two - Telephone-Initiated Entries: Getting Started

Getting Started

Obligations of ODFIs

Obligations of RDFIs

Chapter Three - Risk Management for TEL Entries

Overview

Originator Concerns

ODFI Risk Management

IAT Survival Guide

As of September 18, 2009, NACHA rules require every ACH payment entering or exiting the United States to be identified and formatted as an International ACH Transaction (IAT) and EACH transaction must be reviewed for OFAC compliance.

All U.S. financial institutions are affected by this rule, even those that do not currently send or receive international ACH payments as any financial institution may potentially receive an IAT transaction. Every financial institution needs to understand how it is impacted by the new NACHA rule. Penalties for non-compliance with OFAC's regulations can be severe.

The International ACH Transactions (IAT) Survival Guide has been developed by NACHA to assist your institution in complying with this significant Rule change. (2009)

Table of Contents

1. Overview – IAT Executive Summary
2. Why does this apply to your organization
3. OFAC Obligations
4. FI Responsibilities
5. Communications with the Corporate Originator
6. Best practices
7. Frequently asked questions
8. IAT scenarios
9. Technical standards and mapping
10. IAT and International Payment Standards
11. Glossary
12. Resources section

Image & RDC Resource Guide for FIs – rev. 6/08 (Electronic File or CD-ROM)

This Guide, provided as an electronic file or on CD-ROM, will assist those who are planning to offer Remote Deposit services to evaluate the benefits of doing so. It provides suggestions on how to choose a vendor, how to implement the technology, what should be in the agreement, and how to determine the best course to take when moving forward. (Item 103 on the WACHA Order Form)

Originator Training Kit

Educating your Originators can be a daunting task for ODFI's. How can you keep your Originator's up-to-date at an affordable cost? WACHA has your answer! Our new *Originator Training Kit* is provided to you electronically so you can train ALL of your Originators at one low price! (Item 205 on the WACHA Order Form)

The *Originator Training Kit* includes:

- Corporate Quick Reference Cards
- Sample Authorizations
- Originator Training Session (available to your corporate customers 24/7)

RDC Risk Assessment Guide

The Risk Assessment Guide is designed to help users apply the FFIEC Guidance to RDC to their organization. This risk assessment looks at your operations and helps you identify those that could lead to potential risk. WACHA'S RDC Risk Assessment includes a review of your institutions strategic plan, merchant agreements, RDC risk policy,

your contingency plan, and monitoring of your customer's residual risk. This Guide is an Electronic file but is available in hard copy at a higher cost. (Item 61a on the WACHA Order Form)

Third Party Sender ACH Audit Guide

The Third Party Sender ACH Audit Guide is designed to assist Third-Party Senders to conduct an audit as required by the NACHA Operating Rules. The audit worksheets offer audit tips to help make the audit process a little easier. The CD includes the audit worksheets and an audit report. (2012) (Electronic file) (Item 403 on the WACHA Order Form)

Third Party Senders & The ACH Network – An Implementation Guide

This publication from NACHA – The Electronic Payments Association provides a review of the variations in legal requirements and processing obligations relating to the origination of ACH entries when a Third-Party Service Provider, acting as a Third-Party Sender, is involved in the origination of transactions through the ACH Network. *Third Party Senders & The ACH Network: An Implementation Guide* is designed primarily for use by Originators, ODFIs, and those Third-Party Service Providers that act in the specific role of Third-Party Senders as defined by the *NACHA Operating Rules*. (Item 42 on the WACHA Order Form)

Handbooks

ACH Risk Management Hand Book

A Comprehensive Guide to ACH Risk Issues and Control Procedures - ACH participants must take action to control risk in any payment system – including ACH. This edition explains the types of ACH payments risk, assesses the operational implications, and provides best practices for developing an effective risk management program. In addition, ten case studies are included to offer realistic examples to assist you in evaluating and implementing your risk control program. (2010) (Item 3 on the WACHA Order Form)

Regulation E Book- Guidelines for ACH Compliance

This book is intended to help you understand and comply with Regulation E, as it applies to Automated Clearing House (ACH) transfers, which reflects the regulation and official interpretation of the regulation by the staff of the Board of Governors of the Federal Reserve System. This book is not intended to provide legal advice to your institution on the application of the Electronic Funds Transfer Act and Regulation E. You should consult your legal counsel on that question, as well as on any other changes in the regulation and its interpretation by the Federal Reserve.

Section II provides key Regulation E/NACHA terms and definitions and shows the differences in usage between NACHA and Regulation E. Section III considers three different kinds of disclosure requirements and sets forth procedures for error resolution. A convenient flow chart graphically demonstrates this process. A Guide to Reg E Statement Requirements is also included in this section and contains informational sample statements. Four sample transactions - two debit and two credit - are also included. (Item 31 on the WACHA Order Form)

Revised Uniform Commercial Code Article 4A and the Automated Clearing House System

Evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. For financial institutions and corporations that handle ACH wholesale credits. (1997) **Currently being updated not in Stock** (Item 47 on the WACHA Order Form)

Risk Management for Internet, Telephone and Electronic Check ACH Payments

The Guide is arranged to provide an overview of the ACH Network and risk issues involved to assist those new to the ACH Network. Subsequent chapters address the specific risk issues related to Internet, Electronic Check and Telephone-Initiated ACH payments from the Originator, ODFI and RDFI perspectives. (2011) (Item 77 on the WACHA Order Form)

Manuals

ACH Compliance Manual

Everything you always wanted to know about compliance, but were afraid to ask or couldn't find. This comprehensive manual covers authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and much, much more. Helpful compliance tips are included as well as a resource list and glossary of terms. (2010) (Item 2 on the WACHA Order Form)

ACH Procedures Manual Template

Provided in an electronic format, this manual is designed to assist you with the creation and documentation of your internal ACH procedures. This fully customizable document contains an ACH a Glossary of Terms, ACH Contact Information, Sample Policies, Exception Handling requirements and a template for documenting your internal procedures with regard to Risk Management, Reconciliation, Training, Contingency Planning and auditing from both the receiving and origination aspect. (Item 33c on the WACHA Order Form)

Miscellaneous

ACH Pro Training CD

ACH Pro is a self-paced, computer-based training tool developed to increase knowledge of ACH. This program provides ACH and EFT professionals with a unique method of measuring knowledge of ACH and understanding which areas require additional improvement

ACH Rule Book Tabs (set of 25)

Convenient, self-stick tabs to quickly identify the sections you reference most frequently. Mark SEC codes, Return Reason Codes, NOC Codes, formatting tables and other important sections of the ACH Rules book. (Item 58 on the WACHA Order Form)

Elder Financial Exploitation Tri-fold Brochure (100 per pack)

This brochure is designed to be used to educate the elderly on elder financial exploitation and to make them aware of the warning signs, how to protect themselves, and who to call for help if they suspect they're being exploited. (Item 107 on the WACHA Order Form)

Quick Reference

IAT Quick Reference Cards (5 cards per set)

A five-card series: General Information, RDFI Responsibilities, ODFI Responsibilities, Gateway Operator Responsibilities, IAT File Format Details, and Transaction Flows Diagrams. These colorful and durable desktop reference cards provide fingertip access to critical information for proper handling of these IAT items. These detail cards are a must for all financial institutions. (Item 305 on the WACHA Order Form)

Quick Reference Cards for Exception Handling (15 cards per set)

These spiral bound cards serve as a quick reference guide to ACH returns requirements and codes. The information is sorted by return reason, making the task of determining the correct Return Reason Code to be used much easier. In addition, the document contains a Glossary of Return Terms and the requirements for returning Government and Cross Border entries, Notifications of Change as well as ACH return timeframes and record retention requirements. All ACH and Frontline personnel should be provided with a set of these handy reference cards. (Item 23 on the WACHA Order Form)

Quick Reference Cards for Government Benefit Payments

Quick Reference Cards for Government Benefit Payments contain the information you need when processing your government exceptions. These cards are durable for your desktop and right at your fingertips to get all the critical information for handling government exceptions. These detailed cards are a must for every financial institution.

Quick Reference Cards for Originators (Electronic File – Does not include hard copy)

Our Quick Reference Cards for Originators were designed to help your originators with exceptions such as; returns, noc's, reversals, and the rules they need to follow (electronic file).

Quick Reference Guide for Frontline (Electronic File, includes Frontline & Check 21 Q&A)

This guide combines the information found in WACHA's ACH Procedures Manual template for Frontline with the Frontline Staff Quick Reference Cards to create a new user-friendly guide to assist your frontline staff with information they need to handle calls and inquiries from your account holders regarding ACH, Substitute Checks, and Remotely Created Checks. The guide is provided in the form of a CD and contains an overview of the ACH Network, Funds availability requirements, how to handle customer requests as it relates to stop payments, authorization revoked and unauthorized payment, Government payments, Remotely Created and Substitute Checks and a Glossary. (Item #28 on the WACHA Order Form)

NACHA Operating Rules (available in hard copy and one CD-ROM)

The *2011 NACHA Operating Rules* reflects the results of the Rules Simplification initiative. Previously organized around major topics, the simplified *Rules* framework is structured around the rights and responsibilities of participants in the ACH Network. In organizing the *Rules* around the types of participants, the new *Rules* set acknowledges the major roles played by originating and receiving financial institutions and dedicates large sections to each of these roles. The redrafted *Rules* use clear, straightforward, and consistent language throughout to help make them more easily understood and information easier to find.

NACHA Operating Rules –Corporate Edition (available in hard copy and one CD-ROM)

The *2012 NACHA Operating Guidelines, Corporate Edition* includes excerpts from the *NACHA Operating Guidelines* that are important to Corporations. Refer to the Guidelines for originator roles and responsibilities within the ACH network and an overview of various Standard Entry Class Codes. In addition, the *NACHA Operating Guidelines – Corporate Edition* offers details on the legal framework of the Rules, Third-Party Service providers, OFAC compliance, and a brief history of the development of the ACH Network.