

WACHA HAS TOOLS TO ASSIST YOU

In addition to its services, WACHA also provides an array of printed and electronic publications to assist you in the development of electronic payment programs and procedures. These publications were developed by WACHA specifically with the needs of its membership in mind. The following items are available for purchase from WACHA:

Guides/Manuals –

ACH Audit Guide – The ACH Operating Rules require that every participant in the ACH Network perform an ACH audit by December 1st of each year. WACHA has available an ACH Audit Guide that takes you step-by-step through the audit process. This document is available in either a hard copy or online in an electronic format for ease in use. The Guide is updated annually to address all current requirements of the ACH Operating Rules. (Item #27(a)(b) on the WACHA Order Form)

ACH Procedures Manual Template – Provided in an electronic format on a CD-ROM, this manual is designed to assist you with the creation and documentation of your internal ACH procedures. This fully customizable document contains an ACH 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 #33 on the WACHA Order Form)

Image & RDC Resource Guide for FIs – This Guide, provided in an electronic format on a 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)

Quick Reference Guide for Frontline – 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 payments, Government payments, Remotely Created and Substitute Checks, and a Glossary. (Item #28 on the WACHA Order Form)

RDC Risk Assessment Guide – The Risk Assessment Guide is designed to help users apply the FFIEC Guidance for 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 available both as a hard copy or on a CD-ROM. (Item #61 on the WACHA Order Form)

Reference Cards –

Returns/Retention Quick Reference Cards (12 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 and 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)

Statement Stuffers/Brochures –

Business Check Conversion Statement Stuffers (sold in packs of 250) – Check conversion via the ACH (ARC or POP) is becoming more and more commonplace. This statement stuffer (similar in size and design to our other consumer statement stuffers) is designed to be included in the periodic statement and explains to the consumer how checks presented in person at the point-of-purchase or dropped in a lockbox might be converted to ACH entries. It also explains how to “opt out” of check conversion if they so desire. (Item #13 on the WACHA Order Form)

Check 21 Consumer Statement Stuffers (sold in packs of 250) – This statement stuffer is designed to educate the consumer by explaining what the Check 21 legislation is and graphically illustrating what a substitute check looks like. (Item #41 on the WACHA Order Form)

Check 21 versus E-Check Consumer Brochures (sold in packs of 100) – Consumers are confused regarding the difference between Check 21 and e-check applications such as ARC. This tri-fold brochure explains (in an easy to understand Q/A format) the difference between a check converted to a paper instrument (a substitute check) under Check 21 and a check converted to an ACH item (an ARC entry), as well as their rights and obligations if an error or dispute arises. (Item #43 on the WACHA Order Form)

Consumer Education Statement Stuffers (sold in packs of 250) – Five versions of this statement stuffer are available to help you educate your customers regarding each of the latest ACH applications (i.e. ARC, POP, RCK, BOC and WEB/TEL). These statement stuffers are sized and designed to be included in the periodic statement and explain how each of these entries transpire, what the consumers’ rights and obligations are and what the consumer should do if there should be an error or dispute. (Item #s 24, 25, 26, 100 and 40 on the WACHA Order Form)

Elder Financial Exploitation Information Statement Stuffer (sold in packs of 250) – This two-sided statement stuffer is designed to alert your customers and the caregivers to the elderly about elder financial exploitation, and who to call to report it. (Item #105 on the WACHA Order Form)

Elder Financial Exploitation Information Brochure (sold in packs of 100) – This tri-fold 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)

Forms/Tool Kits –

Check 21 Expedited Re-Credit Claim Forms (sold in packs of 25) – 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)

Elder Financial Exploitation Implementation Kit – This kit 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 they 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)

Telephone-Initiated Authorization Confirmation Forms – This two-part form is designed to help you meet the necessary NACHA Operating Rules disclosure/confirmation requirements with regard to transactions which have been authorized via the telephone. (Item #39 on the WACHA Order Form)

**For pricing and to order any of the above,
go to the Order Form at www.wacha.org/publications/**