

## Making Payments Education Easy

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The biggest benefit with **Education on Demand** is that for the price of one registration, you can access the seminar any time, any day for one or more staff. As long as the PC has a broadband connection, a Webcast seminar can be accessed from the office, at home, or on the road.

### Access to timely ACH education is now at your fingertips and in your control.

Webcast Benefits	Technical Requirements
<ul style="list-style-type: none"> <li>• Training happens when and where you want it.</li> <li>• Registration options include single or multiple accesses.</li> <li>• No travel expense.</li> </ul>	<ul style="list-style-type: none"> <li>• Windows 95/98/2000/NT/XP (Note: Macintosh and UNIX are not supported)</li> <li>• High resolution (800X600 minimum) color video card and monitor</li> <li>• 64 megabytes of RAM for high quality reception (48 megabytes of RAM is possible, but not recommended)</li> <li>• Microsoft Internet Explorer 4.0 or later; Netscape Navigator 4.7 or later</li> <li>• Microsoft Media Player 6.4 or later with sound card and Speakers</li> </ul>

### Pricing

One Education on Demand Seminar	\$175
One Education on Demand Seminar viewed up to 5 times	\$575

Train multiple staff on one seminar at one time or train multiple staff at different times.

### Seminars Offered

Introductory	Intermediate	Advanced
Demystifying the ACH Rule Book	Network Rules Enforcement Process	Comprehensive ACH Risk Management Strategies
Basics of ACH Origination	ACH Risk for Cash Management Personnel	IAT: Formatting and System Impact
Introduction to ACH	ACH Risk for RDFIs	Bits & Bytes: ACH Formats
ACH Exception Handling	ACH Risk for ODFIs	ACH Audit for RDFIs
Echecks	Setting Up Financial Institution Agreements	ACH Audit for ODFIs
ACH Customer Service	NACHA Adjustment Entries vs. Regulation E Error Resolution	
ACH Payments and the Green Book	IAT Overview	
	IAT for ODFIs	

## Webcast Library

## Introductory Sessions

### Demystifying the ACH Rule Book

**Running Time: 40 Minutes**

**Target Audience:** *New ACH Personnel, ACH Operations, Compliance/Risk, Cash Management Sales, Audit*

#### What You Will Learn:

To those new to the ACH process, and even for ACH "veterans," the contents of the ACH Operating Rules Book can be intimidating. This session is designed to familiarize the viewer with the organization and structure of the book, explaining the various sections and contents of both the Operating Rules and Guidelines. Also addressed are the many additional resources contained within this annual publication. This session is especially helpful for anyone new to the ACH process, and can serve as a valuable "refresher" for seasoned ACH professionals. ([Click here](#) to register)

### Basics of ACH Origination

**Running Time: 85 Minutes**

**Target Audience:** *ACH Operations, Compliance/Risk, Cash Management Sales, Audit*

#### What You Will Learn:

This basics seminar provides an overview of ACH Origination processes. It is designed to appeal to a broad section of financial institutions, from smaller institutions not currently originating to larger institutions with significant origination business.

Participants will be provided with a broad overview of the ACH Origination business, with a focus on corporate Originator support. Topics covered will include critical considerations for creating effective ACH Origination policies, agreements and risk management safeguards (including establishment of exposure limits for each origination application), analyzing ACH Origination processing alternatives, and establishing effective and secure procedures for day-to-day operations and customer service. ([Click here](#) to register)

### Introduction to ACH

**Running Time: 75 Minutes**

**Target Audience:** *ACH Operations, Call Center Personnel, Customer/Member Services, Cash Management Sales*

#### What You Will Learn:

Do you understand the responsibilities and warranties required of each ACH participant? This seminar focuses on the ACH Operating Rules, Federal Regulations, UCC4A, OFAC and Exception Processes. Procedures for handling Federal Government ACH payments, NACHA's Rules Enforcement procedure, as well as the fundamental types of risk associated with processing ACH transactions are also discussed. ([Click here](#) to register)

### ACH Exception Handling

**Running Time: 85 Minutes**

**Target Audience:** *ACH Operations, Call Center Personnel, Customer/Member Services*

#### What You Will Learn:

With billions of transactions processed annually, the ACH provides complete, accurate and speedy processing in an automated environment. However, when an ACH payment is unable to be processed, the result is an "exception item." If the item is not

appropriately handled, the institution could experience a financial loss. Register for this webcast and find out the most effective ways to handle exceptions and how to effectively minimize the risk of loss. ([Click here](#) to register)

## **ACH Payments and the *Green Book***

***Running Time: 75 Minutes***

***Target Audience:*** ACH Operations, Call Center Personnel, Customer/Member Services

### **What You Will Learn:**

Federal government ACH payments are subject to the same rules as private industry ACH payments, ***but with exceptions***. The Federal Government's rules are found in the Code of Federal Regulations (31CFR 210), known as the "Green Book", although it's not green, and it's no longer a book! Knowing these exceptions and how they affect correct processing in such areas as reclamations, enrollments, and return entries has an impact on the efficiency of a financial institution's ACH operations and on preventing unnecessary losses.

This webcast consists of the fundamentals of processing Federal Government ACH payments such as automated (ENR), paper and paperless enrollments, notifications of change (NOC), death notification entries (DNE), and return items. It also identifies who is liable when a payment is posted to an incorrect account, identifies when the name of the payee does not need to appear on the title of the account, explains what to do when payments are returned in error, and defines "commercially reasonable business practices." ([Click here](#) to register)

## **ACH Customer Service**

***Running Time: 90 Minutes***

***Target Audience:*** Call Center Personnel, Customer/Member Services, ACH Operations, Cash Management Sales

### **What You Will Learn:**

Is your Frontline staff prepared with the knowledge they need to answer your customer's ACH questions? Don't miss this opportunity to educate the most vital people in your branch, the ones who represent your organization to your customers. This session provides an overview of the ACH network, including defining the participants and explaining the transaction flow, explains consumer's rights and how these transactions differ from corporate & government transactions. Unique customer service situations involving electronic check applications are discussed as well. ([Click here](#) to register)

## **E-Check Applications**

***Running Time: 80 Minutes***

***Target Audience:*** ACH Operations, Customer/Member Services, Call Center Personnel, Cash Management Sales, Audit

### **What You Will Learn:**

Become familiar with the different check products that are being converted to ACH debits. Learn about the latest issues relating to electronic checks *including the conversion of business checks* at the Point of Purchase and A/R Truncation. Understand the differences in check regulations versus ACH regulations. Understand how TEL and WEB fit into the e-Check environment.

Although we have become more comfortable with Re-presented Checks (RCK) through the ACH system, we are now seeing other ways that checks are being "electronified." This seminar looks at Point of Purchase, which will include a discussion of its uses *and misuses*, and Lockbox Conversion (ARC), where the ACH system is also being used to eliminate checks or the need for check processing. We also describe requirements for processing WEB & TEL transactions. ([Click here](#) to register)

## Intermediate Sessions

### Network Rules Enforcement Process

**Running Time: 55 Minutes**

**Target Audience:** *Compliance/Risk, Audit, Legal, ACH Operations, Cash Management Sales*

#### What You Will Learn:

This seminar examines in detail the processes and options to enforce the NACHA Operating Rules. The background of the rules enforcement process, the modifications to the classification of rules violations, and the substantial increases in fine amounts are covered. ODFIs suspected of receiving an unacceptable level of "unauthorized" return entries are now required to provide specific information to NACHA, upon request. These requirements, and the on-going monitoring of such suspect Originators, are discussed. Current rules enforcement procedures, as well as an examination of NACHA arbitration procedures as an alternative to the rules violation process, are examined. ([Click here](#) to register)

### ACH Risk for Cash Management Personnel

**Running Time: 90 Minutes**

**Target Audience:** *Cash Management Sales, Compliance/Risk*

#### What You Will Learn:

Do your Cash or Product Management personnel know all they **need** to know about the ACH services they are selling? Are they aware of the rules changes affecting corporate originators? With the selling of ACH services and the many types of applications comes the challenge of being able to educate your originators. Arm your Cash and Product Management staff with the proper knowledge of the ACH to protect your institution, while giving them more products and services to offer clients. ([Click here](#) to register)

### ACH Risk Management for RDFIs

**Running Time: 75 Minutes**

**Target Audience:** *ACH Operations, Compliance/Risk, Audit, Cash Management Sales*

#### What You Will Learn:

Financial institutions of all sizes need to be aware of ACH risk factors, and each financial institution needs to manage their risk to minimize potential losses. Rapid growth, change, and new and evolving participant responsibilities are prevalent ACH trends representing increased risk. In addition, ACH volume growth has been primarily fueled by higher-risk consumer debit applications. Accordingly, regulatory agencies have called for risk management enhancements, with plans to target ACH compliance, risk management policies, and operations procedures in future financial institution examination reviews. Is your financial institution prepared to demonstrate enhanced risk management for ACH Network activities? This session will cover risks associated with processing transactions from the RDFI side as well as how to mitigate these risks. ([Click here](#) to register)

### ACH Risk Management for ODFIs

**Running Time: 75 Minutes**

**Target Audience:** *ACH Operations, Compliance/Risk, Audit, Cash Management Sales*

#### What You Will Learn:

This session provides an overview of ACH risk for ODFIs. Topics to be covered will include risk management safeguards (including the establishment of exposure limits for each origination application), analyzing ACH Origination processing alternatives, and

establishing effective and secure procedures for day-to-day operations and customer service. It will also go into detail about the specific warranties of the ODFI. Financial institutions of all sizes need to be aware of ACH risk factors. Each financial institution needs to manage their risk to minimize potential losses. ([Click here](#) to register)

## **Setting up Financial Institution Agreements**

**Running Time: 60 Minutes**

**Target Audience:** *Legal, Cash Management Sales, Compliance/Risk, Audit*

### **What You Will Learn:**

Electronic payments continue to thrive, and as a result, more legal issues have arisen. We are all working on better ways to manage risk but how are we communicating that to our origination customers? If you don't put your expectations in writing, they won't hold up in a court of law. You must take the necessary steps to cover yourself from liability. This seminar helps you keep abreast of changes in electronic payments law and helps you apply best practices with your customers. ([Click here](#) to register)

## **NACHA Adjustment Entries vs. Regulation E Error Resolution**

**Running Time: 70 Minutes**

**Target Audience:** *ACH Operations, Call Center Personnel, Risk/Compliance, Audit*

### **What You Will Learn:**

Are you confused over your obligations to adjust consumer "unauthorized" entries, depending on whether you are operating under NACHA rule provisions or Regulation E? Both sets of rules detail procedures for resolving situations involving "unauthorized" consumer transactions, but the procedures, time frames, and financial institution obligations are significantly different. Proper procedures for handling account inquiries under both the NACHA adjustment rules and Regulation E Error Resolution Procedures will be thoroughly discussed, with an emphasis on how the account holding institution can limit its liability for loss and still provide excellent customer service. A basic understanding of ACH processes is suggested. ([Click here](#) to register)

## **IAT Overview**

**Running Time: 60 minutes**

**Target Audience:** *Cash Management Sales, Wires, International Banking, ACH Operations, Risk/Compliance*

### **What You Will Learn:**

On September 18, 2009, the most significant ACH rule amendment in recent years will become a reality with the implementation of the IAT Standard Entry Class Code. This session covers the background of the new rule, roles of the "Gateway" Operators, formatting requirements and issues surrounding regulatory compliance. These changes are substantive, complicated, and mandated by OFAC. As a Financial Institution, you must be aware of your responsibilities under the new rules. This session will help you prepare for the impact of IAT. ([Click here](#) to register)

## **IAT for ODFIs**

**Running Time: 60 minutes**

**Target Audience:** *Cash Management Sales, International Banking, ACH Operations, Risk/Compliance*

### **What You Will Learn:**

New rule requirements make it imperative that Originators of IAT transactions be able to correctly identify when an entry is, and is not, considered an IAT transaction. That determination is based primarily on whether a financial "entity" not subject to the territorial laws of the United States is party to the transaction at any point in the payments process. This session will provide several detailed scenarios to help participants understand when a specific payment transaction involving the U.S. ACH Network would be deemed an International ACH Transaction (IAT) or a domestic ACH transaction. Financial agencies are primarily intended to mean depository financial institutions, but also cover money transmitting businesses to the extent they are involved in the payment transaction. ([Click here](#) to register)

## Advanced Sessions

### Comprehensive ACH Risk Management Strategies

**Running time: 70 Minutes**

**Target Audience:** Risk/Compliance, Legal, Cash Management Sales

#### What You Will Learn:

Developing a structured, fully-integrated ACH risk management strategy is critical for ACH network participants. This session will fully examine the risk reduction suggestions outlined in the Office of Comptroller of the Currency's bulletin 2006-039: Automated Clearing House Activities, Risk Management Guidance. Topics include: risk management systems and controls, reporting to board of directors, audit considerations, high risk activities, elements of a risk strategy, and much more. Also examined is NACHA's Risk Management Strategy, which incorporates many elements of the OCC guidance into its suggested "best practices" in ACH risk management. ([Click here](#) to register)

### IAT: Format and System Considerations

**Running Time: 60 Minutes**

**Target Audience:** ACH Operations, IT/Systems, Compliance

#### What You Will Learn:

This session details substantial modifications to the Company/Batch Header, Entry Detail, Addenda Record, Return, and Notification of Change formats related to IAT transactions, and highlight areas of information that will require specific attention of your data processing/IT departments. (For instance, the Originator Name field moves from the Batch Header Record to the Second IAT Addenda Record, and will require a programming change in order to ensure this data appears on the customer's statement). There remains an optional Addenda Record established for the provision of remittance information, as well as a new Addenda Record to provide for Foreign Correspondent Bank information. ([Click here](#) to register)

### Bits & Bytes - ACH Formats

**Running time: 80 Minutes**

**Target Audience:** IT/Systems, ACH Operations

#### What You Will Learn:

The devil is in the details. This webcast focuses on the intricacies of the ACH Record Formats. We will take you on a comprehensive and detailed review of the field purposes & constructs with discussion of the specific field values, commonly experienced problems, and tips for optimizing ACH Network participation. ([Click here](#) to register)

### ACH Audit for RDFIs

**Running time: 75 Minutes**

**Target Audience:** *Audit, Compliance/Risk, Legal, ACH Operations*

**What You Will Learn:**

The review of ACH audit programs is identified as the number one priority for examiners under guidelines published by the Federal Financial Institutions Examination Council. Changing technologies, expanding payment services and rapidly growing transaction volumes in today's ACH environment require greater diligence by audit, compliance and operations personnel. This session focuses on specific audit requirements of all financial institutions that participate in the ACH network, from the perspective of receiving ACH transactions. Instructors thoroughly review each audit point and provide specific information on how to properly test for compliance. ([Click here](#) to register)

**ACH Audit for ODFIs**

***Running time: 80 Minutes***

**Target Audience:** *Audit, Compliance/Risk, Legal, ACH Operations, Cash Management Sales*

**What You Will Learn:**

Changing technologies, expanding payment services and rapidly growing transaction volumes in today's ACH environment require greater diligence by audit, compliance and operations personnel both to insure compliance and maintain the integrity of risk management, security systems and procedural controls. This session focuses on ACH Rule audit requirements specific to the origination of ACH transactions. Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the ODFI. Key guidelines for ensuring Originator compliance with ACH Operating Rules are also shared. ([Click here](#) to register)