

# **2010 Session Descriptions**

The training sessions described below may be offered by WACHA in the form of an in-person training session at a designated location, or as a webinar. Additionally, some of these sessions may be offered as a series, i.e. each session in the series covers a specific area within that topic. For complete details on how, when and where WACHA's training is being offered, go to the Training Schedule.

## **ACH BASICS**

### ***Introduction to ACH (Webinar)***

*This webinar is designed as an introduction to ACH processing and will give anyone new to ACH an understanding of how the network functions.*

*Participants will learn:*

- *The participants in the ACH network*
- *Industry acronyms and their meanings*
- *The general processing flow of an ACH transaction*
- *Overview of exception handling*
- *Introduction to Federal Government Payments*

*Who should attend: Individuals new to ACH Operations and Frontline Personnel*

### ***ACH Primer for Frontline/Customer Service Staff (Webinar)***

*Your frontline staff is usually your account holder's first point of contact and handles their inquiries. Frontline staff must have a basic understanding of how ACH works to handle these inquiries and provide error resolution solutions. This session (scheduled before or after regular business hours so all your staff can attend) will provide an overview of the ACH Network to ensure exceptional customer service when dealing with ACH payments. This session will include:*

- *ACH Basics*
- *The difference between a Stop Payment, Authorization Revoked and Unauthorized transaction*
- *The basics of Government Payments*

*Who should attend: Tellers and Teller Supervisors, All Retail and Customer Service Personnel*

## **RECEIVING DEPOSITORY FINANCIAL INSTITUTION (RDFI)**

### ***RDFI 101: RDFI Roles & Responsibilities (In Person or Webinar Series)***

*A typical day for an Receiving Depository Financial Institution (RDFI) can be demanding, to say the least. This session will define the responsibilities of the RDFI and provide guidance on how to properly process incoming ACH transactions according to the ACH Rules.*

- *The participants of the ACH network*
- *Warranties and Obligations of the RDFI*
- *Standard Entry Class Codes and how they apply*
- *Fund Availability*
- *Exception processing*
- *Overview of Government payments*

*Who should attend: ACH Operations, AAP Candidates, ACH Auditors*

### ***RDFI 102: RDFI Exception Handling/Return Processing (Webinar series)***

*Unposted items, Stop Payments and Unauthorized entries are all ACH challenges financial institutions must deal with on any given day. This session will address these issues and how to handle them according to the ACH rules. We will use scenarios and case studies to train staff to respond knowledgeably to these situations.*

*We will look at the following areas:*

- *ACH Return Reasons and Timeframes*
- *Authorization based returns*
- *Proper usage of the WSUPP form*
- *ACH Operator rejects*
- *Stop Payment vs. Revoked Authorization or Unauthorized transaction*

*Who should attend: ACH Operations, AAP Candidates, ACH Auditors*

### ***RDFI 103: Effective Exception Handling (In Person)***

*There are billions of ACH and check/image transactions processed annually with the average amount of an ACH being \$1,900 and a check approximately \$1,300.00. When an entry is unable to be processed the result is an "exception". Handling these exceptions is the most common source of loss. This session will train staff to respond knowledgeably to reduce workload and save valuable time and money.*

*On the ACH side we will look at the following areas:*

- *ACH Return Reasons and Timeframes*
- *Authorization based returns*
- *Proper usage of the WSUPP form*
- *ACH Operator rejects*
- *Stop Payment vs. Revoked Authorization or Unauthorized transaction*
- *Substitute check and Remotely Created Check returns*

*On the check/image side the instructor will take you through*

- *Adjustment error types and how to receive the quickest response from the Federal Reserve*
- *How to complete the request form*
- *The steps to take to escalate your difficult cases for quick resolution*
- *How are duplicates to be handled and what if I use the ECCHO rules vs the FRB?*
- *How do I handle Remotely Created Checks that are unauthorized?*
- *What if there is no Bank of First Deposit on the image or in record 26?*

*Who should attend: ACH Operations, Check Operations, AAP Candidates, ACH Auditors*

### ***RDFI 104: Government Payments and ACH (Webinar series)***

*ACH Federal Government Payments are subject to the same rules as the private industry, but with exceptions which can affect the liability of your financial institution. A representative of FMS will help us clarify the responsibilities of the RDFI and focus on how to limit your financial institution's liability as we take you step-by-step through the Government Green Book ... the Federal Government's version of the ACH Rules.*

*During this session you will learn:*

- *How the Government's rules differ from the ACH rules*
- *How to enroll an account holder to receive Government payments via the ACH*
- *How to handle Returns, DNEs, NOCs and the required timeframes*
- *How to handle Government Reclamations*
- *How to handle reports of "non-receipt of items"*

*Who should attend: ACH Operations, Branch Personnel, Compliance Officers, AAP candidates, ACH Auditors*

### ***RDFI 105: DNEs & Reclamations (Webinar)***

*If an accountholder dies, how should you handle incoming ACH entries? This session is designed to provide a better understanding of commercial debit entries, government payments and both corporate and government reclamations. You will learn:*

- *The rules on reclamations both Government and Corporate*
- *How to handle reclamations and DNEs*
- *Constructive knowledge of death versus actual knowledge of death*
- *Procedures to handle ACH payments once you have knowledge of death*

*Who should attend: ACH Operations, Customer Service, Branch Personnel, AAP Candidates*

### ***RDFI 106: Tax Refunds-Posting & Exceptions (Webinar)***

*As a RDFI incoming Tax Refunds, both State and Federal, can occasionally be a challenge. You want to make sure you handle refund exceptions correctly to minimize the risk to your financial institution. In this webinar you will learn the answers to these questions:*

- *What happens when the name and account number do not match?*
- *What happens if the account is closed or the customer/member is deceased?*
- *What happens if the payment posts to the wrong account? Who is at fault?*
- *What are the rights and obligations of the RDFI, customer and tax preparer?*

*Who should attend: ACH Operations, branch personnel, Compliance Officers and AAP candidates  
AAPs will earn 1.8 AAP credits.*

### ***RDFI 107: What is Truly Unauthorized? The Rights of the RDFI (Webinar)***

*NACHA has changed the definition of Unauthorized as it relates to the rights and responsibilities of the RDFI. This session will compare and contrast the ACH Rules and Regulation E definitions of Unauthorized and look at the proper procedures for error resolution. We will also delve into the Authorization Revoked vs Stop Payment issue as addressed by both Reg E and the ACH Rules.*

*Who should attend: ACH Operations, AAP Candidates, ACH Auditors*

## **ORIGINATING DEPOSITORY FINANCIAL INSTITUTION (ODFI)**

### ***ODFI 101: ODFI Roles & Responsibilities (In Person or Webinar Series)***

*This session will help ODFIs understand their role in the ACH network. Under the ACH Rules, the ODFIs assume all warranties when they send files into the network on behalf of the originators. This session will help ODFIs make good decisions when it comes to establishing relationships with originating companies along with the risk management processes that need to be in place. We will walk through a day at the ODFI, from file receipt to handling returns and settlement.*

*This session will include:*

- *Basics of the ACH network and participants*
- *Terminology and benefits of origination*
- *Origination Risks and responsibilities*
- *Agreements/Exposure limits*
- *File Formats*
- *File Processing*
- *Warranties and obligations*

*Who should attend: ACH Operations, AAP Candidates, Business Account Officers, ACH Auditors,*

### **ODFI 102: ODFI Exception Handling (Webinar)**

*Failure to respond to NOCs is still the number one rules violation according to NACHA statistics. This session is designed to address the returns received by the ODFI and how to assist your Originators to respond to return entries and NOCs. This session will address:*

- *NOCs*
- *Returns/Re-initiation*
- *Originator and ODFI Warranties and Obligations with regards to returns*

*Who should attend: ACH Operations, AAP Candidates, ACH Auditors*

### **ODFI 103: Managing Third Party Relationships and Risk (Webinar)**

*This session will help participants understand their obligations and rights when dealing with Third Party Service Providers. Growth in the ACH Network has given rise to Third Party Senders. This session will differentiate between Third Party Service Providers, Third Party Processors and Third Party Senders and what how each effect the FI. We will answer the questions, “Which party is my Financial Institution in the transaction?” and “What agreements are needed?” This session will benefit both operations as well as management.*

*Who should attend: ACH Operations, AAP Candidates, ACH Auditors, Risk Management Personnel*

### **ODFI 104: Best Practices in Setting Exposure Limits (Webinar)**

*As an ODFI, are you prepared to manage credit risk in the ACH Network? In today’s tough economic times Exposure Limits are the most effective tool to mitigate ACH Credit Risk. This session will provide an understanding of exposure limits, criteria needed to evaluate you originators and set appropriate limits as required by the ACH Rules. These rules also require the review and monitoring of these limits. Is your Financial Institution in compliance?*

*This session will provide:*

- *An understanding of exposure limits*
- *Criteria needed to evaluate your originators and set appropriate Exposure Limits*
- *Review of Exposure Limits*
- *Handling of over- limit file activity*

*Who should attend: ACH Operations personnel, Risk Management personnel, Business Account and Credit Managers, Loan Officers, Cash Management*

## **ADVANCED ACH PROCESSING**

### **ADV 101: File Formats (In Person)**

*This session focuses on the ACH Record formats. Being able to read and understand file formats is important to both the ODFI and RDFI and this session will give you the tools to do just that. This session is a must for anyone in ACH support services or desiring to bring their ACH knowledge closer to the expert level.*

*This comprehensive review will cover:*

- *File layouts*
- *Sequence of Records*
- *Field definitions and requirements unique to specific SEC Codes*
- *Data acceptance specifications*
- *Errors which cause rejects and how to prevent them*

*Who should attend: ACH Operations, IT staff and AAP candidates*

### ***ADV 102: ACH Policies and Procedures (Webinar series)***

*ACH Policies and your internal Procedures go hand-in-hand. With the new Stop Payment, Written Statement of Unauthorized Debit and other ACH rule changes, you will need to update your current procedures. If you do not have written ACH policies or Procedures, now is the time to take on this project. Written Policies & Procedures are a must to address your risk, comply with Disaster Recovery requirements and a great reference for cross training and new personnel. During this session we will take you step-by-step through WACHA's ACH Procedures manual template and explain how you can use this template to document your own internal procedures.*

*Who should attend: ACH Operations & Managers, Compliance Staff*

### ***ADV 103: Authorizations & Agreements (Webinar)***

*ACH Authorizations and Agreements need to be unique to the financial institutions and Originators depending on the product lines offered in the ACH Network. Organizations will need to tailor authorizations and agreements to limit liability. We will look at the responsibilities, warranties and liabilities for ACH Origination and how to protect your financial institutions and ensure Originator/Third-Party Sender compliance. We will discuss what information needs to be included and who should be involved in development and execution of agreements. The proper authorization requirements for the different payment types and the importance of obtaining proper authorizations will also be discussed*

*Who should attend: ACH Operations & Managers, Compliance, Origination personnel, and Credit Managers*

### ***ADV 104: Life after IAT (International ACH Transaction) (Webinar)***

*The September 18, 2009 implementation of IAT is behind us and we will take a look at how IAT has really affected the ACH system. This session will look at lessons learned since implementation and how IAT is impacting everyday operations. We will convey what concerns are being heard in the industry along with what is in the future for IAT. The question of "Can I use IAT to generate income for my FI?" will be discussed.*

*Who should attend: ACH Operations, Cash Management, Branch Managers, AAP candidates*

### ***ADV 105: Evaluating and Assessing your ACH Risk (Webinar)***

*Attendees will gain an understanding of credit, operational, fraud, reputational and compliance risks as related to the ACH Network. This session will teach you how to mitigate these risks and protect your organization from ACH losses and risk exposure.*

*We will look at:*

- *Types of Risk with both Origination and Receipt of transactions*
- *Risk management systems and controls*
- *Regulations of ACH*

*Who should attend: Who should attend: ACH Operations, Compliance Officers, Business Account Managers, AAP candidates*

### ***ADV 106: FI Home Banking Systems and WEB transactions (Webinar) not scheduled***

*Does your Financial Institution offer Internet Banking? Are your account holders sending files/transfers over the internet? If so, you may be originating WEB Entries and don't even know it. Do you realize that this cost effective option for ACH Origination can expose both you and your accountholder to fraud? Are you aware of the recent cases of Keylogging/Fraud? This session is a must if you allow your account holders to do external transfers via your home banking system.*

*Who should attend: ACH Operations staff, Internet Banking Staff, Customer Service and Compliance*

### ***ADV 107: Zero Dollar Transaction/ Reversals (Webinar)***

*This session will help you comply with the rules surrounding non-value ACH transactions such as NOCs, DNEs and Prenotes. The focus will be on specific problematic issues with these types of transactions and provide information your financial institution needs to be able to better handle zero dollar transactions.*

*Who should attend: ACH Operations staff, ACH Auditors and AAP candidates*

## **RULES & REGULATIONS**

### ***REG 101: ACH Rule Book (In Person & Webinar series)***

*If you do not feel comfortable using the ACH Rule Book, then this is the session for you. We all realize the ACH Operating Rules are intimidating and hard to understand. This session will familiarize the attendee with The ACH Rules including ACH terminology, what the rules really mean, RDFI and ODFI responsibilities and much more. We will discuss the upcoming Rules Simplification and what it means to you.*

*Who should attend: ACH Operations, Compliance Officers, AAP candidates, ACH Auditors,*

### ***REG 102: Rule Changes (Webinar)***

*Each year NACHA rule amendments occur. In this session you will learn what rule changes are slated and explain how these rule changes will affect you and the ACH network in general. This session is a must in order to avoid unnecessary rules violations, customer dissatisfaction and financial losses due to non-compliance with the ACH rules.*

*Who should attend: ACH Operations staff, Compliance Officers, and AAP candidates*

### ***REG 103: Regulation E (Webinar series)***

*All consumer ACH entries excluding RCK are governed by Regulation E. This session will examine the relationship between Regulation E and the ACH Rules. We will look at how recent changes affect other areas of electronic banking and how it affects you and your account holders. As a financial institution it is critical that you understand the requirements of Regulation E.*

*Who should attend: AAP candidates, ACH Operations staff, and Compliance Officers*

### ***REG 104: UCC4A (Webinar)***

*Non-compliance with UCC4A is one of the most common ACH audit violations noted for both the RDFI and the ODFI. UCC4A addresses the disclosures and security procedures for funds transfers including business to business ACH credit transactions (CCD & CTX) also referred to as “wholesale credit” transactions. Attendees will:*

- *Learn the background and scope of UCC4A*
- *Learn Disclosure requirements*
- *Learn the importance of developing commercially reasonable security procedures*
- *Review the obligations of the network participants*
- *Discuss case studies*

*Who should attend: ACH Operations & Management, Compliance Officers, ACH Auditors, AAP candidates*

### ***REG 105: Regulation Review (In Person)***

*This session will bring you up-to-speed on the different regulations which apply to ACH and other Electronic payments. We will review UCC3&4, UCC4A, Regulations CC, D, E, J and Operating circulars which are pertinent to the ACH world.*

*Who should attend: AAP candidates, ACH Operations staff, and Compliance Officers*

## **AUDIT & COMPLIANCE**

### ***COMP 101: ACH Audit Review (In Person and Webinar series)***

*NACHA's rules require that every RDFI and ODFI, Third Party Processors and Originators of WEB entries conduct an ACH audit by December 1st each year in accordance with Appendix eight. This session will walk you through the audit and help identify potential processing problems and areas of risk. We will be introducing new audit requirements added for this year as we take you step-by-step through WACHA's ACH Audit Guide. \*The webinar series is designed as a refresher for those who have conducted the audit in the past.*

*Who should attend: ACH Operations & Management and Compliance Officers, ACH Auditors*

### ***COMP 102: ACH Risk Assessment (Webinar)***

*This sessions will look at the risk associated with ACH processing and how to implement a comprehensive ACH Risk Assessment as required by the ACH Rules. Attendees will gain an understanding of credit, operational, fraud, reputational and compliance risks as related to the ACH Network. This session will teach you how to best protect your organization from ACH losses and risk exposure.*

*Who should attend: ACH Operations & Management and Compliance Officers*

### ***COMP 103: Remote Deposit Risk Assessment (Webinar)***

*In an increasingly risky world, there are a variety of risks that impact your financial institutions ability to serve your accountholders. While risk cannot be eliminated completely, it can be managed. The FFIEC has issued a new guidance regarding Remote Deposit Capture (RDC). What does it mean to you? We will discuss what the guidance entails and what you have to do to satisfy the regulators and reduce your risk. Topics will include risk management, merchant agreements, RDC risk policies, business continuity and completing the RDC risk assessment.*

*Who should attend: Operations Management and Compliance Officers*

### ***COMP 104: Auditing your Originators (Webinar)***

*The New ACH Rule changes such as Authorization requirements, Audit practices and the ACH risk assessment all make references to if and how your originators are following the ACH Rules. How as an ODFI do you ensure that your Originators ARE adhering to The Rules? To minimize risk to your FI, it is quickly becoming time to Audit the practices of your Originators. This session will look at this type of audit and all it may entail.*

*Who should attend: ACH Operations & Management and Compliance Officers, ACH Auditors*

## **AAP REVIEW**

### ***AAP 101: Becoming an AAP (FREE Webinar)***

*Accredited ACH Professionals are confident, determined payments professionals who lead by example and supports NACHA's mission. By attending this session you will understand the value of becoming an AAP.*

*WE will cover*

- *What an AAP is and what the benefits are to you and your organization.*
- *What you need to do to prepare for the AAP exam, study resources available and what courses you should take*
- *And once you become an AAP, how to keep your accreditation*

*Who should attend: Anyone who would like to find out more about AAP accreditation and its benefits!*

### ***AAP 102: AAP Review (In Person)***

*This two day in-person session will help prepare you to take the AAP exam in October by providing you with a review covering all areas of the exam. In addition, you will be provided with a sample AAP test which you can take to assess your ACH knowledge prior to sitting for the exam. During this session you will review what topic you will need to know:*

- *ACH Rules and Regulations*
- *Technical ACH skills*
- *ACH products and applications*
- *Risk management and other policy issues*
- *Marketing ACH products*
- *Regulation E and other federal regulations as they apply to ACH*

*Who should attend: AAP candidates*

### ***AAP 103: AAP – Prep by Phone Series***

*This series of six telephone workshops will provide you with what you need to know in order to prepare for the AAP exam. Each session will cover a section of the exam thoroughly and the leader will provide you with helpful study tips.*

*Who should attend: AAP candidates*

## **CHECK PROCESSING/Check Certification Program**

### ***Check 101: Check Fundamentals (Webinar Series)***

*For years we have heard that we are becoming a paperless society. While there has been a steady decline of checks being processed through the traditional check flow, there are still billions of checks processed annually. A need to understand the fundamentals of check processing remains. Whether you are new to check processing or in need of a refresher, this two-part program will provide essential information. This session includes a history and the required components of a check, check processing regulations, forward and return processing. A review of how to assist staff in identifying fraudulent checks will also be highlighted. A brief overview of the latest check processing procedures revolving around Check 21 and image processing will be discussed. This is a must for tellers and staff new to checks! This workshop will answer these questions:*

- *What are the components of a legitimate check?*
- *What are some of the regulations and laws govern checks?*
- *What is the life cycle of a check?*
- *What are the elements of a proper endorsement?*
- *What does the future hold for check processing?*

*Who should attend: Branch Staff, Check Processing Staff, Check Processing Supervisors, Customer Service Staff, Customer Service Supervisors, Teller Supervisors, Any staff members who have contact with account holders*

### **Check 102: Check Fraud (Webinar Series)**

*While check volume continues to decrease, check fraud grows 5% annually. American Bankers Association reported \$1 B in losses in 2009. Prevention and detection are critical to stop check fraud. Training your staff is one of the keys along with implementing sound operational processes to your organization. This two-part webinar will include the following and more:*

- *What type of fraud is taking place in the consumer and corporate check world*
- *How your organization can take preventative steps and the tools to use*
- *New account procedures (the starting point for check fraud and identity theft is at the new accounts desk)*
- *Numerous “horror” stories of actual situations that have occurred*

*Who should attend: Branch Staff, Check Processing Staff, Check Processing Supervisors, Customer Service Staff, Customer Service Supervisors, Teller Supervisors, Any staff members who have contact with account holders*

### **Check 103: Regulation CC**

*This session will cover the requirements of the Expedited Funds Availability Act. The workshop will examine the impact of the regulation to both the front- and back-office processing operations of your financial institution. Learn the appropriate holds for deposited items, what disclosure must be given to account holders and what constitutes an expeditious return, plus much more. A review of the Remotely Created Check (RCC) amendment and the local classification of all checks will also be highlighted. The following questions will be answered:*

- *Are you meeting all notice requirements?*
- *Are you using the correct availability schedules?*
- *Are you using the correct endorsement standards?*
- *Are you aware of all warranties provided through the Check 21 Act?*
- *Are you following the guidelines for the Remotely Created Check (RCC) amendment that went into effect July 1, 2006?*

*Who should attend: Financial Institutions, Check Processing Staff, Check Processing Supervisors, Check Returns Staff, Check Returns Supervisors, Compliance Staff, Compliance Supervisors*

### **Check 104: Check Returns (Webinar)**

*This session will provide a comprehensive overview of the system and rules related to check return processing. Attendees will learn the proper steps and timeframes for the timely and accurate reporting of return items. Terms, definitions and resources needed in the return item process and return adjustment process will be highlighted. This session will also provide you the guidance you need in dealing with check returns. The following questions will be answered:*

- *What are the different return reason codes and when do I use them?*
- *How long does my institution have to return an item?*
- *What should I do when I receive a late return item?*
- *How should I handle my re-deposited return items?*
- *How do I return Remotely Created Drafts (RCCs)?*

*Who should attend: Financial Institutions, Check Processing Staff, Check Processing Supervisors, Check Returns Staff, Check Returns Supervisors, Compliance Staff, Compliance Supervisors*

### **Check 105: Check Adjustments**

*Learn the proper steps, codes and timeframes for the timely and accurate processing of check error codes. This session will provide attendees with a review of the check adjustment process. It will also highlight the risks associated with improper handling of check adjustments and the steps necessary to ensure that your institution's check adjustment process runs smoothly. An overview of the check adjustment error types associated with image exchange will be discussed. This workshop will answer these questions:*

- *What is a PAID item and how should it be handled?*
- *What is the proper way to handle a late return?*
- *What are the general standard operating procedures and service levels for adjustments at the Federal Reserve Bank?*
- *What is the Federal Reserve's adjustment advice really saying?*
- *What are the reporting timeframes and required attachments for each adjustment error code?*

*Who should attend: Financial Institutions, Check Processing Staff, Check Processing Supervisors, Check Returns Staff, Check Returns Supervisors, Compliance Staff, Compliance Supervisors*

### **Check 106: Check 21/RDC**

*Image Exchange and Remote Deposit Capture have become the norm for check processing today. An overview of the necessary steps financial institutions must remember when processing image exchange and/or remote deposit capture will be highlighted. This session will also review the proper handling of expedited recredit procedures and breach of warranty claims for disputes. The Risk Management of Remote Deposit Capture issued by the Federal Financial Institutions Examination Council (FFIEC) will be discussed. Remote Deposit Capture lessons learned during the implementation process will be highlighted and RDC agreement recommendations will be discussed. This course is one of the courses required annually for anyone that has passed the Check certification test.*

*This workshop will answer the following questions:*

- *What are the rights of your account holders if a loss is sustained due to an imaged item or substitute check?*
- *What are the operational issues encountered when processing image exchange?*
- *What should be included in an RDC agreement?*
- *What are federal regulators saying about RDC?*

*Who should attend: Financial Institutions, Check Processing Staff, Check Processing Supervisors, Check Returns Staff, Check Returns Supervisors, Compliance Staff, Compliance Supervisors*

### **Check 107: Electronic Check Conversion (Webinar)**

*There are now several applications within the Automated Clearing House (ACH) rules that allow checks to be converted to ACH debits. This session looks at these applications, the eligibility requirements, the rules and the benefits of electronic check conversion to ACH.*

*Who should attend: Financial Institutions, Check Processing Staff, Check Processing Supervisors, Check Returns Staff, Check Returns Supervisors, Compliance Staff, Compliance Supervisors*

## **CARD PROCESSING**

### **Card 701: The Basics of ATM and Debit Card Payments (Webinar)**

*We all know how to use our ATM and debit cards and most consumers don't give a thought to how the system works behind the scenes. In this session you'll learn the players, including national networks, regional networks, card processors, and many more. We'll also compare and contrast PIN-based and signature-based transactions. This web seminar will lay a foundation on which you can build your education in card-based payments.*

*Who should attend: Card Operations, Product Managers, Business Officers*

### **Card 702: Debit Card Fraud (Webinar)**

*As debit card fraud losses grow it doesn't take an expert to see the need to keep pace with the fraudsters' greed. So how can you effectively manage and mitigate your fraud risk? The knowledge you'll gain from this web seminar will help you identify and react to fraud events. We'll cover MasterCard and Visa fraud categories including lost, stolen, counterfeit, and more, then discuss the many tools card networks and processors offer to detect and prevent fraud.*

*Who should attend: Card Operations, Product Managers, Business Officers*

### **Card 703: MasterCard & Visa Chargeback Processing (Webinar)**

*Are you having trouble navigating the sea of issuer chargeback rules and merchant re-presentment rights? The knowledge you'll gain from this web seminar will help you understand general MasterCard and Visa chargeback reason codes, time frames, and documentation requirements. You'll also learn the responsibilities a merchant has to properly process a transaction, both in person and via Internet, mail, or telephone.*

*Who should attend: Card Operations, Product Managers, Business Officers*

## **WIRE PAYMENTS**

### **Wire 901: Wire Fundamentals (2 part Webinar)**

*Wire payments have been used since the early days of the U.S. payments infrastructure, and their volumes continue to rise. Week one will examine the two U.S. dollar wire systems: Fedwire Funds Service and The Clearing House Interbank Payments System (CHIPS). Attendees will gain an understanding of how wire payments are processed, settled and what participants are involved. In addition, attendees will examine the risk controls in the systems, and the benefits and challenges associated with wire payments and the new changes coming up in November, 2009 in relation to Cover Payments.*

*Week two will continue with U.S. dollar wire payment systems: Fedwire and CHIPS, in terms of their payment message structure and decisions that participants need to make when using these systems. Comparisons are made between the field tags each system uses, identifying information necessary for each party and other information that would be identified within the field tags. November, 2009 Cover Payments format changes for Fedwire and CHIPS will be discussed, as well as future remittance format changes. Attendees will come away with a better idea of what information is contained in wire payments, how that information is obtained and how it is used.*

*Who should attend: Wire Payment Staff, Operations staff, branch personnel and AAP candidates*

## **Symposiums**

### **Payments University**

*WACHA's Payments University is an intensive one and a half day educational experience designed to help you achieve a higher understanding of the payments system. The Payments University will offer two tracks to accommodate both the novice to the ACH system and the experienced payments professional. The Basic Track will provide those with limited ACH experience, or those who need to brush up on their ACH knowledge, with an overview of the ACH system. The Advanced Track is designed to provide those individuals with more experience to expand their knowledge and to obtain a more in-depth understanding of the ACH system as well as those individuals who have, or plan to obtain, their AAP accreditation.*

*Who should attend: ACH Operations staff, ACH auditors and AAP candidates*

### ***Fraud Symposium***

*WACHA's Fraud Symposium will be back with even more valuable information to minimize the fraud risk to your financial institution. We have national level speakers with up to date stories and case studies to give you the insight to stop fraud before you or your accountholder incur losses.*

### ***IAT/International Payment Symposium***

*This 1.5 day symposium will address how financial institutions can turn the cost of IAT implementation from a cost of compliance into an opportunity to add value to the account holders. This session will be led by International payment industry experts and will include an overview of all types of International Payments, Swift, FedGlobal Services evolving payment standards, and developing an International business case.*

### ***Compliance Symposium***

This full day in-person symposium, geared toward Compliance Officers and Operations Management, will look at the latest issues and "hot topics" in the regulation industry. Speakers will include both regulators and industry experts

Who should attend: Operations Management and Compliance Officers