

2012 Session Descriptions

ACH BASICS

Building Blocks of ACH

Webinar

This session is designed to give you the foundation you will need to understand ACH processing. You will gain a broad insight to the Automated Clearing House Network and the processes it follows. This session will highlight many different areas such as:

- The Participants in the ACH network
- Acronyms and their meanings
- Processing flow of an ACH transaction
- Exception handling
- Introduction to Federal Government Payments

Who should attend: Individuals new to ACH Operations and Frontline Personnel
1.8 AAP Continuing Education Credits

ACH for Frontline Staff

Webinar

Your frontline staff are some of the most important people in your financial institution as they are the first people your customers see. Are these staff members educated on the basics of ACH to help better answer your customer's questions? Unfortunately many times we overlook the importance of giving these staff members the basic training needed. This webinar will focus on the basics of ACH and will help provide your frontline staff with tools that will help them answer questions regarding ACH. This session will include:

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

Who should attend: Tellers and Teller Supervisors, All Retail and Customer Service Personnel
1.2 AAP Continuing Education Credits

Identifying & Preventing Elder Financial Abuse

Webinar

The financial exploitation of seniors is a rapidly growing problem, commonly referred to as the "Crime of the 21st Century." Because those citizens 65 and older control the majority of the wealth here in the United States, they are being targeted as "easy marks." Recognizing that the elderly comprise a significant and growing share of your customer base you need to become advocates for them by taking steps to increase awareness and reduce their risk. This session will take you through:

- Who are the victims?
- Who are the perpetrators?
- Warning signs
- What you need to do
- We will walk through scenarios and give you great resources to use as situations arise

This session includes a review worksheet to test your knowledge

Who should attend: This informative session is designed for ACH Operations, Branch Personnel, Compliance Officers and AAP candidates

1.2 AAP Continuing Education Credits

ACH OPERATIONS

RDFI Roles & Responsibilities

Full Day

This session defines the responsibilities of the Receiving Depository Financial Institution and provides guidance how to properly process incoming ACH transactions in accordance with the ACH rules. In this session we will discuss:

- The participants of the ACH network
- Warranties and Obligations of the RDFI
- Standard Entry Class Codes and how they apply
- Funds Availability
- Exception processing (NOC's and Returns)
- Overview of Government payments

Who should attend: ACH Operations, AAP Candidates, ACH Auditors
6 AAP Continuing Education Credits

RDFI Roles & Responsibilities

4 part Webinar series

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- Warranties and Obligations of the RDFI
- Standard Entry Class Codes and how they apply
- Funds Availability
- Exception processing (NOC's and Returns)
- Overview of Government payments

Who should attend: ACH Operations, AAP Candidates, ACH Auditors
7.2 AAP Continuing Education Credits

ODFI Roles and Responsibilities

Full day

This session defines the roles and responsibilities of the Originating Depository Financial Institution. Under the NACHA Rules the ODFI assumes all warranties when ACH files are sent into the network on behalf of the originators. This session will address origination risks, responsibilities, warranties and obligations that will help ODFI's make good decisions when it comes to establishing relationships with originating companies. We will navigate through a day at the ODFI, from file receipt to handling returns and settlement. In this session we will discuss:

- Basics of the ACH network
- Origination Risk
- Agreements
- Exposure limits
- File Formats
- File Processing
- Obligations and Warrantees

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

6 AAP Continuing Education Credits

ODFI Roles and Responsibilities

4 part Webinar series

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- Basics of the ACH network
- Origination Risk
- Agreements
- Exposure limits
- File Formats
- File Processing
- Obligations and Warrantees

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

7.2 AAP Continuing Education Credits (4 Part Webinar)

RDFI Exception Handling/Return Processing

2 part Webinar series

When an ACH payment is unable to be processed, the result is an "exception item". This session addresses the most effective ways to handle exceptions and minimize the risk of loss. Unposted items, Stop Payments and Unauthorized entries are all ACH challenges financial institutions must deal with every day. This session will have scenarios and case studies to help staff with these types of exceptions. We will look at:

- ACH Return Reasons
- Notification of Change
- Return Time Frames
- When to use the WSUD (Written Statement of Unauthorized Debit) form
- Stop Payment vs. Revoked Authorization or Unauthorized transactions

Who should attend: ACH Operations, AAP Candidates, and ACH Auditors
3.6 AAP Continuing Education Credits

ACH Error Resolution: Unauthorized, Authorization Revoked, Stop Payment, Which is It?

Webinar

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 WSUD form
- ACH Operator rejects
- Stop Payment vs. Revoked Authorization or Unauthorized transaction

Who should attend: ACH Operations, AAP Candidates, ACH Auditors
1.2 AAP Continuing Education Credits

The Green Book: Government Payments and ACH

Full day

Government Payment rules differ from the ACH rules in ways that can affect your financial institutions liability. Do you know how to handle Government Returns, DNEs, or NOCs? Do you understand your liability for government payments posted in error? If you've ever asked any of these questions, this session will provide all the right answers!

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

Who should attend: ACH Operations, Branch Personnel, Compliance Officers, AAP Candidates and ACH Auditors.
6 AAP Continuing Education Credits

The Green Book: Government Payments and ACH

3 part Webinar series

Government Payment rules differ from the ACH rules in ways that can affect your financial institutions liability. Do you know how to handle Government Returns, DNEs, or NOCs? Do you understand your liability for government payments posted in error? If you've ever asked any of these questions, this three part webinar will provide all the right answers!

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

Who should attend: ACH Operations, Branch Personnel, Compliance Officers, AAP Candidates and ACH Auditors.
5.4 AAP Continuing Education Credits

DNEs and Reclamations

Webinar

Do you know how to handle an incoming ACH entry if your account holder is deceased? This webinar is designed to provide you with a better understanding of government benefit payments, debit entries and both corporate and government reclamations. You will learn:

- Reclamations rules for both Government and Corporate
- How to handle Reclamations and DNEs and limit your liability
- Constructive knowledge of death versus actual knowledge of death
- How to handle ACH payments once you have knowledge of death of the account holder

Who should attend: ACH Operations, Frontline/Customer Service personnel, Branch Personnel and AAP Candidates.
1.8 AAP Continuing Education Credits

Tax Refunds: Posting & Exceptions

Webinar

State and Federal Tax Refunds can sometimes become a challenge to a RDFI. Handling refund exceptions in order to minimize the risk to your financial institution is imperative. In this webinar you will finally get the answers to all of your questions!

- What happens when the name and account number do not match?
- What happens if the account is closed?
- What happens is the account holder is deceased?

- What happens if the payments posts to the wrong account and 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

1.8 AAP Continuing Education Credits

What is Truly Unauthorized? The Rights of the RDFI Webinar

NACHA Rules and Regulation E provide detailed procedures for resolving “unauthorized” consumer transactions, but depending on the situation the procedures, time frames, and financial institution obligations could be significantly different. Misunderstanding between revocation and stop payment will be brought to light and clarified in this session. We will look at the differences in the ACH Rules and in Regulation E definition as well as, the proper procedures for documenting error resolutions.

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

1.8 AAP Continuing Education Credits

Managing Third Party Relationships, Risk and Audit Requirements Webinar

Third-Party Processors, Third-Party Service Providers and Third-Party Senders...Do you know the difference? Each type of Third-Party performs different actions in the ACH network and therefore has different liabilities, risks and audit requirements. This session will help you differentiate and understand the obligations and rights of both the third parties and the financial institution in each type of relationship. We will cover:

- Types of agreements needed
- Risks associated with third-parties
- Audit Requirements for:
 - Third Party Processor
 - Third Party Sender
 - Originator

Who Should Attend: ACH Operations, AAP Candidates, ACH Auditors, Risk Management Personnel

1.8 AAP Continuing Education Credits

ACH Risk Mitigation 2 part Webinar

As an ODFI, you are liable for everything you send into the ACH network. Therefore, you need to have preventative measures in place when it comes to mitigating the risks. What processes do you have in place to underwrite the Originator? How do you detect fraudulent files? How do you ensure you don't have originators sending unauthorized files? These topics and more are covered in this session for current ODFIs or organizations preparing to become one. We will discuss:

- Understanding Exposure Limits
- Evaluating your originators for appropriated Exposure Limits
- Monitoring NOCs and Unauthorized
- Agreements
- Cross Channel Risk
- Corporate Account Take Over

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

3.6 AAP Continuing Education Credits

File Formats

Half day

The focus of this session is ACH File Formats. This includes the file layout, record sequence, field definitions and requirements (based on the SEC code), and common causes of rejects. It is important that both the ODFI and RDFI understand File Formats to minimize processing errors. This session will have all the specific information needed to create the perfect ACH file.

Who should attend: ACH Operations, IT staff and AAP Candidates

4.2 AAP Continuing Education Credits

ACH Policies and Procedures

Webinar

Can't find the time or resources devoted to developing ACH procedures – don't put it off any longer. This session will provide you with the foundation for developing effective policies and procedures in accordance to the NACHA Operating Rules. Participants will work from a step by step procedural outline through WACHA'S ACH Procedures manual template and explain how you can use the template to document your own internal procedures. Come prepared with basic ACH knowledge so we can roll up our sleeves and get a good start on accomplishing this much needed internal control.

Who should attend: ACH Operations & Managers, Compliance staff

1.8 AAP Continuing Education Credits

Rules, Regulations & Compliance

ACH Rule Book

Full day

The ACH Rule Book can be intimidating and hard to navigate. This session will familiarize the attendee with the ACH Rules including ACH terminology, what the rules really mean, RDFI and ODFI responsibilities while we tab the Rule Book sections for future reference. We will help you navigate the Rules like you never thought possible.

Who should attend: ACH Operations, Compliance Officers, AAP candidates, ACH Auditors,
6 AAP Continuing Education Credits (In Person)

ACH Rule Book

4 Part Webinar Series

The ACH Rule Book can be intimidating and hard to navigate. This session will familiarize the attendee with the ACH Rules including ACH terminology, what the rules really mean, RDFI and ODFI responsibilities while we tab the Rule Book sections for future reference. We will help you navigate the Rules like you never thought possible.

Who should attend: ACH Operations, Compliance Officers, AAP candidates, ACH Auditors,
7.2 AAP Continuing Education Credits (4-Part Webinar Series)

ACH Rule Changes

Webinar

Have you heard about the NACHA Rules changes? This webinar will cover the new Rule changes that are effective in the upcoming year.

For 2012

This session will review the ACH Rule changes which took effect at the end of 2011, look at the updates for 2012 and look into the future with rules in the making. These changes include: Corporate Account Takeover, Recurring TEL, IAT modifications and Refinements and Expedited Processing and Settlement. You will receive the most up to date information with regards to ACH processing and be able to see how these changes will affect your financial institution.

For 2013

We will take a look at all the NACHA Operating Rules changes and updates as they changes for 2013 and beyond.

Who should attend: ACH Operations, Compliance Officers, and AAP Candidates
1.8 AAP Continuing Education Credits

Regulation E and the ACH Network

2 part Webinar series

Let's explore Regulation E in depth and how it relates to the NACHA Rules. Regulation E places obligation on financial institutions to investigate consumer disputes for unauthorized electronic transactions for ACH, ATM and debit card entries. Are you confused over your obligations to adjust consumer "unauthorized" entries under NACHA rule provisions or Regulation E? In this two part webinar we will help you sort it all out.

Who should attend: ACH Operations, AAP Candidates, and Compliance Officers
3.6 AAP Continuing Education Credits

Regulation Review for the ACH Network

Full day

This session will cover the legal side of ACH including the consumer protections provided by Regulation E, business protection provided by UCC4A and the requirements of the Expedited Funds Availability Act (Regulation CC). This session will also include background on:

- Title 31 of the Code of Federal Regulations Part 210 (The Green Book)
- Regulation E
- E Sign Act
- Regulation D
- UCC4A
- Regulation CC
- UCC 3&4
- Federal Reserve Bank Operating Circular 4
- Office of Comptroller Circular 235
- EFT Mandate
- OFAC

Who should attend: ACH Operations, AAP Candidates, and Compliance Officers
6 AAP Continuing Education Credits

Performing Your ACH Audit

Full day

Have you ever wondered what specific areas of the ACH rules are included in the ACH audit requirements and what the most common areas of non-compliance are? Arm yourself with "inside" information on how to best comply with the NACHA Audit requirements. We'll review areas to be audited and also describe the most pressing compliance issues. This session will focus on the specific audit requirements.

Who should attend: ACH Operations & Management and Compliance Officers, ACH Auditors
6 AAP Continuing Education Credits (In Person)

ACH Audit Review

2 part Webinar series

Have you ever wondered what specific areas of the ACH rules are included in the ACH audit requirements and what the most common areas of non-compliance are? Arm yourself with "inside" information on how to best comply with the NACHA Audit requirements. We'll review areas to be audited and also describe the most pressing compliance issues. This session will focus on the specific audit requirements.

Who should attend: ACH Operations & Management and Compliance Officers, ACH Auditors
3.6 AAP Continuing Education Credits (2 Part Webinar)

ACH Risk Assessment

Full Day

This session will look in depth at the risk associated with ACH processing and how to implement a comprehensive ACH Risk Assessment as required by the NACHA Rules. Attendees will gain an understanding of credit, operational, fraud, reputational and compliance risks as it relates to the ACH Network and will teach you how to best protect your organization from ACH losses and risk exposure. This session will also provide sample questions for you and your originator to determine your bank's ACH risk. Additionally, it will include the most common findings from banks in performing their ACH Risk Assessments.

WHAT WILL YOU LEARN?

- What does the ACH Risk Assessment entail?
- What types of Risk do I need to address?
- How do I monitor and what reports should I be looking at?
- What needs to be included in my agreements and policies and procedures?

Who should attend: ACH Operations & Management and Compliance Officers
6 AAP Continuing Education Credits

ACH Risk Assessment

Webinar

This session will be a condensed overview of the ACH Risk Assessment as required by the NACHA Rules. Attendees will gain an understanding of credit, operational, fraud, reputational and compliance risks as it relates to the ACH Network and will teach you how to best protect your organization from ACH losses and risk exposure. This session will include the most common risk assessment findings.

WHAT WILL YOU LEARN?

- What does the ACH Risk Assessment entail?
- What types of Risk do I need to address?
- How do I monitor and what reports should I be looking at?
- What needs to be included in my agreements and policies and procedures?

Who should attend: ACH Operations & Management and Compliance Officers
1.8 AAP Continuing Education Credits

Remote Deposit Risk Assessment

Webinar

Have you taken the necessary steps to ensure you have established a comprehensive risk Assessment for Remote Deposit Capture as discussed in the FFIEC guidance?

The FFIEC issued "Risk Management of Remote Deposit Capture" and regulators expect you to have identified these risks within your institution and to have evaluated your controls while implementing risk management practices.

Fundamentals of an RDC risk management process include:

- Risk identification, assessment, and mitigation;
- Monitoring of risk exposure;
- Responsibilities of the board of directors and senior management in overseeing the development implementation, and ongoing operation of RDC

Attend this webinar to receive a complete overview of the requirements as well as practical solutions for use in managing Remote Deposit Capture policies, procedures, and risk.

Who should attend: ACH Operations, Management and Compliance Officers
1.8 AAP Continuing Education Credits

Auditing your Originators

Webinar

Auditing your Originators can be an effective way to mitigate your financial institution's risk for ACH origination. But how can an ODFI manage this? This session will look at what an Originator audit entails. Participants will complete part of an audit using different case studies provided. You will take away a sample audit worksheet and leave with a clear understanding of what to look for when auditing your originators.

Who should attend: ACH Operations & Management, Compliance Officers, ACH Auditors
1.8 AAP Continuing Education Credits

AAP Preparation

Becoming an AAP

Free Webinar

Have you thought about becoming an Accredited ACH Professional? By attending this session you will understand the value in becoming an AAP. This free session will show you the benefits to you and your organization. We will show you what you need to do to be prepared for the test and how to keep your accreditation once you've passed the test!

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

AAP Review

2.5 days

Are you prepared for the AAP test? Do you need some help in some areas of the test? We will provide you with worksheets, exercises, learning tool & tips and a sample AAP test to see how well you do before you take the actual test. This in-depth review will give you the confidence and knowledge you need to become an AAP.

We will review all areas of the exam

- Payments Systems Overview
- ACH Products
- ACH Rules
- ACH Operational Process
- Regulations
- Technical Specs & Formats plus Arbitration & Enforcement

Who should attend: AAP Candidates

AAP Prep Series

6 part Webinar series

The AAP prep by phone series consists of six webinars that will provide you with an overview of what you need to know to prepare for the AAP exam. Each session will cover one section of the exam. Sessions include:

- Payments Systems Overview
- ACH Products
- ACH Rules
- ACH Operational Process
- Regulations
- Technical Specs & Formats plus Arbitration & Enforcement

Who should attend: AAP Candidates

CHECK Education

Check Fundamentals

2 part Webinar series

Part 1 begins with a payments system overview and continues with an overview of the check including the MICR line and the parties to the check. An overview of the Uniform Commercial Code (UCC) articles 3 and 4 is included.

Part 2 covers the parts of the check including requirements for indorsements and types of indorsements. Check collection and settlement is also covered in this session.

Who should attend: Check Processing Staff and Supervisors, Compliance Staff
3.6 AAP Continuing Education Credits

Check Rules & Regulations

2 part Webinar series

Part 1 focuses on Reg CC and includes definitions and key provisions of the regulation. Rules and agreements for image exchange are also covered.

Part 2 covers the Fed rules (OC3 and Reg J) and the ECCHO rules for image exchange. A detailed warranty/indemnity comparison is included covering the check warranties provided under the UCC, Reg CC, ECCHO and Fed OC3 rules.

Who should attend: Check Processing Staff and Supervisors, Compliance Staff

3.6 AAP Continuing Education Credits

Check Products & Processing Webinar

This session will review types of checks, check products and a review of the ACH e-check conversion option. Remote deposit capture is discussed including recommended controls and potential risks with highlights from the FFIEC guidance with regard to offering and monitoring an RDC program

Who should attend: Check Processing Staff and Supervisors, Compliance Staff

1.8 AAP Continuing Education Credits

Image Exchange Webinar

The need for rules for exchange and types of image exchange are reviewed in this session. It includes an overview of the most common processes in both Day 1 and Day 2 and contrasts these for both paper and image exchanges.

Who should attend: Check Processing Staff and Supervisors, Compliance Staff

1.8 AAP Continuing Education Credits

Check Standards & Formats Webinar

This session covers the standards development background and discusses the X9 formats for image exchange. These include standards for MICR, image exchange standard and the UCD and a review of the substitute check standard

Who should attend: Check Processing Staff and Supervisors, Compliance Staff

1.8 AAP Continuing Education Credits

Check Operations and Adjustments

2 part Webinar series

Part 1 focuses on adjustments as handled through the Federal Reserve and includes how to track a paper LNE, the PAID and DUP adjustments types, an Unauthorized RCC and others. The FRB's Adjustments Quick Reference Guide will also be reviewed in this session.

Part 2 focuses on how to handle adjustments under the ECCHO Rules with discussion of the adjustment types as defined in the ECCHO adjustments matrix with supporting process scenarios to aid in the discussion.

Who should attend: Check Processing Staff and Supervisors, Compliance Staff
3.6 AAP Continuing Education Credits

Check Fraud & Risk Mitigation

Webinar

This session will cover common types of fraud, some unique risks with RCCs and risks with remote deposit capture. We will focus in more detail on the FFIEC guidance and what the examiners look for in terms of management and monitoring of these systems for risk mitigation.

Who should attend: Check Processing Staff and Supervisors, Compliance Staff
1.8 AAP Continuing Education Credits

WIRE PAYMENT

Wire Fundamentals

2 part Webinar Series

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

3.6 AAP Continuing Education Credits

CARD SYSTEM

Latest Challenges in Card Fraud

Webinar

Whether at the ATM or the point of sale we can anticipate that unauthorized transactions and compromised cards will continue to consume a significant amount of your resources in the coming years. Learn what steps you can take to identify suspect transactions in a timely manner and mitigate the potential risk to your organization. Education is vital for both your cardholders and your customer interfacing staff. What solutions are available to card issuers to assist with managing fraud -- are you taking advantage of them at your organization?

Who should attend: Individuals that work with cards on a regular basis, work in any area of your organization that is responsible for security or risk management.

1.8 AAP Continuing Education Credits

Latest News in the Card Industry

Webinar

During this session we will explore card industry happenings and other relevant events in the payments industry. While financial institutions look for safe & convenient ways to offer card solutions to their customers, merchants are looking for opportunities to reduce their operating costs and increase their sales. Learn what new payment technologies are emerging in the financial industry and see how they might assist all parties

Who should attend: Individuals that work directly with cards on a regular basis, work in a compliance or audit role, or have product management responsibilities for debit card products.

1.8 AAP Continuing Education Credits

Regulation E Investigations for Debit Card

Webinar

Financial institutions must ensure that they are correctly interpreting Regulation E and are complying with all of the requirements for processing error disputes associated with debit card transactions. The error resolution process for debit card transactions has very specific requirements for disclosing information throughout the investigative process.

Who should attend: Individuals who work directly with cards or work in an audit or compliance role

1.8 AAP Continuing Education Credits

The Promise of Prepaid

Webinar

Whether gift, rewards, rebates, refunds, payroll or benefits related prepaid debit cards continue to be the fastest growing non-cash payment type since 2007. More than \$49 billion was loaded to prepaid cards in 2009 and the number of transactions made with prepaid cards was in excess of 6 billion in 2010. Prepaid cards have the potential of disintermediating your cardholders from your institution. Learn how prepaid card sales be incorporated into your overall retail card strategy.

Who should attend: Payments professionals and/or retail product managers
1.8 AAP Continuing Education Credits

Oh The Things Your ATM Can Do!

Webinar

While dispensing cash is and will continue to be the primary function of the ATM, new technology is providing new capabilities to expand self-serve access to cardholders. Depositing checks electronically and eliminating the need to retrieve them from the ATM and deliver them to the back-office for processing is one example of how you can leverage your investment. Learn what other services you can provide at your ATMs to better service your cardholders and/or increase the profitability of your ATM(s).

Who should attend: Payments professionals and/or retail product managers
1.8 AAP Continuing Education Credits