

2015  
CATALOG OF SERVICES

PROVIDING KNOWLEDGE TO MITIGATE RISK

 **DIRECT  
PAYMENT**  
via ACH

 **DIRECT  
DEPOSIT**  
via ACH



  
**WIRE TRANSFER**

**RULES  
& REGULATIONS**



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for updated information.

# Our Mission

**We provide leadership, education, and innovative, cost effective products and services for the mutual benefit of our members and their customers.**

Members of Southern Financial Exchange are offered exceptional quality at discounted pricing when compared to other offers.

Our recommendation to you is:

Shop SFE **FIRST** for your Education and Compliance Services!!



**“The Mark of Excellence”**

This mark signifies that the Regional Payments Associations, through their Direct Membership in NACHA, are specially recognized and licensed providers of ACH education, publications and support. Regional Payments Associations are directly engaged in the NACHA Rulemaking Process and Accredited ACH Professional (AAP) program. Look for this mark as a sign of excellence and commitment to consistency and accuracy in ACH education, publications and support.

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SFE is a Direct Licensed Member of NACHA – The Electronic Payments Association

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# 2015 Catalog of Services

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Dear Members,

The world of payments is evolving at an ever faster pace. Just consider the changes that have occurred in the recent past: Check 21, image exchange, image archives, mobile banking, rapid growth in debit cards and credit cards, check conversion, international ACH, non-banks offering payment processing and digital currency. The list goes on! Apple Pay, digital wallets, mobile payments are all coming to your neighborhood soon.

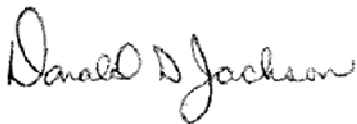
Coupled with this explosion of change is an explosion in the regulatory and security climates. Regulatory changes are forcing growth in compliance and risk management. Meanwhile, on the security front, criminals make a living hacking systems and beating security controls. The economy has put front line staff and operations under pressure to cut expenses and automate processes. At the same time, financial institution consolidation is ratcheting up competition. Getting a headache yet?

SFE is here to help. The education and compliance services SFE offers can help you keep pace with this rapidly changing environment. SFE provides you with the education, tools and resources you need for ACH, check, card, wire, and emerging payments. Our professional development courses and resources are designed for institutions of all staff sizes.

In addition to our listed educational offerings, SFE is available to perform customized on-site training/consulting and conduct audit and risk assessment services. Please view the full list of available resources in this catalog as well as publications on our website. SFE encourages you to take advantage of the free member resources available including complimentary webinars, and the many links, industry updates and quick reference materials available on the website under Member Information.

SFE strives to continuously meet your changing needs, but please let us know if you have payments resource needs that are not listed. SFE is here to help. Thank you again for your membership and years of support.

Sincerely,

A handwritten signature in black ink that reads "Donald S. Jackson".

Donald S Jackson, AAP, CTP  
Chief Operations Officer

1340 Poydras Street, Suite 2010  
504/525-6779 or 800/626-4733 Fax: 504/525-1693  
[www.sfe.org](http://www.sfe.org)  
[www.sfeannual.org](http://www.sfeannual.org)

## Professional Development

**Your Time. Your Way.**

SFE provides professional development sessions to keep you prepared for rapid changes in electronic payments. From ACH Origination to regulation changes, our sessions enhance your knowledge, save you time, money, and contribute to your career and organizational success.

***Membership Value—50% off all Professional Development Sessions!***

## In-Person Seminar Classes

Whether you attend one of our comprehensive half-day, full-day or two-day workshops, each offers relevant industry topics. In-Person classes allow you an opportunity to meet with other industry professionals and to engage with industry experts. Registration includes presentation copies and other material to take back to your organization. Sessions are taught by Accredited ACH Professionals (AAP) and other industry experts. All of our classes are eligible for continuing education credits for AAP and other continuing education credits may also be available for other certifications. Classes are offered in multiple city locations.

## Webinar Classes

Bring industry experts to your desktop and enjoy the convenience of concise training dealing with relevant payments issues presented right in your office. Share the knowledge! One registration fee covers as many attendees as you want to share a single phone line. The computer presentation is interactive by allowing you to chat with the presenter and take online polls. Dozens of subjects are offered throughout the year. If you do not see the topic you are looking for contact the SFE office where the topic can be located for you.

## On-Site Training

Every organization requires a different on-site training solution, and to ensure we meet your needs any electronic payments topic can be customized to address your organization's business needs and learning objectives. Customized training can be presented in a half-day, full-day or multiple-day format.

## Webcast On-Demand Classes

You choose the time, date and class. On-Demand webcast offers you flexibility to learn at your pace. Make our On-Demand classes part of your staff training program. SFE staff will be available to take questions after each viewing and beyond.

Register Online at [www.sfe.org](http://www.sfe.org)

# 2015 In-Person Seminar Education Calendar

## In-person seminar classes near you, all year long!

*See In-Person Seminar Description Details on Pages*

### **May**

5/19—Advanced ACH Rules Seminar & AAP Review	9:00 AM to 4:00 PM	Baton Rouge, LA
5/20—Advanced ACH Rules Seminar & AAP Review	9:00 AM to 4:00 PM	Bartlett, TN

### **July**

7/14— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Ridgeland, MS
7/15— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Tupelo, MS
7/16— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Bartlett, TN
7/16— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Crowley, LA
7/22— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Biloxi, MS
7/23— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Baton Rouge, LA
7/23— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Jackson, TN

### **August**

8/11—RDFI Responsibilities & Compliance (Part 1)	8:30 AM to 12:30 PM	Baton Rouge, LA
8/12—RDFI Responsibilities & Compliance (Part 1)	8:30 AM to 12:30 PM	Bartlett, TN
8/12—RDFI Responsibilities & Compliance (Part 1)	8:30 AM to 12:30 PM	Crowley, LA
8/13—RDFI Responsibilities & Compliance (Part 1)	8:30 AM to 12:30 PM	Raymond, MS
8/13—RDFI Responsibilities & Compliance (Part 1)	8:30 AM to 12:30 PM	Gulfport, MS
8/18—RDFI Responsibilities & Compliance (Part 2)	8:30 AM to 12:30 PM	Baton Rouge, LA
8/19—RDFI Responsibilities & Compliance (Part 2)	8:30 AM to 12:30 PM	Bartlett, TN
8/19—RDFI Responsibilities & Compliance (Part 2)	8:30 AM to 12:30 PM	Crowley, LA
8/20—RDFI Responsibilities & Compliance (Part 2)	8:30 AM to 12:30 PM	Raymond, MS
8/20—RDFI Responsibilities & Compliance (Part 2)	8:30 AM to 12:30 PM	Gulfport, MS
8/26 & 27—ACH Payments Summit (2 days)	1:00 PM to 4:30 PM 8:00 AM to 3:30 PM	Ridgeland, MS

### **September**

9/9 —Bits N Bytes	9:00 AM to 12:30 PM	Baton Rouge, LA
9/10—Bits N Bytes	9:00 AM to 12:30 PM	Bartlett, TN

**Book Multiple Registrants & Save!**

Visit [www.sfe.org](http://www.sfe.org) to register and for updated information.

Schedule is from May 2015 to December 2015

# 2015 In-Person Seminar Education Calendar

## In-person seminar classes near you, all year long!

*See In-Person Seminar Description Details on Pages*

### **September (continued)**

9/15—Treasury Day	9:00 AM to 3:30 PM	Raymond, MS
9/15—Treasury Day	9:00 AM to 3:30 PM	Bartlett, TN
9/17—Treasury Day	9:00 AM to 3:30 PM	Baton Rouge, LA
9/23 & 24—ACH Payments Summit (2 days)	1:00 PM to 4:30 PM	
	8:00 AM to 3:30 PM	Baton Rouge, LA

### **October**

10/7 — ACH Fundamentals	8:30 AM to 12:30 PM	Raymond, MS
10/8 — ACH Fundamentals	8:30 AM to 12:30 PM	Baton Rouge, LA
10/14— ACH Fundamentals	8:30 AM to 12:30 PM	Bartlett, TN
10/15— ACH Fundamentals	8:30 AM to 12:30 PM	Biloxi, MS
10/21 & 22—ACH Payments Summit (2 days)	1:00 PM to 4:30 PM	
	8:00 AM to 3:30 PM	Bartlett, TN

## **Cancellation Policy**

Cancellation of registrations for all education services must be received in writing no later than seven days prior to the event, in order to be eligible for a full refund. If you cancel, a fee of \$25 is charged. Cancellations must be submitted in via fax (504) 525-1693 or email to [tricia@sfe.org](mailto:tricia@sfe.org). On-site registrations will be accepted on a space-available basis only. No-shows will not be eligible for a refund and are still responsible for payment. Instead of cancelling, we encourage you to send a substitute in your place. Substitutions are accepted at any time.

## **View More Online**

Go to [www.sfe.org](http://www.sfe.org) under Education to view course descriptions and cost. Also, dates and locations contained in the catalog are subject to change. More topics are added throughout the year. Visit our website for the most current calendar.

## **Register and Pay Online**

Our online store allows you to login and receive member pricing, confirmations and even make a secure payment online!

*Visit [www.sfe.org](http://www.sfe.org) to register and for updated information.*

Schedule is from May 2015 to December 2015



# 2015 Webinar Education Calendar

## Webinar classes at your fingertips, all year long!

Webinars below are live presentations that you attend from your own office. Webinar registration is for one telephone line and one link. Save money! Multiple attendees are welcome to share the phone line to listen to presentations. You can view presentations over the web or print out the presentations for attendees. Don't see topic you need? Call us. We can accommodate your needs!

### May

5/1 —Recalls, Reversals & Rejects  
5/7 —ACH Security Framework for ODFI  
5/7 —ACH Origination Agreements  
5/13—ACH Reclamations and Garnishments  
5/19—Account Takeover Lessons Learned  
5/21—Understanding ECCHO Rule 8 & Rule 9  
5/22—Stop Payments vs. Authorization Revoked  
5/28—Check Rules & Regulations-UCC/Reg. CC

### June

6/3 —ACH Risk for RDFIs  
6/4 —New ACH Return Rate Rule and the ODFI  
6/4 —Combating Check Fraud  
6/5 —AAP—Are You Ready?  
6/9 —Understanding Remote Deposit Capture—3 Part Series  
6/10—ACH Risk for ODFIs  
6/11—EFT Investigations  
6/11—Check Returns & Adjustments—2 Part Series  
6/11—Implementing Payments Risk Management Controls  
6/12—Check Rules & Regulations-ECCHO Rules/OC-3  
6/15—Introduction to ACH  
6/16—Vendor Management Compliance Hurdles  
6/17—ACH Operating Rules—2 Part Series  
6/18—Managing the Risks of Third Parties for ODFIs  
6/23—Stop Payment vs. Unauthorized Returns  
6/24—ACH Origination for the ODFI  
6/29—Bits N Bytes—2 Part Series

### July

7/6 —ACH Operations for the RDFI  
7/7 — Managing ODFI Credit Risk & Minimizing Loss  
7/8 —Green Book 101—Government Payments  
7/9 —ACH Basics Series—3 Part Series  
7/10—Regulation CC Essentials  
7/13—Regulation E—2 Part Series  
7/14—Do I Need to Audit My Origination Customer?  
7/20—ACH Exceptions  
7/22—International Payments & IAT  
7/23—Rules Enforcement Process  
7/29—Customer/Member Services Payments Training  
—3 Part Series  
7/30—Check & RDC Risk

### August

8/4 — Vendor Management Series-3 Part Series

### August

8/6 —ACH Audit for RDFIs  
8/7 —Check Returns & Adjustments  
8/13 —Setting Payments Exposure Limits  
8/13 —ACH Audit for ODFIs  
8/20 —Payments Fraud  
8/21 —Not Your Father's Credit Card  
8/27 —Third Party Risk

### September

9/1 —Payment System Overview  
9/3 —Creating Revenue with ACH Products  
9/4 —Consumer & Mobile RDC Risk  
9/8 —Regulation E Compliance Challenges  
9/8 —Helping Your Originators Manage Their Return Rates  
9/10 —ACH Rules-Parts 1 & 2  
9/22 —ACH Exceptions  
9/23 —UCC3 / UCC4  
9/24 —ACH Regulations & Government Payments  
9/29 —ACH Technical Specification & Rules Enforcement

### October

10/2 —NCP—Are You Ready?  
10/6 —Performing Your ACH Risk Assessment  
10/14—ACH Originator Series-3 Part Series  
10/21—Check Fundamentals  
10/22—2016 ACH Rules Changes  
10/23—Regulation CC  
10/27—Payment Processor ACH Audit Guidance  
10/28—Image Returns Processing  
10/30—Data Security Best Practices for Originators  
10/30—Reacting to Check Fraud

### November

11/4 —ECCHO Rules  
11/5 —ACH Fraud Update  
11/6 —Understanding eCheck Conversion in ACH  
11/13—Check 21 Solutions  
11/13—Federal Government Reclamations  
11/18—Check Returns & Adjustments—Parts 1 & 2  
11/19—Best Practices in ACH Dispute Handling

### December

12/2 —Remote Deposit Capture  
12/3 —Payments Regulatory Compliance Update  
12/4 —Check Adjustments Update  
12/10—Top Ten ACH Audit Exceptions & Solutions  
12/10—FFIEC Guidance & Account Takeover

## Webcast On-Demand Library

Just because you missed the live event, doesn't mean you have to wait until next year. Need training for new or experienced employees? Grab the Webcast On-Demand at your finger tips. No travel is required and one registration fee covers unlimited playback through the end of the calendar year. Webcast On-Demand is simply a presentation that you view over your computer's Internet connection by a provided link. The computer presentation has been a pre-recorded live-Webinar class. SFE staff will be standing by to take questions after each viewing and beyond. Visit the website to shop and register for Webcasts.



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# Complimentary Power Hours

Included in your Membership Dues, is one telephone registration line to SFE's Power Hour Webinars. These are live education events conducted over the telephone and Internet like our scheduled Webinars. No travel is required and one registration covers as many attendees as you want to share a single phone line. Webinars are simply a presentation that you view over your computer's Internet connection. The computer presentation is interactive by allowing you to chat with the presenter, take online polls and watch your presenter's pointer as he moves through the slides. The interaction of these webinars continues while you listen to a live presenter through either your computer speakers or over a telephone connection. If you plan to have people participating from multiple locations on different computers, each additional line is available at a cost of \$25.

**\$640**  
**Value Add**

***Always Industry  
Current  
Hot Topics!***

1:00 PM to  
2:00 PM CT

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**June 19  
August 21  
October 16**

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**AAP**<sup>®</sup>  
Accredited ACH Professional  
NACHA—The Electronic Payments Association

**Earn  
1.2 AAP  
Credits Each  
Session**

Members must register online via [www.sfe.org](http://www.sfe.org) in order to receive call-in and link information. One telephone line is complimentary to each Member.



# ACH payments summit

Choose from these locations:

August 26 & 27	Ridgeland, MS
September 23 & 24	Baton Rouge, LA
October 21 & 22	Bartlett, TN

Southern Financial Exchange is ready to guide you to new heights of your ACH knowledge level! Designed for those with intermediate ACH experience. The ACH Payments Summit is an intense 2-day education event with 6 consecutive sessions, which will help participants reach new levels of ACH knowledge.

**Reach new levels of ACH knowledge.**

**Register Today! Visit our website**

**[www.sfe.org](http://www.sfe.org)**

**Climbers will be trained on:**

- Regulation E and the ACH Network
- P2P Rule Change - How does this affect my ACH Risk Assessment?
- Data Security for ACH
- Fraud Trends
- Payments Update - What's on the Horizon?
- Payments Case Studies

**10 Credits for AAPs!**



The ACH Payment Summit is series of training sessions held over a two-day period that will guide you through concentrated and comprehensive ACH topics. Bring back to your institution a higher understanding of ACH operations, compliance and its growing uses in the payments industry.

**Member: \$250 or \$225 with 2 or more registrations**  
**Non-Member: \$500**

# 2015 Education Calendar Descriptions & Dates

## ACH

### AAP—Are You Ready?

Thinking about sitting for the Accredited ACH Professional (AAP) Exam? This webinar provides an overview of the structure of the AAP Program, an analysis of the various sections of the test and recommendations for your study plan that will help guide you in exam preparation.

#### Schedule

June 5

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

### Account Takeover Lessons Learned

Payment professionals need to understand and spread the word about Account Takeover, a new and growing crime in the United States. Join this interactive webinar to learn what the crime entails, how cyber-thieves gain control and find the money mules to move the funds. We will explore preventive actions from the financial institution and corporate payment processor perspective. The speaker will cover steps for victims and provide resources for attendees to use to educate their customers.

#### Schedule

May 19

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

## ACH

### ACH Audit & Compliance

How does your compliance stack up? Is your ACH audit up-to-date? Are you prepared for a new risk of fines for noncompliance? Are you looking for ways to reduce your ACH risk, either from receiving or originating ACH transactions? SFE's workshop will help you identify, manage and reduce numerous risk factors including the most common compliance problems.

#### Schedule

July 14	Ridgeland, MS	July 15	Tupelo, MS
July 16	Bartlett, TN	July 16	Crowley, LA
July 22	Biloxi, MS	July 23	Baton Rouge, LA
July 23	Jackson, TN		

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$230 per Single Registrant

**Discount:** 3 or more Registrants \$180 Each

**Non-Member Price:** \$450 per Single Registrant

**Discount:** 3 or more Registrants \$360 Each

**AAP Credits:** 4.5

### ACH Audit for ODFIs

This webinar focuses on ACH Rule audit requirements specific to the origination of ACH transactions, a key priority for examiners under guidelines published by the Federal Financial Institutions Examination Council (FFIEC). Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the Originating Depository Financial Institution (ODFI). Key guidelines for ensuring Originator compliance with ACH Operating Rules are also shared. SFE recommends also taking "ACH Audit for RDFIs".

#### Schedule

August 13

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Audit for ODFIs

The 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. Attendance of “ACH Audit for RDFIs” is strongly recommended.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Audit for RDFIs

This webinar thoroughly reviews each Receiving Depository Financial Institution (RDFI) ACH audit point, providing specific information on how to properly test for compliance, and suggests "sound practices" to be incorporated into existing policies and procedures. The review of compliance with ACH audit requirements has been identified as a key priority for examiners under guidelines published by the Federal Financial Institutions Examination Council (FFIEC).

#### Schedule

August 6

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH

### ACH Audit for RDFIs

ACH Audit for RDFIs focuses on ACH Rule audit requirements specific to the receipt of ACH transactions. Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the RDFI such as return time frames, use of proper codes and posting.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.6

### ACH Basics Series—3 Part Series

This three-week series focuses on the basics of ACH including the history of the Network, defining the parties of ACH transactions, their roles and responsibilities, the transaction flow and settlement process. We will cover all aspects of exception item processing, including options for handling unauthorized transactions, stop payments or revoked authorizations. This is a basic overview of ACH and intended for individuals new to ACH operations, front line staff, treasury sales personnel, and those in similar roles.

#### Schedule

Part 1—July 9

Part 2—July 16

Part 3—July 23

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$400

**Non-Member Price:** \$800

**AAP Credits:** 1.2 Each Session

# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Bits N Bytes (Part 1 of 2)

Part 1 - This two-part series is designed to give you the technical understanding needed to confidently review ACH files. Covered in this class will be such topics as file layouts, field definitions and requirements, data acceptance specifications and more. This seminar is essential for anyone supporting ACH services or wanting greater ACH expertise.

#### On-Demand Webcast:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### ACH Bits N Bytes (Part 2 of 2)

Part 2 - This two-part series is designed to give you the technical understanding needed to confidently review ACH files. Covered in this class will be such topics as file layouts, field definitions and requirements, data acceptance specifications and more. This seminar is essential for anyone supporting ACH services or wanting greater ACH expertise.

#### On-Demand Webcast:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

## ACH

### ACH Exception Item Handling

ACH Exception Item Processing can be confusing and it is important to understand the various processes surrounding ACH Rules. Non-compliance with the rules may lead to rules violations and customer dissatisfaction. This session will cover issues such as Reclamations, Return items and NOCs. We will share tips and ideas other members have used to limit their liability and make their Operations more successful. Let us help increase your knowledge by attending this webcast.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP/NCP Credits:** 1.2

### ACH Exceptions

ACH Exception Item Processing can be confusing, and it is important to understand the various processes surrounding ACH Rules. Non-compliance with the rules may lead to rules violations and customer dissatisfaction. This webinar will cover issues such as reclamations, return items and NOCs. We will share tips and ideas other members have used to limit their liability and make their Operations more successful.

#### Schedule

July 20

September 22

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP/NCP Credits:** 1.8

# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Fundamentals

This is a lecture-based seminar that starts from “ground zero” and provides foundational information on the ACH Network. Personnel new to ACH or with limited experience should attend.

#### Schedule

October 7 Raymond, MS  
October 8 Baton Rouge, LA  
October 14 Bartlett, TN  
October 15 Biloxi, MS

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$110 per Single Registrant  
**Discount:** 2 or more Registrants \$100 Each  
**Non-Member Price:** \$220 per Single Registrant  
**Discount:** 2 or more Registrants \$210 Each

**AAP Credits:** 4.5

### ACH Operating Rules (Part 1 of 2)

The ACH Operating Rules series is a two-part webcast designed to provide attendees with an in-depth look at the ACH rules, section by section. This program is targeted for those not familiar with the rule book, or those who need to have a better understanding of how to use the rule book as a reference.

#### On-Demand Webcast:

**Member Price:** \$195  
**Non-Member Price:** \$390

**AAP Credits:** 1.8

## ACH

### ACH Operating Rules (Part 2 of 2)

The ACH Operating Rules series is a two-part webcast designed to provide attendees with an in-depth look at the ACH rules, section by section. This program is targeted for those not familiar with the rule book, or those who need to have a better understanding of how to use the rule book as a reference.

#### On-Demand Webcast:

**Member Price:** \$195  
**Non-Member Price:** \$390

**AAP Credits:** 1.8

### ACH Operations for the RDFI

This webinar provides the groundwork for understanding ACH from the perspective of the Receiving Depository Financial Institution (RDFI). Also covered: how ACH entries are received, settled and returned. Emphasis will be placed on covering the obligations of RDFIs.

#### Schedule

July 6

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195  
**Non-Member Price:** \$390

**AAP Credits:** 1.2



# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Operating Rules—2 Part Series

The ACH Operating Rules sessions are comprised of a two-part webinar series providing an in-depth look at the ACH Operating Rule book, section by Section. The NACHA Operating Rules are made up of eight articles and ten Appendices, and an abundance of information in the Guidelines section. After this two-part webinar, you will have the confidence and tools to find the information you need. This program is targeted for those not familiar with the rule book or those who need to have a better understanding of how to use the rule book as a reference.

#### Schedule

Part 1—June 17

Part 2—June 22

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$295

**Non-Member Price:** \$590

**AAP Credits:** 1.2 Each Session

### ACH Origination Agreements

This webinar helps you understand what must be in Originator agreements and helps to apply sound practices with customers/members. With the expansion of electronic payments, more legal issues will undoubtedly arise. Having expectations in writing helps to protect your organization's liability.

#### Schedule

May 7

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH

### ACH Origination for the ODFI

ACH Origination is complex and has inherent risks. This webinar is designed for those either planning to implement, or who are new to ACH Origination. You will review the many factors which must be considered when implementing ACH Origination. Also discussed will be the warranties and liabilities of becoming an Originating Depository Financial Institution (ODFI) and risk mitigation tools to protect from fraud and loss.

#### Schedule

June 24

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### ACH Originator Series—3 Part Series

As payment systems have become more complex, so have the ACH rules and it's imperative that you, as an ACH Originator, understand your obligations and warranties. Your financial institution may have trained you on how to create the file, but do you understand the "why" and "how" of what you're doing? It's imperative that you understand the processes and pitfalls when creating payments, dealing with fraud, exceptions or encountering errors, causing violations of the rules. In this three-part series, we will focus on the rules, risk and compliance of ACH origination, while also discussing the benefits and best practices, all from the business side. This course is recommended for any business submitting ACH entries to pay staff and vendors or collect payments from clients in an effort to streamline and automate your payables and receivables.

#### Schedule

Part 1—October 14

Part 2—October 21

Part 3—October 28

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$400

**Non-Member Price:** \$800

**AAP Credits:** 1.2 Each Session

# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Payments Summit (2 Days)

Southern Financial Exchange is ready to guide you to new heights of your ACH knowledge level! Designed for those with 2 years + of ACH experience, The ACH Payments Summit is an intense 2-day education event with 6 consecutive sessions, which will help participants reach new levels of ACH knowledge.

#### Climbers will be trained on:

- Regulation E and the ACH Network
- P2P Rule Change - How does this affect my ACH Risk Assessment?
- Data Security for ACH
- Fraud Trends
- Payments Update - What's on the Horizon?
- Payments Case Studies

The ACH Payment Summit is a series of training sessions held over a two-day period that will guide you through concentrated and comprehensive ACH topics. Bring back to your institution higher understanding of ACH operations, compliance and its growing uses in the payments industry.

#### Schedule

August 26 & 27	Ridgeland, MS
September 23 & 24	Baton Rouge, LA
October 21 & 22	Bartlett, TN

**Time:** 1:00 PM to 4:30 PM (Day 1)  
8:00 AM to 3:30 PM (Day 2 Includes Lunch)

#### In-Person:

**Member Price:** \$250 per Single Registrant  
**Discount:** 2 or more Registrants \$225 Each  
**Non-Member Price:** \$500 per Single Registrant  
**Discount:** None

**AAP Credits:** 10.0

## ACH

### ACH Policies & Procedures (Part 1 of 2)

Part 1 - In today's environment of rapidly evolving financial regulation, keeping current with ACH-related requirements can be a challenge. Regulators at both state and federal levels require Board-approved policies to define the scope, strategy, and risk tolerance of an organization's ACH service. Good procedures can reduce your exposure to Operating Risk. This two part ACH Policies and Procedures wecast series will put you on the path to developing your own policies and procedures documents.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Policies & Procedures (Part 2 of 2)

Part 2 - Continuing the two-part series on ACH Policies & Procedures, in this session, we'll look at requirements from the RDFI perspective. If you are an ODFI, or are considering becoming an ODFI, it is recommended you also view ACH Policies & Procedures (Part 1) ODFI.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.3

# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Reclamations & Garnishments

What is your institution's liability related to an ACH payment that is being reclaimed? That depends --is it a commercial ACH payment or a federal government benefit payment? Learn the difference and how to limit your liability in this webinar. We'll also review the final rule related to the Garnishment of Accounts Containing Federal Benefit Payments, detail which payments are exempt from garnishments and outline associated financial institution responsibilities.

#### Schedule

May 13

**Time:** 10:00 AM to 11:00 AM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

### ACH Regulations & Government Payments

This webinar will highlight the rules and regulations that govern the operations, products, and services centered on payments, including ACH Rules, government payments, federal government regulations and operating circulars. These rules and regulations regulate the ACH Network as well as other payment channels, and also provide protection for the users from erroneous entries. Attending this session will give you the knowledge needed to ensure compliance.

#### Schedule

September 24

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

## ACH

### ACH Risk for Cash Management

Does your cash or product management personnel know all they need to know about the ACH services they are selling? Are they aware of upcoming rules changes affecting your corporate Originators? Do they know how to keep your customers informed of the rules affecting you as an ODFI? Attend this informative webinar and arm your cash and product management staff with the proper ACH knowledge to protect your institution from loss, while helping them understand the products and services you offer.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Risk for ODFIs

This webinar will cover risks associated with being an ODFI, as well as steps to mitigate these risks. Being an Originating Depository Financial Institution (ODFI) can be risky without the right tools in place. The ACH Rules require every financial institution to perform an ACH Risk Assessment. Financial institutions of all sizes need to manage risk to minimize potential losses. Rapid growth, new and evolving products and consumer transfer applications are prevalent ACH trends representing increased risk for ODFIs.

#### Schedule

June 10

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Risk for RDFIs

This webinar will cover risks associated with processing transactions from the RDFIs perspective, and how to mitigate these risks. Receiving Depository Financial Institutions (RDFIs) of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs.

#### Schedule

June 3

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Risk for RDFIs

RDFIs of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs. This webinar will cover risks associated with processing transactions from the RDFI side as well as how to mitigate these risks.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## ACH

### ACH Rules—Parts 1 & 2

This webinar will cover risks associated with processing transactions from the RDFIs perspective, and how to mitigate these risks. Receiving Depository Financial Institutions (RDFIs) of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs.

#### Schedule

Part 1—September 10

Part 2—September 17

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$295

**Non-Member Price:** \$590

**AAP Credits:** 1.8 Each Session

### 2016 ACH Rules Changes

Join us as we take a look at the ACH Rule changes that will impact the ACH Network in 2016. This high-level overview will give you a first glimpse at the changes in store for us in the upcoming year.

#### Schedule

October 22

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## ACH

### ACH Rules Update 2015

Understand the future of the payments industry by attending this high level overview of recent ACH Rules amendments and other important issues impacting the industry. Learn how to avoid unnecessary rules violations, customer dissatisfaction and financial losses because of non-compliance. A basic level of ACH knowledge is recommended

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### ACH Security Framework for ODFI

ODFIs have specific obligations under Section 1.6 of the ACH Rules regarding security. Are you and your originators making the grade? This course covers an ODFI's obligations under the Rule, plus provides tips and techniques to meet compliance!

#### Schedule

May 7

**Time:** 10:00 AM to 11:00 AM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

## ACH

### ACH Technical Specification & Rules Enforcement

This webinar focuses on the intricacies of the ACH record formats. Understanding ACH files is not as difficult as you might think, as long as you have the right tools. Go through a comprehensive and detailed review of the field purposes with discussion on specific field values, commonly experienced problems and tips for optimizing ACH Network participation. This series is highly recommended for anyone sitting for the AAP Exam.

#### Schedule

September 29

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP/NCP Credits:** 1.8

### ACH Third Party Risk

Third-Party Processors, Third-Party Senders, and Direct Access each represent a different relationship that may exist between a financial institution and different organizations. All of these relationships create its own unique risk. This webinar will help you identify which role your organization and any of the third parties you do business with fall into, and provide you with ways to mitigate your risk.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## ACH

### Advanced ACH Rules Seminar & AAP Review

Understanding the ACH rules is paramount to solving ACH problems, reducing risk, insuring compliance and designing efficient and effective operations. This seminar is a comprehensive review of the ACH rules. Those who should attend are ACH operations staff, compliance officers, auditors, product managers and individuals preparing for the AAP exam.

**Time:** 9:00 am-2:00 pm - Lunch @ Noon

**AAP Credits:** 4.2 AAP

The AAP Review Course will help participants prepare for the Accredited ACH Professional (AAP) certification exam. This session will provide a general overview of the AAP test material. A sample test will be administered and answers will be discussed. Whether you plan to take the AAP certification test or are just considering this step, you should attend.

**Time:** 2:15 pm-4:00 pm

**AAP Credits:** 2.1 AAP

#### Schedule

May 19 Baton Rouge, LA

May 20 Bartlett, TN

#### In-Person:

##### Part 1 OR Part 2

**Member Price:** \$130 per Single Registrant

**Discount:** 3 or more Registrants \$110

**Non-Member Price:** \$260 per Registrant

**Discount:** 3 or more Registrants \$220

##### BOTH Part 1 AND 2

**Member Price:** \$150 per Single Registrant

**Discount:** 3 or more Registrants \$120

**Non-Member Price:** \$300 per Registrant

**Discount:** 3 or more Registrants \$240

## ACH

### Basics of Origination

Is your financial institution new to originating ACH transactions? Or, are you considering implementing ACH Origination in the near future? If either of these apply, this session is for you. This Basics of ACH Origination webcast provides an overview of the many factors you must consider when implementing ACH Origination processes within your organization. We will discuss the warranties and liabilities of becoming an ODFI and risk mitigation tools to protect your from fraud and loss.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### Best Practices in ACH Dispute Handling

Customers, both consumer and corporate, review their accounts at different times and via different means. What are the procedures when they call to dispute an ACH item? Are your procedures within the Rules and compliant with Regulation E and UCC 4A? Are your procedures within the Rules compliant with Regulation E and UCC4A?

#### Schedule

November 19

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2



# 2015 Education Calendar Descriptions & Dates

## ACH

### Bits N Bytes

This class is designed to give you the understanding needed to be able to look into an ACH file for details. It is a must for anyone selling and/or supporting ACH services or just desiring to bring their ACH knowledge closer to the expert level. Covered in this class will be such topics as file layouts, field definitions and requirements, data acceptance specifications, and more.

#### Schedule

September 9      Baton Rouge, LA  
September 10     Bartlett, TN

**Time:** 9:00 AM to 12:30 PM

#### In-Person:

**Member Price:** \$150 per Single Registrant

**Discount:** 3 or more Registrants \$130 Each

**Non-Member Price:** \$300 per Single Registrant

**Discount:** 3 or more Registrants \$260 Each

**AAP Credits:** 3.9

### Bits N Bytes—2 Part Series

This two-part webinar focuses on the intricacies of ACH record formats. Understanding ACH files is not as difficult as you might think, as long as you have the right tools. Get a comprehensive and detailed review of the field purposes with discussion on specific field values, commonly experienced problems and tips for optimizing ACH Network participation. This series is highly recommended for anyone sitting for the AAP Exam.

#### Schedule

Part 1—June 29  
Part 2—July 1

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$295

**Non-Member Price:** \$590

**AAP Credits:** 1.2 Each Session

## ACH

### Compliance Beyond the ACH Rules

Complying with the ACH Rules involves more than just studying the ACH Rulebook. This session discusses the related rules and regulations for a comprehensive ACH compliance program, including handling international ACH transactions, reclamations, required disclosures, and the differences between the ACH Rules and Reg. E.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Corporate Account Takeover

Risks to the payments network are ever-changing. Cyber-thieves are becoming increasingly sophisticated at exploiting vulnerabilities in corporate systems in order to commit fraud. In 2010, NACHA issued a policy statement addressing the importance of ODFIs utilizing sound business practices to prevent and mitigate risk of Corporate Account Takeover within the ACH Network. Join us and let us provide you with tools to help protect you and your corporate customers against these threats.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## ACH

### Creating Revenue with ACH Products

This webinar discusses various products and services available to ODFIs and their Originators within the ACH Network. Learn how WEB, TEL and e-Check conversion can all be used to bring in business as well as revenue. We will also discuss the risk and rewards of these products and sound practices you should consider when implementing these services.

#### Schedule

September 3

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Data Security Best Practices for Originators

Hear what the best are doing to protect the private banking information that they are entrusted with. Every ACH file and every authorization contains private banking information and it is the responsibility of every participant in the ACH Network to protect that data. As an Originator, the focus is on your business and not always on your responsibility to protect these vital records. Learn simple steps you can put in place to protect private banking information, ensuring compliance with the ACH Rules and creating a more trustworthy Network.

#### Schedule

October 30

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH

### Do I Need to Audit My Origination Customer?

Industry best practices agree that due diligence includes ongoing monitoring and review of your origination customers. This session will look to create best practices checklist with items to consider as you prepare due diligence procedures for your Originators.

#### Schedule

July 14

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### eCheck Applications

This webcast is a comprehensive overview of the ACH rules governing check conversion. We will discuss each participant's rights, responsibilities and obligations. We will also discuss operational procedures, return options and how you can explain these items to consumers. In addition, we will discuss the ODFI/Originator requirements specific to the various check conversion options and check conversions' distinguishing characteristics from Remote Deposit Capture.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.1

# 2015 Education Calendar Descriptions & Dates

## ACH

### EFT Investigations

Regulation E protects every consumer and affects every financial institution. Learn the responsibilities of your financial institution when errors are reported by the account holder.

#### Schedule

June 11

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

### Essentials of ACH

This webcast focuses on the essentials of ACH, including a brief history of the Network and defining the parties of ACH transactions. We will also discuss the transaction flow and settlement process. In addition, we will cover many aspects of exception item processing, including stop payments vs. authorization revoked and unauthorized debits. This is a basic overview of ACH and is intended for individuals new to ACH operations, front line staff and individuals wanting to learn more about ACH.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## ACH

### Essentials of Regulation E

Federal Regulation E sets forth the requirements of the Electronic Funds Transfer Act (EFTA). This webcast will discuss the impact of the regulation for the financial industry as it relates to consumer rights. We will cover your financial institution's obligation to investigate consumer disputes and other topics to help you comply with Federal Regulation E.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### Federal Government Reclamations

Timing and accuracy are crucial when dealing with reclamations. The Federal Government uses reclamations to recover benefit payments made via ACH to an account of a recipient who has passed or has become legally incapacitated. Under 31 CFR 210, your Fed accounts may be debited the full amount of reclamations if proper procedures are not followed. Learn a few simple procedures which can dramatically reduce your financial institution's liability.

#### Schedule

November 13

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

# 2015 Education Calendar Descriptions & Dates

## ACH

### Federal Government Reclamations

This webcast will discuss the processing of Federal Government ACH payments. Understanding the fundamental differences of Federal Government Payments will impact a financial institution's ACH operations and assist in preventing unnecessary losses. This webcast will cover important topics such as automated enrollment (ENR), paper and paperless enrollments, notifications of change (NOC), death notification entries (DNE), return items and most importantly, reclamations.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

### Green Book 101—Government Payments

Understanding the fundamental differences of Federal Government Payments will impact a financial institution's ACH operations and assist in preventing unnecessary losses. The processing of Federal Government ACH payments will be discussed. We will cover important topics such as automated enrollment (ENR), paper and paperless enrollments, notifications of change (NOC), death notification entries (DNE), return items and most importantly, reclamations.

#### Schedule

July 8

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP/NCP Credits:** 1.8

## ACH

### Healthcare Payments

The Department of Health and Human Services issued the interim final rule on Healthcare EFT & ERA Operating Rules. Be aware of this recent legislation impacting the healthcare industry. Hear how to best prepare your staff to provide answers to customers. Learn how to leverage the emerging client market. Take advantage of this educational event as knowledge experts review the impact of the Healthcare EFT & ERA Operating Rules.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### Helping Your Originators Manage Their Return Rates

Your Originators look to you for guidance. Return rates may be one of the more confusing aspects of ACH Origination. During this session, we will discuss the most common return reason codes, and ways to your Originator can mitigate returns. In addition, we'll discuss how you can be proactive by tracking Originator risk before they reach the return rate threshold.

#### Schedule

September 8

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## ACH

### Implementing Payments Risk Management Controls

Identifying your risk exposure and tolerance is one thing. Identifying what hurdles you are facing and pulling that information into your risk management program is another. RDFI's need to understand their risk associated with ACH and how to best mitigate risk factors to protect against potential losses. Join this 60-minute webinar to gain a better understanding of the types of ACH risk that RDFIs may encounter. You and your staff will learn practical ways to identify risk and actionable solutions to mitigate risk.

#### Schedule

June 11

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### International Payments & IAT

The International ACH Transaction (IAT) SEC code fundamentally changed how IATs are identified and places specific requirements on every participating financial institution. We will cover all the rule changes since the IAT's implementation along with the background of IAT rules and the roles of the "Gateway" operators. Also addressed will be the formatting requirements and issues surrounding regulatory compliance.

#### Schedule

July 22

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP/NCP Credits:** 1.8

## ACH

### International Payments & IAT

This 90-minute session will provide an introduction to International Payments with special emphasis on the ACH standard entry class code IAT (International ACH Transaction), which went into effect on September 18, 2009. IAT is the single biggest Rules change in the history of NACHA. Participants in this class will get a high level overview of IAT with discussion about how it has impacted every financial institution in the United States.

#### On-Demand Webcast:

**Member Price:** \$195

**Non-Member Price:** \$360

**AAP Credits:** 1.8

### Introduction to ACH

This webinar focuses on the essentials of ACH, including a brief history of the Network and defining the parties of ACH transactions. We will also discuss the transaction flow and settlement process. We will cover many aspects of exception item processing including stop payments vs. authorization revoked and unauthorized debits. This is a basic overview of ACH and is intended for individuals new to ACH operations, front line staff and individuals wanting to learn more about ACH.

#### Schedule

June 15

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## ACH

### Key Elements in an ACH Risk Management Program

This session will examine components of an ODFI risk assessment while highlighting some less-than-obvious considerations. Have you really thought of everything from the ODFI perspective? Have you considered every area-from systems to vendors, compliance to legal, and operations to credit? Reviewed third-party processors and senders? This session enables you to answer such questions as: Did I consider that in our risk assessment? Should I revisit our existing assessment? Am I really prepared to share this with our audit group? What about the regulators?

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Managing ODFI Credit Risk & Minimizing Loss

Managing credit risk in ACH origination is an obligation of the ODFI. This course discusses the ODFI's responsibilities related to managing ACH risk and reducing loss related to ACH origination.

#### Schedule

July 7

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

## ACH

### Managing the Risks of Third Parties for ODFIs

Third Parties inherently present unique challenges to the ACH Network, but they don't have to present a threat to the institution. In this course we delve into the world of third-party risk from the eyes of the ODFIs and regulators with solid approaches to minimizing risk.

#### Schedule

June 18

**Time:** 10:00 AM to 11:00 AM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

### Mitigating Risk Through Your Origination Agreements

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 do not put your expectations in writing, they will not hold up in a court of law. You must take the necessary steps to cover yourself from liability. This session helps you understand what must be in your agreements and helps you apply sound practices with your customers.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2



# 2015 Education Calendar Descriptions & Dates

## ACH

### NACHA Adjustment Entries vs. Regulation E

Both NACHA Rules and Regulation E detail procedures for resolving situations involving “unauthorized” consumer transactions, but the procedures, time frames, and financial institution obligations are significantly different. This session explains the key differences and suggests operational procedures and best practices.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

### New ACH Return Rate Rule and the ODFI

Effective September 18, 2015, the *ACH Rules* will require every originator to keep returns below certain levels and thresholds based on the Return Reason Code. Learn how these changes will impact your organization and your Originators.

#### Schedule

June 4

**Time:** 10:00 AM to 11:00 AM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

## ACH

### New NACHA Return Rules-Risk Enforcement & Quality

NACHA recently passed two Rules amendments. The first lowers existing return rate thresholds, establishes return rate levels for “administrative returns” and an overall return rate level. The second creates an Unauthorized Entry Fee which establishes fees paid by the ODFI to the RDFI. These rules will impact every participant in the ACH network.

#### On-Demand Webcast:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.0

### Payment Processor ACH Audit Guidance

This one hour instructional webinar will come with a complimentary electronic workbook to use when performing your Third-Party Sender/ Payment Processor ACH audit. Each payment processor is unique in the tasks they perform but they have one thing in common in that they need to perform an annual ACH audit. Interpretation of the NACHA Audit Requirements can be difficult. Join us as we provide interpretation and guidance that attendees can put to use immediately in their ACH compliance efforts.

#### Schedule

October 27

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## ACH

### Performing Your ACH Risk Assessment

This instructional webinar will come with a complimentary workbook to use when performing your required ACH risk assessment. The NACHA Rules have recently been amended and greatly affect the audit requirements. In addition, NACHA's Rules require each financial institution to 1) perform a risk assessment of their ACH activities, and 2) implement risk management programs in accordance with "the requirements of their regulators". While the guidelines for an initial risk assessment have been understood the requirements for performing an ACH Risk Assessment on an on-going basis are vague. Join us as we provide interpretation and guidance that attendees can put to use immediately.

#### Schedule

October 6

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

## ACH

### RDFI Responsibilities & Compliance (Part 1 & 2)

This program is for anyone involved in processing the receipt of ACH entries in supervisory, primary or backup roles. It is designed to be a comprehensive discussion of relevant methods, procedures and rules. Compliance topics and handling exception items will also be discussed.

#### Schedule

August 11 & 18 Baton Rouge, LA

August 12 & 19 Bartlett, TN

August 12 & 19 Crowley, LA

August 13 & 20 Raymond, MS

August 13 & 20 Gulfport, MS

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

##### One Session:

**Member Price:** \$130 per Single Registrant

**Discount:** 2 or more Registrants \$120 Each

**Non-Member Price:** \$260 per Single Registrant

**Discount:** 2 or more Registrants \$240 Each

##### Both Sessions:

**Member Price:** \$230 per Single Registrant

**Discount:** 2 or more Registrants \$210 Each

**Non-Member Price:** \$500 per Single Registrant

**Discount:** 2 or more Registrants \$470 Each

**AAP Credits:** 4.5 Each Session

# 2015 Education Calendar Descriptions & Dates

## ACH

### Recalls, Reversals & Rejects

Do you understand the difference between a reversal and a recall? How about the difference between a return and a reject? When can a recall be done as opposed to a reversal? Does your operations staff know the answers to these questions? Let us clarify the differences between recalls, returns, reversals and rejects, as well as the rules and risk around how each exception should be handled

#### Schedule

May 1

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

### Recalls, Reversals & Rejects

Do you understand the difference between a Reversal and a Recall? How about the difference between a Return and a Reject? When can a Recall be done as opposed to a Reversal? Does your operations staff know the answers to these questions? Join us for this webcast and let us clarify the differences between Recalls, Returns, Reversals and Rejects, as well as the rules and risk around how each exception should be handled.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

## ACH

### Regulation E—2 Part Series

Regulation E sets forth the requirements of the Electronic Funds Transfer Act. In this detailed two-part session, we will discuss the impact of Reg. E for the financial industry as it relates to consumer rights. We will look at various aspects of the regulation, particularly from the standpoint of the Automated Clearing House (ACH). Topics include definitions, coverage, required disclosures, error resolution and more.

#### Schedule

Part 1—July 13

Part 2—July 15

**Time:** 1:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$295

**Non-Member Price:** \$590

**AAP/NCP Credits:** 1.8 Each Session

### Regulation E & Friends (Part 1 of 3)

This three-part webcast series will highlight the rules and regulations that govern the electronic payments. These regulations provide the legal framework for all financial institutions, and provide protection for consumers from erroneous entries as well as establishing specific requirements for the financial industry. Join us for this three-part series of regulatory instruction and walk away with the knowledge you need to ensure you're in compliance.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP/NCP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## ACH

### Regulation E & Friends (Part 2 of 3)

This three-part webcast series will highlight the rules and regulations that govern the electronic payments. These regulations provide the legal framework for all financial institutions, and provide protection for consumers from erroneous entries as well as establishing specific requirements for the financial industry. Join us for this three-part series of regulatory instruction and walk away with the knowledge you need to ensure you're in compliance.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP/NCP Credits:** 1.2

### Regulation E & Friends (Part 3 of 3)

This three-part webcast series will highlight the rules and regulations that govern the electronic payments. These regulations provide the legal framework for all financial institutions, and provide protection for consumers from erroneous entries as well as establishing specific requirements for the financial industry. Join us for this three-part series of regulatory instruction and walk away with the knowledge you need to ensure you're in compliance.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP/NCP Credits:** 1.2

## ACH

### Regulation E Compliance Challenges

Financial institutions must ensure that they are correctly interpreting Regulation E and are compliant with all of the requirements for processing error disputes for debit card transactions and ACH. This webinar will review the error resolution process and the very specific requirements for disclosing information to your customers during the investigative process.

#### Schedule

September 8

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### Rules Enforcement Process

Do you keep sending NOCs without getting any results? Are you fed up and want to do something about it? We all want to play nice in the network, but sometimes we have to get NACHA involved. Appendix 10 in the NACHA Operating Rules addresses rules violations and enforcement. We will define the criteria under which a rules enforcement proceeding may be initiated and how to file a report. The NACHA Arbitration Rules and Compensation requirements will be discussed.

#### Schedule

July 23

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

# 2015 Education Calendar Descriptions & Dates

## ACH

### Rules Enforcement Process

Do you keep sending NOCs without getting any results? Are you fed up and want to do something about it? We all want to play nice in the network, but sometimes we have to get NACHA involved. Appendix 10 in the NACHA Operating Rules addresses rules violations and enforcement. This webcast will define the criteria under which a rules enforcement proceeding may be initiated and how to file a report. The NACHA Arbitration Rules and Compensation requirements will also be discussed.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH

### Setting Payments Exposure Limits

Consumer and business customers have come to expect options that are easier and faster. Financial institutions are stepping up innovation and services offering to meet the increasing demands all while having to keep the financial institution safe and sound. One way this can be accomplished is by setting exposure limits across payment channels. No longer can a financial institution just keep an eye on ACH and RDC or Corporate Customer versus Consumers. Regulators are looking to see if financial institutions have a written and implemented a monitoring program across all payment systems. This session will address the importance of setting exposure limits for some of your most common products and services. We will review Mobile RDC, P2P transactions, Wire transfers in your cash management system and corporate and consumer bill pay.

#### Schedule

August 13

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### Stop Payments vs. Authorization Revoked

There is always confusion as to when we use a stop payment or authorization revoked. Are you aware of the rules related to authorization revoked? This webcast will go into detail around the differences between stop payments and revoked authorizations, and when they are to be used. We will also take a look at unauthorized returns, when to use them, what the rules say, and how they differ between consumers and our corporate customers.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

# 2015 Education Calendar Descriptions & Dates

## ACH

### Stop Payments vs. Authorization Revoked

There is always confusion about when to use stop payment vs. authorization revoked in the ACH world. Learn about the rules related to authorization revoked. Understand the details of the differences between stop payments and revoked authorizations, and when they are to be used. We will look at unauthorized returns, when to use them, what the rules say, and how they differ between consumers and our corporate customers/members.

#### Schedule

May 22

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

### Stop Payments vs. Unauthorized Returns

When to use Authorization Revoked vs. Stop Payment is the source of much confusion. Who's responsible for revoking the authorization, the consumer or the financial institution? Is the stop payment for one payment or all payments? What do the Rules say? Join us for a detailed discussion about the differences between Authorization Revoked and Stop Payment. We use scenarios and case studies to train staff to respond knowledgeably to these situations.

#### Schedule

June 23

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

## ACH

### Tax Return Exception Processing

With so many tax returns posting to consumer accounts in the next few months, you can expect an increase in exception items. Several factors need to be considered before posting a transaction that has been rejected. The safest course of action is to return the item. However, this is not necessarily the level of service many consumers have come to expect. This webcast will cover the essential issues you need to know, including the RDFI's rights and responsibilities for these exceptions.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

### Third Party Risk

Third-Party Processors, Third-Party Senders, and Direct Access each represent a different relationship that may exist between a financial institution and different organizations. All of these relationships create their own unique risk. We will help identify which role your organization plays and the roles of your third-party relationships. We will also discuss ways to mitigate risk.

#### Schedule

August 27

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2



# 2015 Education Calendar Descriptions & Dates

## ACH

### Top Ten ACH Audit Exceptions & Solutions

Third-Party Processors, Third-Party Senders, and Direct Access each represent a different relationship that may exist between a financial institution and different organizations. All of these relationships create their own unique risk. We will help identify which role your organization plays and the roles of your third-party relationships. We will also discuss ways to mitigate risk.

#### Schedule

December 10

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### Treasury Day

This seminar on government payments is designed to educate financial institution employees on basic Treasury structure and procedures. We will discuss various types of payments, government flow, legal responsibilities of the financial institutions and much more.

A detailed review of the GREEN BOOK will be provided. Relevant topics such as regulations, funds availability and enrollment changes will be reviewed as well as trace requests, reclamations and ACH returns.

#### Schedule

September 15	Raymond, MS
September 15	Bartlett, TN
September 17	Baton Rouge, LA

**Time:** 9:00 AM to 3:30 PM

#### In-Person:

**Member Price:** \$180 per Single Registrant

**Discount:** 3 or more Registrants \$150 Each

**Non-Member Price:** \$360 per Single Registrant

**Discount:** 3 or more Registrants \$290 Each

**AAP Credits:** 6.0

## ACH

### Understanding eCheck Conversion in ACH

This session provides a comprehensive overview of the ACH rules governing check conversion. We will discuss each participant's rights, responsibilities and obligations, along with operational procedures, return options and how to explain these items to consumers. There will also be a discussion about the Originating Depository Financial Institution (ODFI) and Originator requirements specific to various check conversion options, and about check conversion's distinguishing characteristics from Remote Deposit Capture (RDC).

#### Schedule

November 6

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Understanding eCheck Requirements & Warranties

eChecks have been around for awhile, but it's important to understand not only what they are, but also how they work. There are different authorization requirements and mandates for providing information on statements. In addition to regular checks converted to ACH, Remotely Created Checks have increased in volume and the check warranties are different. This session will provide you with a clear understanding of how checks are being electrified, the different requirements and warranties.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## ACH

### Understanding the Green Book

This lecture hall course provides a high-level overview of the Green Book, explains its purpose, how it differs from the ACH Rules and how it affects ACH payments processing.

**On-Demand Webcast:**

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

## CARD

### Cards 101

This interactive course provides an excellent base of knowledge for those new to the card payment system. *Cards 101* introduces the learner to the card system, the participants, the various uses, how the system works, legal framework and more!

**On-Demand Webcast:**

**Member Price:** \$99

**Non-Member Price:** \$198

## CARD

### Card Fraud & Risk Management

Fraudsters are continually looking for new ways to obtain cardholder information. Unfortunately, by the time you identify a trend or see suspicious activity, the damage has been done and you can only hope to recover some of the loss. This webcast will examine steps you can take to identify suspect transactions in a timely manner and mitigate financial risk to your organization.

**On-Demand Webcast:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### EMV & Cards—What You Need to Know

The purpose of this session is to look at the latest developments and initiatives regarding the migration to EMV in the United States. Regardless of where you are in regard to introducing this technology to your cardholders, it is important that you stay current with the forever changing decisions and direction that this migration might take.

**On-Demand Webcast:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## CARD

### Essentials of Cards

Credit cards are no longer just about "credit." Debit, pre-paid, payroll and other cards continue to evolve. Multiple regulatory changes are affecting the ever-changing world of plastic. Understanding card processing has become more essential. Join us for this informative webcast as we discuss the fundamentals of card processing. This is a basic overview of Cards and is intended for individuals new to card operations, front line staff and individuals wanting to learn more about cards.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

### Not Your Father's Credit Card

With the addition of payroll cards, prepaid cards and decoupled debit cards, we have certainly come a long way from the original BankAmericard launched in 1958. Join us and learn about how card payments work in today's environment along with some of the newer & emerging products and how they impact your financial institution.

#### Schedule

August 21

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

## CARD

### PCI Compliance: Evaluating Your Preparedness

Are the days of quietly sitting on the sidelines of PCI compliance coming to an end for Banks and Credit Unions? There is a growing trend of preparatory work being done in the financial services realm towards PCI compliance. Find out what steps you can take to evaluate your preparedness for PCI compliance and some key tips for minimizing its impact and the resources needed to be in compliance.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## CHECK

### Check & RDC Risk

Check processing has changed over the past several years and so has the risk. Image exchange, remote printing, alternative clearing networks and now Mobile Remote Deposit Capture (MRDC) have altered the landscape of this vital network. Regulation CC, ECCO Rules, OC-3 and other important rules and regulations related to check processing have changed as well. From this session, you will gain an understanding of the rules and new risks surrounding check processing and take away best practices you can implement to mitigate those risks.

#### Schedule

July 30

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## CHECK

### Check & RDC Risk

The Federal Financial Institutions Examination Council (FFIEC) developed guidance for RDC risk assessment and management in January 2009 that requires financial institutions that have implemented RDC programs, especially those that utilize remote capture, to "have sound risk management and mitigation systems in place." This Online Training session will provide guidance to assist your financial institution in developing a quality Risk Management Program.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

### Check 21 Solutions

Image Exchange and Remote Deposit Capture (RDC) have become the norm for check processing today. An overview of the necessary steps financial institutions must remember when processing image exchange and/or RDC will be highlighted. We will also review and discuss proper handling of expedited recredit procedures and breach of warranty claims for disputes, risk management of RDC issued by the FFIEC, lessons learned during the implementation process, and RDC agreement recommendations.

#### Schedule

November 13

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

## CHECK

### Check Adjustments Update

This session will highlight the latest changes to the adjustment processes at the Federal Reserve and private sector under the ECCHO rules. We will discuss how these changes could affect your financial institution and the impact to your customers.

#### Schedule

December 4

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

### Check Fundamentals

Learn all about checks, including a history of this payments mechanism, the required components of a check, check processing regulations, forward and return processing. Review how to identify fraudulent checks and the latest check processing procedures revolving around Check 21 and image processing. This is a must for tellers and staff new to checks!

#### Schedule

October 21

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

# 2015 Education Calendar Descriptions & Dates

## CHECK

### Check Returns & Adjustments

What is the difference between a return and an adjustment? What are your rights and responsibilities for these types of exception items? The recent evolution to check collections through image presentment makes understanding the difference even more important. This webinar will address the rights of the paying bank for the return of checks and how to make an adjustment claim against the depository bank when necessary, thus, mitigating and potentially reducing overall risk to your financial institution.

#### Schedule

August 7

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

### Check Returns & Adjustments—2 Part Series

What is the difference between a return and an adjustment? What are your rights and responsibilities for these types of exception items? The recent evolution to check collections through image presentment makes understanding the difference even more important. This webinar will address the rights of the paying bank for the return of checks and how to make an adjustment claim against the depository bank when necessary, thus, mitigating and potentially reducing overall risk to your financial institution.

#### Schedule

Part 1—June 11

Part 2—June 18

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$295

**Non-Member Price:** \$590

**AAP Credits:** 1.2 Each Session

## CHECK

### Check Returns & Adjustments

Understanding which rules or agreements apply is an important consideration in knowing what is required to resolve a check return or adjustment entry. Some of the questions you must be able to answer are, Will this be a Return or an Adjustment?, What time frames apply?, Will the item be handled via a private exchange or through the Federal Reserve?, and Are my rights based on Regulation CC, ECCHO rules or Federal Reserve rules? Join us for this informative webcast and find out.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.10

### Check Returns & Adjustments-Parts 1 & 2

This in-depth, two-part webinar will help you answer critical questions in resolving check returns and adjustments. Understanding which rules or agreements apply is an important consideration. Some of the critical questions include: 1) Should this be a return or an adjustment?, 2) What time frames apply?, 3) Will the item be handled via a private exchange or through the Federal Reserve?, 4) What are my rights based on Regulation CC, ECCHO rules or Federal Reserve rules?

#### Schedule

Part 1—November 18

Part 2—November 20

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$295

**Non-Member Price:** \$590

**AAP Credits:** 1.8 Each Session

# 2015 Education Calendar Descriptions & Dates

## CHECK

### Check Rules & Regulations

Checks are not going away! Billions are written each year, but they are evolving. This Check Rules and Regulations Online Training session covers the important aspects of major check regulations. Topics include: Regulation CC Subpart D addressing Check 21 and Image Replacement Documents (IRDs) and the Uniform Commercial Code (UCC) parts 3 and 4. Proper understanding of checks regulations can help your staff reduce losses related to fraud and errors in processing. Do not miss this important session.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

### Check Rules & Regulations-ECCHO Rules/OC-3

In an image environment it is really important to understand the rules associated with check clearing. This course provides a working knowledge of the two most common sets of image rules in the industry today. Learn what the differences are between ECCHO rules and Federal Reserve OC-3 when it comes to the specific rights for your financial institution. The various differences involving the process will be discussed, including warranties and presentment. SFE recommends also taking Check Rules & Regulations – UCC – Reg. CC for a well-rounded understanding of these important check rules.

#### Schedule

June 12

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## CHECK

### Check Rules & Regulations-UCC/Reg. CC

As we continue to move into a completely electronic environment when it comes to processing checks, it is so important to understand the regulations that maintained us in the overall processing of paper items. Do these regulations apply to image exchange today and how do I maintain my regulatory requirements? Attend and find out. This course will discuss the similarities and differences between UCC and Reg. CC when it comes to the specific rights for your financial institution. SFE recommends also taking Check Rules and Regulations – ECCHO Rules, OC-3 for a well-rounded understanding of these important check rules.

#### Schedule

May 28

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Checks 101

This interactive course provides an excellent base of knowledge for those new to the check payment system. *Checks 101* introduces the learner to the check payment system, the participants, the different types of checks, how the system works, legal framework and more!

#### On-Demand Webcast:

**Member Price:** \$99

**Non-Member Price:** \$198

**NCP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## CHECK

### Combating Check Fraud

While check volume continues to decrease, check fraud continues to grow. According to the 2013 Federal Reserve Payments Study, check fraud accounted for over \$1. 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. Learn about the types of fraud taking place in the consumer and corporate check world, how your organization can take preventative steps and the tools to use to fight check fraud.

#### Schedule

June 4

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Consumer & Mobile RDC Risk

Consumer and Mobile Remote Deposit Capture is the fastest growing trend in a rapidly changing industry. It is estimated that by the end of 2014, over 50 percent of financial institutions will offer this service to their consumer account holders. If you offer this product now or plan to offer it in the near future, attend this important Payments Tip and learn about the potential risks and how to mitigate them.

#### Schedule

September 4

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

## CHECK

### ECCHO Rules

To fully understand today's electronic image exchange environment, financial institutions should understand the various ways in which checks can be exchanged and the similarities and differences in the rules and agreements that govern those exchanges. This session will discuss the various types of image exchange relationships, the underlying regulations, and the rules and other agreements required to define and support image exchange with a focus on the rules provided by ECCHO.

#### Schedule

November 4

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Essentials of Checks

Join us for this informative webcast as we discuss the basics of topics like Mobile Remote Deposit Capture and Remotely Created Checks. Now more than ever, it is important to understand how a paper item becomes an image and an image becomes an Image Replacement Document. This is a basic overview of checks and is intended for individuals new to check operations, front line staff and individuals wanting to learn more about checks.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.3



# 2015 Education Calendar Descriptions & Dates

## CHECK

### Image Returns Processing

Follow a comprehensive overview of the system and rules related to check return processing. In this session, you will learn the proper steps and timeframes for the timely and accurate reporting of return items. Terms, definitions and resources needed in both the return item process and return adjustment process will be highlighted. We will also provide you the guidance you need in dealing with check returns.

#### Schedule

October 28

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Mobile & Consumer Capture Risk

Consumer and Mobile Remote Deposit Capture is the fastest growing trend in a rapidly changing industry. It was estimated that by the end of 2014, over 50 percent of financial institutions would offer this service to their consumer account holders. If you offer this product now or plan to offer it in the near future, attend this important webcast and learn about the potential risks and how to mitigate them.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

## CHECK

### NCP—Are You Ready?

Are you thinking about sitting for the National Check Certification (NCP) accreditation exam? Listen to an overview of the structure of the NCP Program, including an analysis of the various sections of the test, and recommendations for your study plan that will help guide you as you prepare.

#### Schedule

October 2

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP Credits:** 0.6

### Reacting to Check Fraud

Check fraud continues to be at the top of most financial institutions list when it comes to mitigating their risk. This session will define, identify and explain check system risk. Risk associated with clearing an item will be highlighted. Participants will gain a better understanding of operational risk associated with clearing and settling checks. Steps in developing good risk management strategies will also be discussed.

#### Schedule

October 30

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

# 2015 Education Calendar Descriptions & Dates

## CHECK

### Regulation CC

During this session we will examine the impact of Regulation CC to both the front- and back-office processing operations of a 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.

#### Schedule

October 23

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Regulation CC Essentials

This session provides a high level overview of Regulation CC. A highlight of the various subparts and any purposed changes to each will be discussed.

#### Schedule

July 10

**Time:** 2:00 PM to 2:30 PM

#### Webinar:

**Member Price:** \$65

**Non-Member Price:** \$130

**AAP/NCP Credits:** 0.6

## CHECK

### Remote Deposit Capture

Remote Deposit Capture (RDC) has been one of the fastest growing products offered in the payments arena. We will discuss and suggest tools and techniques to use when implementing RDC with your customers/members. We will also look at guidelines suggested by the Federal Financial Institutions Examination Council (FFIEC) when offering this product to corporate and consumer customers/members. Hear real-life lessons learned during the implementation and roll-out process.

#### Schedule

December 2

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Remote Deposit Capture Series (Part 1 of 3)

Remote Deposit Capture can take many forms: Branch/ATM, business/merchant or consumer/mobile. Whatever the flavor, FFIEC guidance requires you to develop a RDC Risk Management Review. These sessions go over the steps to develop an assessment: planning, risk identification, controls, measurement and monitoring. Next, we'll look at critical issues: vendor due diligence, client suitability, training and security. These 3-part sessions will give you a better understanding of what regulators are looking for.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## CHECK

### Remote Deposit Capture Series (Part 2 of 3)

Remote Deposit Capture can take many forms: Branch/ATM, business/merchant or consumer/mobile. Whatever the flavor, FFIEC guidance requires you to develop a RDC Risk Management Review. These sessions go over the steps to develop an assessment: planning, risk identification, controls, measurement and monitoring. Next, we'll look at critical issues: vendor due diligence, client suitability, training and security. These 3-part sessions will give you a better understanding of what regulators are looking for.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Remote Deposit Capture Series (Part 3 of 3)

Remote Deposit Capture can take many forms: Branch/ATM, business/merchant or consumer/mobile. Whatever the flavor, FFIEC guidance requires you to develop a RDC Risk Management Review. These sessions go over the steps to develop an assessment: planning, risk identification, controls, measurement and monitoring. Next, we'll look at critical issues: vendor due diligence, client suitability, training and security. These 3-part sessions will give you a better understanding of what regulators are looking for.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## CHECK

### Setting Payments Exposure Limits

Consumer and business customers have come to expect options that are easier and faster. Financial institutions are stepping up innovation and service offerings to meet the increasing demands all while having to keep the financial institution safe and sound. One way this can be accomplished is by setting exposure limits across payment channels. No longer can a financial institution just keep an eye on ACH and RDC or Corporate Customer versus Consumers. Regulators are looking to see if financial institutions have a written and implemented a monitoring program across all payment systems. This session will address the importance of setting exposure limits for some of your most common products and services. We will review Mobile RDC, P2P transactions, and Wire transfers in your cash management system and corporate and consumer bill pay.

#### Schedule

August 13

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### The Duplicate Dilemma with RDC

This lecture explores Remote Deposit Capture (RDC) duplicate scenarios while explaining the responsibilities of each party. Uncover how to detect and identify duplicate RDC items, determine how to properly handle the adjustment process and discover mechanisms to help prevent duplicates from occurring.

#### On-Demand Webcast:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP/NCP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## CHECK

### UCC3 / UCC4

When processing checks, it is so critical to understand your regulatory requirements under federal and state laws. The Uniform Commercial Code (UCC) Articles 3 and 4 are state adopted code that provides an overview of the definitions and banking relationships between the financial institution and its customer in a check environment. We will take an in-depth look at these two most important articles and how they interact with your day-to-day processes. In this session, you will learn about the parties to the check and their rights and obligations. We will also cover the warranties associated with Depository and of the Paying Bank. Come learn some important tools around accepting checks for deposit, such as post-and stale-dated checks, and if you can put a stop payment on a Cashier's Check to name a few.

#### Schedule

September 23

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Understanding ECCHO Rule 8 & 9

This session focuses specifically on ECCHO Rule 8, regarding Remotely Created Checks, and Rule 9, which deals with the warranty around forged and counterfeit items. Participants will be provided a detailed understanding of these most frequently used rules under a private sector exchange. We will further discuss how the processes for these two rules differ from return processing through the Federal Reserve Bank. Frequently asked questions will also be highlighted.

#### Schedule

May 21

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## CHECK

### Understanding Remote Deposit Capture— 3 Part Series

Remote Deposit Capture (RDC) can take many forms: branch/ATM, business/merchant or consumer/mobile. Whatever the flavor, Federal Financial Institutions Examination Council (FFIEC) guidance requires you to develop an RDC Risk Management Review. During this three-part series, we will go over the steps to develop an assessment: planning, risk identification, controls, measurement and monitoring. Next, we'll look at critical issues: vendor due diligence, client suitability, training and security. Attendees will leave with a better understanding of what regulators are looking for.

#### Schedule

Part 1—June 9

Part 2—June 16

Part 3—June 23

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$400

**Non-Member Price:** \$800

**AAP/NCP Credits:** 1.2 Each Session

### Understanding Remotely Created Checks

Remotely Created Checks are often viewed as the "ugly step sister" of the check world, but they still fill an important and vital role in payment processing. To limit your liability associated with these items, it is important to understand your rights and responsibilities both as a Paying Bank or the Bank of First Deposit. This webcast will discuss these items in detail and walk you through the transaction from authorization through the adjustment process.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## CHECK

### Understanding the X9.100-187 Check Standard

Examine the x9.100-187 check image standard and the Universal Companion Document which assists in applying the standard. Determine how a cash letter file is built and overview file structure, required fields as well as forward and return bundles.

#### On-Demand Webcast:

**Member Price:** \$99

**Non-Member Price:** \$198

**NCP Credits:** 1.2

## GENERAL

### Apple Pay—A Bankers View

We've all heard the announcement from Apple about Apple Pay, the ability to use your iPhone to make payments at the point of sale. But what does this mean? Given that Apple has a tremendous adoption rate, is this finally the push we need to make mobile payments mainstream? We will show you the ins-and-outs of Apple Pay, how it works and what it means to the payments community as we embark on the next generation of payments.

#### On-Demand Webcast:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.2

## GENERAL

### ATM PIN Audits-Avoiding Common Pitfalls

Many ATM networks require periodic audits of the PIN and Encryption Key Management functions. Learn how to utilize these mandatory compliance audits to evaluate controls over (often neglected) ATM security and the most common findings identified during these audits.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.9

### Customer/Member Services Payments Training—3 Part Series

Customer and member services staff roles & responsibilities have increased significantly in the financial sector. It's not just a teller cashing checks or new accounts welcoming new clients anymore. Frontline staff must be aware of banking regulations, understand customer / member needs, know how to recognize potential fraud, including elder financial abuse, and answer more complex questions. From this three-part series, your frontline staff will leave with a better understanding of rules and regulations, be able to better answer client questions around payments taken from or made to their accounts, and learn best practices in noticing "red flags" when opening accounts and fraud prevention.

#### Schedule

Part 1—July 29

Part 2—August 5

Part 3—August 12

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$400

**Non-Member Price:** \$800

**AAP Credits:** 1.2 Each Session

# 2015 Education Calendar Descriptions & Dates

## GENERAL

### Digital Currencies & Bitcoin

Crypto currencies and digital currencies such as Bitcoin are gaining in popularity, but are you up to speed on what these are and their role in the payments ecosphere? Understanding these newer payment channels is vital to defining the impact they will have on your organization. Whether you are contemplating becoming a player in the virtual environment or need to better understand how your customers and members use them, learn what you should know about these payment models.

#### On-Demand Webcast:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.0

### Federal Government Payments

This webcast will discuss the processing of Federal Government ACH payments. Understanding the fundamental differences of Federal Government Payments will impact a financial institution's ACH operations and assist in preventing unnecessary losses. This webcast will cover important topics such as automated enrollment (ENR), paper and paperless enrollments, notifications of change (NOC), death notification entries (DNE), return items and most importantly, reclamations.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## GENERAL

### Fraud 101—Fraud for the Frontline

The frontline is a critical step in fraud detection, loss prevention and reputation preservation. This course provides fundamentals of the most commonly encountered frauds that occur on the frontline including check fraud, cash advances, money mules and more. Ideal for new staff or as a refresher.

#### On-Demand Webcast:

**Member Price:** \$99

**Non-Member Price:** \$198

### Frontline in Action

Explore the flow, common issues and special requests associated with each payment system and learn how to appropriately respond to everyday frontline payment scenarios.

#### On-Demand Webcast:

**Member Price:** \$99

**Non-Member Price:** \$198

# 2015 Education Calendar Descriptions & Dates

## GENERAL

### **GLBA Compliance: Key Points for a Successful GLBA Program**

GLBA compliance has been around for quite a while now, and yet many organizations still struggle with compliance. We will discuss the key points for a successful GLBA program, common pitfalls, and how to leverage your GLBA risk assessment to help manage overall IT risk.

#### **On-Demand Webcast:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### **Introduction to Bitcoin**

Some have said that Bitcoin is ushering in the next generation of monetary systems, but serious concerns have come to light that have caused many to question its long term viability. We have presenters from Moss Adams, who will discuss what Bitcoin is and the technology behind it. Additionally, we will review the growing security concerns of Bitcoin and how a currency that is based on perceived value could impact payment acceptance models going forward.

#### **On-Demand Webcast:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## GENERAL

### **OFAC Compliance**

OFAC (The Office of Foreign Assets Control) administers and enforces economic sanctions programs primarily against countries and groups of individuals, such as terrorists and narcotics traffickers. OFAC responsibilities for a financial institution vary depending on whether the transaction is considered domestic or international, and this webcast will cover both.

#### **On-Demand Webcast:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### **Payment System Overview**

Checks, ACH, Card, Wires and more. It's fortunate we have so many ways to pay for goods & services. At the same time, some of the different payment systems can be confusing. By attending this session, you will gain an understanding of the fundamentals of the ACH Network, card payments, check processing and wire transfer system. The changing nature of the ACH Network has made it increasingly important for ACH payments professionals to have a basic understanding of other payment mechanisms in order to discern them in comparison to the ACH Network. We will summarize history, concepts, participants, transaction flows, applicable laws and legal framework of the payments system. This is an all-encompassing overview for any staff within your organization.

#### **Schedule**

September 1

**Time:** 1:00 PM to 2:30 PM

#### **Webinar:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8



# 2015 Education Calendar Descriptions & Dates

## GENERAL

### Payments Regulatory Compliance Update

Payments are evolving rapidly. Changing almost as fast are the regulations governing them. Hear from our payments experts as they provide you with insight into the changing regulatory and what your organization must do to stay head of the changes.

#### Schedule

December 3

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### Regulation GG Requirements and Compliance

All financial institutions are obligated to comply with Regulation GG. Identify the types of transactions governed by Regulation GG and review financial institutions requirements and responsibilities, including policies and procedures that will reasonably identify and block restricted gambling transactions.

#### On-Demand Webcast:

**Member Price:** \$99

**Non-Member Price:** \$198

## GENERAL

### Treasury Management in an Electronic World

Understand the basic issues involved in transitioning from paper to electronic payments. Evaluate the advantages and disadvantages of various payment systems, identify specific business-related issues to address when assessing the use of electronic payments and explore associated treasury management tools.

#### On-Demand Webcast:

**Member Price:** \$99

**Non-Member Price:** \$198

### Understanding Remotely Created Checks

Remotely Created Checks are often viewed as the "ugly step sister" of the check world, but they still fill an important and vital role in payment processing. To limit your liability associated with these items, it is important to understand your rights and responsibilities both as a Paying Bank or the Bank of First Deposit. This webcast will discuss these items in detail and walk you through the transaction from authorization through the adjustment process.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## GENERAL

### Vendor Management Compliance Hurdles

Creating a vendor management policy on paper can be easier than implementing the procedures in real time. This session will outline items of consideration for your vendor management program and then real-life case studies will be discussed in order to identify how to best deal with implementation hurdles.

#### Schedule

June 16

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### Vendor Management—3 Part Series

Face it, there are some things we just can't do alone. Whether it is managing expenses or finding the right talent, there are times when we need to bring in vendors to support various platforms in business. This raises the question: How do I choose the right vendor to provide the solutions I need? In this three-part series, we will; delve into the vendor management selection process, discuss the importance of scope documents, cover the Request for Proposal (RFP) process, examine vendor due-diligence and the need for ongoing monitoring - all to ensure you have the tools needed as you enter the vendor selection process.

#### Schedule

Part 1—August 4

Part 2—August 11

Part 3—August 18

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$400

**Non-Member Price:** \$800

**AAP Credits:** 1.2 Each Session

## RISK / FRAUD

### Account Takeover Lessons Learned

Payment professionals need to understand and spread the word about Account Takeover, a new and growing crime in the United States. Join this interactive webinar to learn what the crime entails, how cyber-thieves gain control and find the money mules to move the funds. We will explore preventive actions from the financial institution and corporate payment processor perspective. The speaker will cover steps for victims and provide resources for attendees to use to educate their customers.

#### Schedule

May 19

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### ACH Audit & Compliance

How does your compliance stack up? Is your ACH audit up-to-date? Are you prepared for a new risk of fines for noncompliance? Are you looking for ways to reduce your ACH risk, either from receiving or originating ACH transactions? SFE's workshop will help you identify, manage and reduce numerous risk factors including the most common compliance problems.

#### Schedule

July 14 Ridgeland, MS      July 15 Tupelo, MS

July 16 Bartlett, TN      July 16 Crowley, LA

July 22 Biloxi, MS      July 23 Baton Rouge, LA

July 23 Jackson, TN

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$230 per Single Registrant

**Discount:** 3 or more Registrants \$180 Each

**Non-Member Price:** \$450 per Single Registrant

**Discount:** 3 or more Registrants \$360 Each

**AAP Credits:** 4.5

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### ACH Audit for ODFIs

This webinar focuses on ACH Rule audit requirements specific to the origination of ACH transactions, a key priority for examiners under guidelines published by the Federal Financial Institutions Examination Council (FFIEC). Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the Originating Depository Financial Institution (ODFI). Key guidelines for ensuring Originator compliance with ACH Operating Rules are also shared. SFE recommends also taking "ACH Audit for RDFIs".

#### Schedule

August 13

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Audit for ODFIs

The 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. Attendance of "ACH Audit for RDFIs" is strongly recommended.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## RISK / FRAUD

### ACH Audit for RDFIs

This webinar thoroughly reviews each Receiving Depository Financial Institution (RDFI) ACH audit point, providing specific information on how to properly test for compliance, and suggests "sound practices" to be incorporated into existing policies and procedures. The review of compliance with ACH audit requirements has been identified as a key priority for examiners under guidelines published by the Federal Financial Institutions Examination Council (FFIEC).

#### Schedule

August 6

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Audit for RDFIs

ACH Audit for RDFIs focuses on ACH Rule audit requirements specific to the receipt of ACH transactions. Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the RDFI such as return time frames, use of proper codes and posting.

#### On-Demand Webcast:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.6

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### ACH Fraud Update

Stay abreast of the latest developments and trends in ACH Fraud. The bad guys try to stay one step ahead of technology. As Internet security gains momentum and technology gets better, the criminals find new methods of stealing from you and your organization. Knowledge is power! Learn about the latest fraud scams and ways to protect your organization.

#### Schedule

November 5

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### ACH Policies & Procedures (Part 1 of 2)

Part 1 - In today's environment of rapidly evolving financial regulation, keeping current with ACH-related requirements can be a challenge. Regulators at both state and federal levels require Board-approved policies to define the scope, strategy, and risk tolerance of an organization's ACH service. Good procedures can reduce your exposure to Operating Risk. This two part ACH Policies and Procedures webcast series will put you on the path to developing your own policies and procedures documents.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## RISK / FRAUD

### ACH Policies & Procedures (Part 2 of 2)

Continuing the two-part series on ACH Policies & Procedures, in this session we will look at the requirements from the RDFI perspective. If you are an ODFI, it is recommended that you also view ACH Policies & Procedures (Part 1).

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.3

### ACH Risk for Cash Management

Does your cash or product management personnel know all they need to know about the ACH services they are selling? Are they aware of upcoming rules changes affecting your corporate Originators? Do they know how to keep your customers informed of the rules affecting you as an ODFI? Attend this informative webinar and arm your cash and product management staff with the proper ACH knowledge to protect your institution from loss, while helping them understand the products and services you offer.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### ACH Risk for ODFIs

This webinar will cover risks associated with being an ODFI, as well as steps to mitigate these risks. Being an Originating Depository Financial Institution (ODFI) can be risky without the right tools in place. The ACH Rules require every financial institution to perform an ACH Risk Assessment. Financial institutions of all sizes need to manage risk to minimize potential losses. Rapid growth, new and evolving products and consumer transfer applications are prevalent ACH trends representing increased risk for ODFIs.

#### Schedule

June 10

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Risk for ODFIs

Being an ODFI can be risky if you do not have the right tools. Financial institutions of all sizes need to manage risk to minimize potential losses. Rapid growth, new and evolving products and consumer transfer applications are prevalent ACH trends representing increased risk for ODFIs. The ACH Rules require every financial institution to perform an ACH Risk Assessment. This webcast will cover risks associated with being an ODFI, as well as steps to mitigate these risks.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## RISK / FRAUD

### ACH Risk for RDFIs

This webinar will cover risks associated with processing transactions from the RDFIs perspective, and how to mitigate these risks. Receiving Depository Financial Institutions (RDFIs) of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs.

#### Schedule

June 3

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Risk for RDFIs

RDFIs of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs. This webinar will cover risks associated with processing transactions from the RDFI side as well as how to mitigate these risks.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### ACH Security Framework

In 2013 NACHA implemented the ACH Security Framework designed to protect the security and integrity of certain ACH data throughout its lifecycle. It establishes minimum data security obligations for ACH, all Network participants and requires each participating Depository Financial Institution, Third Party Sender, and Third Party Provider to verify they are compliant in their annual ACH Rules Audit. This session discusses sound practices to consider in helping your institution comply.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Third Party Risk

Third-Party Processors, Third-Party Senders, and Direct Access each represent a different relationship that may exist between a financial institution and different organizations. All of these relationships create its own unique risk. This webinar will help you identify which role your organization and any of the third parties you do business with fall into, and provide you with ways to mitigate your risk.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## RISK / FRAUD

### Check & RDC Risk

Check processing has changed over the past several years and so has the risk. Image exchange, remote printing, alternative clearing networks and now Mobile Remote Deposit Capture (MRDC) have altered the landscape of this vital network. Regulation CC, ECCHO Rules, OC-3 and other important rules and regulations related to check processing have changed as well. From this session, you will gain an understanding of the rules and new risks surrounding check processing and take away best-practices you can implement to mitigate those risks.

#### Schedule

July 30

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Check & RDC Risk

The Federal Financial Institutions Examination Council (FFIEC) developed guidance for RDC risk assessment and management in January 2009 that requires financial institutions that have implemented RDC programs, especially those that utilize remote capture, to "have sound risk management and mitigation systems in place." This Online Training session will provide guidance to assist your financial institution in developing a quality Risk Management Program.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### Combating Check Fraud

While check volume continues to decrease, check fraud continues to grow. 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. Learn about the types of fraud taking place in the consumer and corporate check world, how your organization can take preventative steps and the tools to use to fight check fraud.

#### Schedule

June 4

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Consumer Transfer Risk

Many financial institutions offer consumer transfers, allowing a consumer to transfer funds from their financial institution to credit or debit their account at another financial institution. This can be a very valuable consumer service. However, there are several risks associated with these transfers that must be properly addressed to prevent possible loss or fraud. If you are currently offering this service or are considering it in the future, you will want to attend this important webcast.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

## RISK / FRAUD

### Corporate Account Takeover

Risks to the payments network are ever-changing. Cyber-thieves are becoming increasingly sophisticated at exploiting vulnerabilities in corporate systems in order to commit fraud. In 2010, NACHA issued a policy statement addressing the importance of ODFIs utilizing sound business practices to prevent and mitigate risk of Corporate Account Takeover within the ACH Network. Join us and let us provide you with tools to help protect you and your corporate customers against these threats.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### Customer/Member Services Payments Training—3 Part Series

Customer and member services staff roles & responsibilities have increased significantly in the financial sector. It's not just a teller cashing checks or new accounts welcoming new clients anymore. Frontline staff must be aware of banking regulations, understand customer / member needs, know how to recognize potential fraud, including elder financial abuse, and answer more complex questions. From this three-part series, your frontline staff will leave with a better understanding of rules and regulations, be able to better answer client questions around payments taken from or made to their accounts, and learn best practices in noticing "red flags" when opening accounts and fraud prevention.

#### Schedule

Part 1—July 29

Part 2—August 5

Part 3—August 12

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$400

**Non-Member Price:** \$800

**AAP Credits:** 1.2 Each Session



# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### Elder Financial Abuse

Elder Financial Abuse is a serious and silent crime that needs to be addressed. Do you know that your financial institution may be required by law to report any "suspected" cases of elder abuse? We will discuss common scams that affect the elderly, the psychology behind these scams and ways your financial institutions can identify and help prevent these scams from occurring.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

### End to End Data Security

This Online Training session addresses the electronic payments-based data security space, the types of breaches being experienced, and approaches the industry has taken to manage payments-based data security. We will also discuss the recent supplement to the FFIEC issued Guidance around Authentication in an Internet Banking Environment, which identifies increased risk and requires financial institutions to review their tools for online authentication and authorization. This session will help you better protect your financial institution and consumer clients as well as ensure compliance with the FFIEC guidance.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

## RISK / FRAUD

### FFIEC Guidance & Account Takeover

Corporate Account Takeover is nothing new, but the threats are increasing and financial institutions are being further tasked by regulators to protect their clients from these ongoing dangers. Learn how to protect your corporate and consumer clients, as well as ensure compliance with FFIEC Guidance. FFIEC issued Guidance on Authentication in an Internet Banking Environment, as well as a supplement to this guidance which identifies increased risk and requires financial institutions to review its tools for online authentication and authorization. We will also discuss corporate account takeover and best practices you can implement to help prevent this from occurring.

#### Schedule

December 10

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### FFIEC Internet Banking Compliance

The FFIEC issued Guidance on Authentication in an Internet Banking Environment, and a supplement to this guidance which identifies increased risk and requires financial institutions to review its tools for online authentication and authorization. Learn how to protect your corporate and consumer clients, as well as ensure compliance with the FFIEC guidance. We will also discuss Corporate Account Takeover and best practices you can implement to help prevent this from occurring.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### Implementing Payments Risk Management Controls

Identifying your risk exposure and tolerance is one thing. Identifying what hurdles you are facing and pulling that information into your risk management program is another. RDFI's need to understand their risk associated with ACH and how to best mitigate risk factors to protect against potential losses. Join this 60-minute webinar to gain a better understanding of the types of ACH risk that RDFIs may encounter. You and your staff will learn practical ways to identify risk and actionable solutions to mitigate risk.

#### Schedule

June 11

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

### Key Elements in an ACH Risk Management Program

This session will examine components of an ODFI risk assessment while highlighting some less-than-obvious considerations. Have you really thought of everything from the ODFI perspective? Have you considered every area; from systems to vendors, compliance to legal, and operations to credit? Reviewed third-party processors and senders? This session enables you to answer such questions as: Did I consider that in our risk assessment? Should I revisit our existing assessment? Am I really prepared to share this with our audit group? What about the regulators?

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## RISK / FRAUD

### Managing ODFI Credit Risk & Minimizing Loss

Managing credit risk in ACH origination is an obligation of the ODFI. This course discusses the ODFI's responsibilities related to managing ACH risk and reducing loss related to ACH origination.

#### Schedule

July 7

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

### Managing the Risks of Third Parties for ODFIs

Third-Parties inherently present unique challenges to the ACH Network, but they don't have to present a threat to the institution. In this course we delve into the world of third-party risk from the eyes of the ODFIs and regulators with solid approaches to minimizing risk.

#### Schedule

June 18

**Time:** 10:00 AM to 11:00 AM

#### Webinar:

**Member Price:** \$198

**Non-Member Price:** \$396

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### Mitigating Risk Through Your Origination Agreements

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 do not put your expectations in writing, they will not hold up in a court of law. You must take the necessary steps to cover yourself from liability. This session helps you understand what must be in your agreements and helps you apply sound practices with your customers.

**On-Demand Webcast:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Mobile & Consumer Capture Risk

Consumer and Mobile Remote Deposit Capture is the fastest growing trend in a rapidly changing industry. It is estimated that by the end of 2014, over 50 percent of financial institutions will offer this service to their consumer account holders. If you offer this product now or plan to offer it in the near future, attend this important webcast and learn about the potential risks and how to mitigate them.

**On-Demand Webcast:**

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

## RISK / FRAUD

### Payments Fraud

Financial thieves are business people, just like us. Their job is to learn the cracks in our systems. Our job is to fill those cracks. Gain the tools needed to develop effective anti-fraud policies and procedures, mitigate risk and protect your financial institution. Learn the latest scams affecting the payments industry and sound practices to protect your organization against schemes such as phishing, spoofing, identity theft and other types of fraud.

**Schedule**

August 20

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Payments Fraud

Financial thieves are business people, just like us. Their job is to learn the cracks in our systems; our job is to fill those cracks. This session will provide you with the tools needed to develop effective anti-fraud policies and procedures, mitigate risk and protect your financial institution. Join us to learn that latest scams affecting the payments industry and sound practices to protect your organization against schemes such as phishing, spoofing, identify theft and other types of fraud.

**On-Demand Webcast:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2015 Education Calendar Descriptions & Dates

## RISK / FRAUD

### RDFI Responsibilities & Compliance (Part 1 & 2)

This program is for anyone involved in processing the receipt of ACH entries in supervisory, primary or backup roles. It is designed to be a comprehensive discussion of relevant methods, procedures and rules. Compliance topics and handling exception items will also be discussed.

#### Schedule

August 11 & 18 Baton Rouge, LA  
August 12 & 19 Bartlett, TN  
August 12 & 19 Crowley, LA  
August 13 & 20 Raymond, MS  
August 13 & 20 Gulfport, MS

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

##### One Session:

**Member Price:** \$130 per Single Registrant  
**Discount:** 2 or more Registrants \$120 Each  
**Non-Member Price:** \$260 per Single Registrant  
**Discount:** 2 or more Registrants \$240 Each  
**Both Sessions:**  
**Member Price:** \$230 per Single Registrant  
**Discount:** 2 or more Registrants \$210 Each  
**Non-Member Price:** \$500 per Single Registrant  
**Discount:** 2 or more Registrants \$470 Each

**AAP Credits:** 4.5 Each Session

## RISK / FRAUD

### Reacting to Check Fraud

Check fraud continues to be at the top of most financial institutions list when it comes to mitigating their risk. This session will define, identify and explain check system risk. Risk associated with clearing an item will be highlighted. Participants will gain a better understanding of operational risk associated with clearing and settling checks. Steps in developing good risk management strategies will also be discussed.

#### Schedule

October 30

**Time:** 12:00 PM to 1:30 PM

#### Webinar:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Third Party Risk

Third-Party Processors, Third-Party Senders, and Direct Access each represent a different relationship that may exist between a financial institution and different organizations. All of these relationships create their own unique risk. We will help identify which role your organization plays and the roles of your third-party relationships. We will also discuss ways to mitigate risk.

#### Schedule

August 27

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## WIRE

### Advanced Wire Topics

This course builds upon the knowledge acquired in Essentials of Wires and examines payments message structure and decisions that participants need to make when using Fedwire or CHIPS. Comparisons are made between the field tags each system uses, the identifying information necessary for each party and other information identified within the field tags. The 2009 cover payments format changes are discussed, as well as the November 2011 remittance format changes for both Fedwire and CHIPS.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### Dodd-Frank 1073 Remittance Transfer Rule

The Consumer Financial Protection Bureau (CFPB) issued its final rule for international remittance transfers on April 30, 2013. Financial institutions originating 100 consumer initiated remittance transfers or more in a single year (ACH/Wire/Card/etc.) will be impacted by this sweeping change. The new requirements took effect October 28, 2013. This webcast will help you understand the new CFPB amendment to Regulation E and discuss solutions for complying with this requirement.

#### On-Demand Webcast:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## WIRE

### Essentials of Wires

Wire transfers continue to be an integral payment option for corporations and consumers alike. This webcast examines the main wire systems used in the U.S. Fedwire, CHIPS, and SWIFT. Attendees will gain an understanding of how wire payments are processed, settled, the participants involved, and the rules and regulations governing wires. This is a basic overview of wires and is intended for individuals new to wire operations, front line staff and individuals wanting to learn more about wires.

#### On-Demand Webcast:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 1.0

### Setting Payments Exposure Limits

Consumer and business customers have come to expect options that are easier and faster. Financial institutions are stepping up innovation and services offering to meet the increasing demands all while having to keep the financial institution safe and sound. One way this can be accomplished is by setting exposure limits across payment channels. No longer can a financial institution just keep an eye on ACH and RDC or Corporate Customer versus Consumers. Regulators are looking to see if financial institutions have a written and implemented a monitoring program across all payment systems. This session will address the importance of setting exposure limits for some of your most common products and services. We will review Mobile RDC, P2P transactions, Wire transfers in your cash management system and corporate and consumer bill pay.

#### Schedule

August 13

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$130

**Non-Member Price:** \$260

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## WIRE

### **Wire Transfer Agreements—How Protected Are You?**

Your Wire Transfer Agreement should be an integral part of your organization's Risk Management Program. Clients are transferring very large amounts of money through your institution and the liabilities and obligations should both be properly documented. In the event of a dispute or claim of an unauthorized transfer, you should be confident that your agreements provide your organization the protection that it needs.

#### **On-Demand Webcast:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0



## On-Site Training

We understand how difficult it can be during this challenging time to provide critical payments training for your staff. Training budgets have been severely reduced due to current economic conditions. SFE can help by allowing us to come to you.

The ACH Network is constantly changing and many of your employees may not be familiar with the ACH Rules, operational procedures and issues that are impacting your customers. You must educate your staff in order to help mitigate risk for your institution. On-Site training provides the opportunity to customize an education program that provides for the unique needs of your staff. Moreover, there is no limit to the number of employees who can attend this training.

### Benefits:

**Greater convenience** – no need to leave your office.

**Reduced cost** – train unlimited number of employees for the same price with no travel expense.

**Customized for your specific needs** – we can educate your staff on specific areas that you have identified as critical training areas.

## Create a customized plan for your organization in 4 simple steps.

1

Contact us to schedule a training plan meeting.

2

Our payments experts will meet with you to understand your exact needs and training challenges.

3

We build a focused, customized training plan that is tailored to the needs of your organization.

4

Our payments experts come to you. We train your team on-site.

Available for our entire curriculum, on-site training solutions offer flexibility and cost-effective team training options whether at your offices, our training venues, or hosted in a virtual environment.

### Flexibility

Available for each of our workshops, tailoring options available. Choose from traditional classroom and virtual classroom deliveries.

### Relevance

Discussions, examples, questions, and answers are relevant to your organization.

Get Started Today! We are excited to work with you to customize training sessions that provide your organization with knowledge and skills necessary for success.

Contact us: 800.626.4733 or [info@sfe.org](mailto:info@sfe.org)



# AAP Professional Study Program

Accredited ACH Professional– A Professional Development Tool

## Become the Office ACH Expert!



Become a leader and authority in the electronic payments field! Increase your worth and marketability while your organization benefits from your knowledge!

### Plan Your Study Course

SFE will offer a detailed  
Accredited ACH Professional  
Study Program  
beginning in May 2015.



Accredited ACH Professional  
NACHA—The Electronic Payments Association

### Advanced ACH Rules & AAP Review

May 19— Baton Rouge, LA

May 20— Bartlett, TN

#### Already an AAP? Get Credits!

SFE's education calendar is packed with credits at 1 credit per 50 minutes of study. We offer a variety of delivery methods including on-demand, live workshops, webinars and teleseminars. Or try our concentrated events focusing on payments.

**ACH Payments Summit** - 3 Cities, 3 Dates, 10 CECs

**SFE Conference - May 5—7** Biloxi, MS, 11.1 CECs

2 CECs for Pre-Conference Workshops

*NACHA owns the copyright for the NACHA Operating Rules & Guidelines.*

*The Accredited ACH Professional (AAP) is a registered service mark of NACHA.*

# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### ACH Annual Audit

NACHA requires **all** participating Depository Financial Institutions, Third-Party Senders and Third-Party Service Providers that provide ACH services to conduct an annual ACH Audit to be performed by December 31 of each year (*ACH Rules, Appendix Eight, Section 8.1*). Who better to conduct your annual ACH Audit than your resource for electronic payments information and training? A SFE Accredited ACH Professional (AAP) can conduct your annual ACH Audit and examine each facet of your ACH operation.

#### NACHA Rules Compliance Audit Service Includes:

- Pre-audit checklist
- Performance of audit requirements as required by Appendix Eight of the ACH Rules/ *NACHA Operating Rules*
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written ACH Audit Management Report with findings and recommendations for improvement
- Audit Certification form
- Access to auditor for questions after on-site appointment

### ACH Risk Assessment

Each Financial Institution is required to 1) perform a risk assessment of their ACH activities, and 2) implement risk management programs in accordance with "the requirements of their regulators". Additionally, ODFI's are further impacted by the requirement to conduct additional risk management practices prior to originating ACH entries and by the requirement to cover specific topics in all new or renewed Originator and Third-Party Sender Agreements. A Financial Institution must understand and identify the complexity and nature of their ACH services to effectively perform the risk assessment. A SFE accredited ACH Professional can evaluate your complexity of services and perform a thorough review of compliance with the required risk management practices and assess your ACH risk.

#### ACH Risk Assessment Service Includes:

- Thorough assessment of ACH activities & risk management program
- Formal Written Report including Risk Rating Matrix
- Onsite review period (minimum of 1 full day)
- ACH Volume report for 12 months following the assessment
- Pre-Assessment Worksheet & Checklist
- Review of originator agreements to ensure compliance with new requirements

***Book Your ACH  
Audit Early &  
Book the  
Savings!***

\$200 discount if  
completed by the  
end of June

***Book Multiple  
Services &  
Save!***

Schedule 2 services  
and receive 10% off  
the total bill

Schedule 3 or more  
services and receive  
15% off the total bill

***Fill Out  
Compliance  
Request Form  
@ [sfe.org](http://sfe.org)***



# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### RDC Risk Assessment

Does your financial institution offer Remote Deposit Capture? Have you read the FFIEC Guidance on Remote Deposit Capture? In order to analyze your RDC compliance and risk management procedures, take advantage of SFE's RDC Risk Assessment Services. Our consultants are trained to perform Remote Deposit Capture Risk Assessments. We take pride in our assessments as they compare to RDC regulator expectations.

#### RDC risk assessment services include:

- Pre-risk assessment checklist
- Review of risks utilizing FFIEC Guidance
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written RDC Risk Assessment Report and recommendations for improvement
- Risk Assessment Certification Form
- Access to auditor for questions after on-site visit

### RDC Audit

The FFIEC released guidance on Remote Deposit Capture in 2009. Although the guidance and subsequent IT booklets do not require an annual audit, as with ACH, most financial institutions choose to have an expert assessment of risk and compliance prior to regulatory examinations. What must your organization do to implement the recommendations? Your expert consultant will cover the guidance and help providers understand what they must do to ensure they are in compliance. As RDC acceptance and use continues to grow, solution providers must be aware of both the risks and the benefits of this payment mechanism. It only makes sense to hire an industry expert to evaluate RDC operations.

#### RDC Audit Service Includes:

- Pre-audit checklist
- Performance of audit requirements utilizing the FFIEC Retail Payment Systems IT Booklet
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written RDC Audit Report with findings and recommendations for improvement
- Audit Certification form
- Access to auditor for questions after on-site appointment

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***Book Multiple  
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Schedule 2 services  
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Schedule 3 or more  
services and receive  
15% off the total bill

***Fill Out  
Compliance  
Request Form  
@ [sfe.org](http://sfe.org)***



# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### Wire Transfer Audit of Internal Controls

The FFIEC indicates an internal audit of the wire transfer function should be conducted periodically. Wire transfers are utilized for large dollar, irrevocable funds transfers. These two areas combine to make wire transfers a significant risk. How well does your organization mitigate these risks? SFE compliance experts have created a **NEW Wire Transfer Audit of Internal Controls**. Let our payments expert complete a comprehensive assessment of your wire transfer program to ensure your program is in compliance with regulatory guidelines.

#### Wire Transfer Audit and Risk Assessment include:

- Pre-audit checklist
- Review of compliance with FFIEC Guidance
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written Wire Transfer Audit Report with risk mitigation recommendations
- Access to auditor for questions after on-site appointment

### Custom Consulting

Do not let projects simmer on the back-burner. SFE Consultants can develop a customized consulting program to meet your electronic payment project needs. Programs may include: ACH Origination Start-Up, Risk Management and Policy and Procedure Development, to name a few.

### Legal Consulting

SFE has established, for our Membership, a relationship with an Attorney whom specializes in electronic payments affairs. Members can utilize the Attorney complimentary for basic questions. Escalated questions or scenarios with the Attorney will be provided at the SFE Membership discounted rate.

***Book Your ACH  
Audit Early &  
Book the  
Savings!***

\$200 discount if  
completed by the  
end of June

***Book Multiple  
Services &  
Save!***

Schedule 2 services  
and receive 10% off  
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15% off the total bill

***Fill Out  
Compliance  
Request Form  
@ [sfe.org](http://sfe.org)***



# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### Payments Support Hotline

(800) 626-4733

[info@sfe.org](mailto:info@sfe.org)

All payment related questions welcome:

**As a complimentary service to our Membership, SFE provides phone or email support on a variety of payments topics!**

- Rules Interpretation
- Operations
- Risk Management
- Mobile
- Cards
- Wire
- Checks
- Remote Deposit
- ACH and more.....

**Disputes?** SFE will assist our Members with dispute resolution by utilizing our national network of contacts. Don't take a loss, call us for support.

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## The Mark of Excellence

NACHA — The Electronic Payments Association and its Regional Payments Associations are pleased to introduce the NACHA Direct Member - Regional Payments Associations mark. This mark signifies that the Regional Payments Associations, through their Direct Membership in NACHA, are specially recognized and licensed providers of ACH education, publications and support. Regional Payments Associations are directly engaged in the NACHA rulemaking process and the Accredited ACH Professional (AAP) program.



**Look for this mark as a sign of excellence and commitment to consistency and accuracy in ACH education, publications and support.**



# 2015 Payment Publications

## Compliance Publications and Step-by-Step Guidance

**NACHA Operating Rules & Guidelines**— Members receive 1 *complimentary* copy of the Rules book annually. Additional copies are available to order either in print form, CD electronic or serial number only for online access. When ordering in bulk, Members will also enjoy a favorable discount which increases in savings as numbers increase.

**Corporate Edition**—NACHA Rules also available for originators and third-party practitioners.

**ACH Policies & Procedures Tools**— Don't go into your next examination with incomplete policies and procedures! The ACH Policies & Procedures Tools is a comprehensive template built for Financial Institutions. The expert authors believe strongly that sample policies are not effective therefore this Guidance allows for personalization in each area that a Financial Institution should make a business decision. Customization is easy in this electronic format.

**Tabs for NACHA Operating Rules & Guidelines**— SFE published one page of quick reference tabs for the *NACHA Operating Rules & Guidelines* book. Each tab highlights the Rule pages in which most common questions and references are based.

**ACH Audit Guide**— The ACH Audit Guide is a publication designed to assist you in completing your annual audit and allow you to assess compliance with the rules and regulations specific to your institution. This is a comprehensive, working ACH audit document that has been updated and contains new working tools to enable you to easily perform the annual ACH audit required by NACHA.

**ACH Risk Assessment Tools**— Guidance to assist you in completing a step-by-step ACH Risk Assessment. Convenient storage and organization of supporting documentation. Help to identify strengths and weaknesses in your existing program. Individual chapters address Credit Risk, High-Risk Activities, and Compliance Risk, Third-Party Service Providers & Direct Access to the ACH Operator, Transaction Risk, and Information Technology Risk. User-friendly worksheet questions, also available on CD. Background information on Risk Assessment Rule and Preparation Checklist.

**Wire Transfer Risk Assessment and Audit of Internal Controls Guide**— Guidance to assist you in completing a step-by-step review of your wire transfer program internal controls. This guide will provide convenient storage and organization of supporting documentation. Help to identify strengths and weaknesses in your existing program. Individual chapters address; Organization structure, Internal Controls, Accounting and Contingency plans. User-friendly worksheet questions, also available on CD.

**ACH Audit Guide for Third-Party Service Providers & Third Party Senders**— The 2015 ACH Audit Guide for Third-Party Service Providers and Third-Party Senders is a publication designed to assist in completing the required annual ACH audit and allows you to assess compliance the rules and regulations specific to the services you provide to Financial Institutions, Originators and Other Third-Party Senders. This is a comprehensive, working ACH audit document that has been updated and contains new working tools to enable you to easily perform the annual ACH audit required by NACHA. This Guide is designed to specifically outline each exposure point financial institutions and third-party processors are required to test. The workbook can be completed by internal or external auditors or ACH management.

**Many More Publications are Available @ [www.sfe.org](http://www.sfe.org)**

*See You Soon!*

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[www.sfeannual.org](http://www.sfeannual.org)





# Save the Date

**May 3—5, 2016**

**Memphis, TN**

