



# Payments Publications

2015-2016 Winter/Spring Edition



NACHA  
DIRECT  
MEMBER  
Regional Payments Association®



 **NACHA**  
The Electronic Payments Association®

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**M**any publications available in this catalog are produced by Regional Payments Associations and are identified at the end of publication descriptions, (e.g., EastPay). You will find some offerings that appear to be very similar (e.g., Audit Guides, Rule Book Tabs, etc.). Please review descriptions carefully, as they will contain specifics of publications to help you determine which publication best suits your needs.

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### **"The Mark of Excellence"**

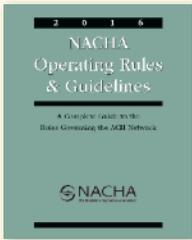
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- 3** Visit your Regional Payments Association's Website (see page 26)

# PUBLICATIONS SPOTLIGHT

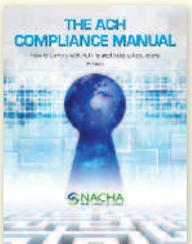


## 2016 NACHA Operating Rules & Guidelines

The 2016 *NACHA Operating Rules and Guidelines* is the premier source for information governing the exchange and settlement of transactions through the ACH Network. The *NACHA*

*Operating Rules* provide the legal framework for the ACH Network in simple, clear and consistent language. The *NACHA Operating Guidelines* contain complete discussions of each ACH Network participant type and its role and obligations, as well as detailed overviews of the Standard Entry Class Codes. For 2016, *NACHA Operating Rules* includes all revisions related to the new Same Day ACH rule.

**(406-16) \$54.00 Member/\$97.00 Nonmember**

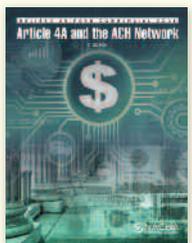


## The ACH Compliance Manual – How to Comply with ACH-Related Rules & Regulations – 7th Edition

This comprehensive manual covers authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and more. Helpful compliance tips are included as

well as a resource list and glossary of terms. (2015)

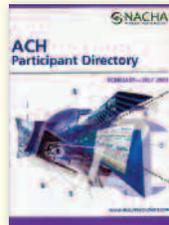
**(431) \$60.00 Member/\$100.00 Nonmember**



## Revised Uniform Commercial Code Article 4A and the ACH Network – 3rd Edition

Evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. Includes article 4A with staff commentary. For financial institutions and corporations that handle ACH wholesale credits. (2015)

**(432) \$70.00 Member/\$90.00 Nonmember**

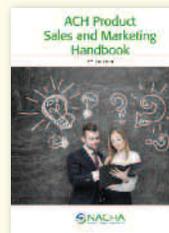


## ACH Participant Directory

Published by Accuity and developed in partnership with NACHA, provides quick access to routing numbers and contact information for financial institutions that participate in the ACH Network.

**(480) \$440.00 Member/\$520.00 Nonmember**

## NEW



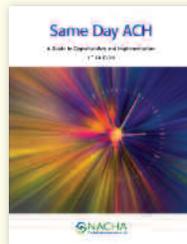
## ACH Product Sales and Marketing Handbook

This publication explores strategies and solutions for extending ACH products and services to financial institutions' business and consumer customers. Supporting increased understanding of ACH marketing and sales opportunities, the publication is written to help financial institutions

in marketing and using ACH services in support of their business, government and consumer customers. (2015)

**(830) \$35.00 Member/\$50.00 Nonmember**

## COMING SOON



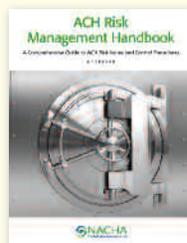
## Same Day ACH

### *A Guide to Opportunities and Implementation*

Explores developments made possible by the advent of Same Day ACH. The publication delves into new product and service opportunities afforded FIs with Same Day ACH, as well as detailing steps to implementation and

preparedness on an operational front.

**(481)**

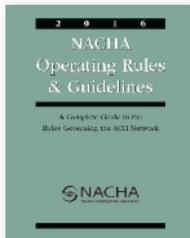


## ACH Risk Management Handbook – 6th Edition

Updated to provide current descriptions of risks inherent in the ACH Network today, as well as the mitigation techniques important for a sound risk management program.

**(414)**

## RULES

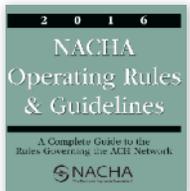


### 2016 NACHA Operating Rules & Guidelines

The 2016 NACHA *Operating Rules and Guidelines* is the premier source for information governing the exchange and settlement of transactions through the ACH Network. The *NACHA Operating Rules* provide the legal framework for the ACH Network in simple, clear and consistent language. The *NACHA Operating Guidelines* contain complete discussions of each ACH Network participant type and its role and obligations, as well as detailed overviews of the Standard Entry Class Codes. For 2016, *NACHA Operating Rules* includes all revisions related to the new Same Day ACH rule.

Each edition of the 2016 *NACHA Operating Rules & Guidelines* comes with access to the ACH Rules Online, the electronic version of the printed book or CD. The site is fully searchable by phrase and keyword, with additional “go to page” functionality. Users have the unlimited ability to bookmark and save searches. Limited copying and pasting functionality are also available. Access to the ACH Rules Online runs from January 4, 2016 through January 2, 2017.

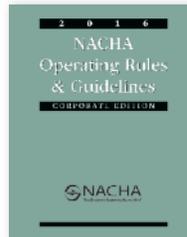
**(406-16) \$54.00 Member/\$97.00 Nonmember**



### 2016 NACHA Operating Rules & Guidelines on CD-ROM

The 2016 *NACHA Operating Rules & Guidelines* on CD-ROM is a searchable, read-only format packaged in a cardboard, 4-panel, 5 ¼” x 5 ¼” self-mailer sleeve, with the same content and premium-level access to ACH Rules Online as the print version.

**(406-16CD) \$51.00 Member/\$94.00 Nonmember**



### 2016 NACHA Operating Rules & Guidelines – Corporate Edition

The 2016 *NACHA Operating Rules and Guidelines – Corporate Edition* is a must-have resource for corporate users of ACH Network. The *NACHA Operating Rules* provide the legal framework for the ACH Network in simple, clear and consistent language. The *NACHA Operating Guidelines – Corporate Edition* contains excerpts from the *NACHA Operating Guidelines* that are important to corporations, including discussions of Originator role and obligations, as well as detailed overviews of the Standard Entry Class Codes. For 2016, *NACHA Operating Rules* includes all revisions related to the new Same Day ACH rule.

Each edition of the 2016 *NACHA Operating Rules & Guidelines – Corporate Edition* comes with access to the ACH Rules Online, the electronic version of the printed book or CD. The site is fully searchable by phrase and keyword, with additional “go to page” functionality. Users have the unlimited ability to bookmark and save searches. Limited copying and pasting functionality are also available. Access to the ACH Rules Online runs from January 4, 2016 through January 2, 2017.

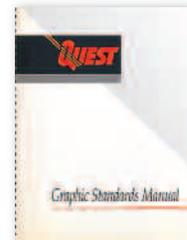
**(409-16) \$37.00 Member/\$62.00 Nonmember**



### 2016 NACHA Operating Rules & Guidelines – Corporate Edition on CD

The 2016 Corporate Rules on CD-ROM is a searchable, read-only-format packaged in a cardboard, 4-panel, 5 ¼” x 5 ¼” self-mailer sleeve, with the same content and premium-level access to ACH Rules Online as the print version.

**(409-16CD) \$34.00 Member/\$59.00 Nonmember**



### Quest® Graphic Standards Manual

A definitive source of guidelines for the use and display of the QUEST mark. Includes permissible colors, sizes, proportions and camera-ready artwork for display of the mark at the point of sale.

**(464) \$60.00 Member/\$95.00 Nonmember**

*PLEASE NOTE: The Quest Operating Rules can be accessed and downloaded at <https://www.nacha.org/s/quest/>*

## AAP TEST PREPARATION MATERIALS

### AAP Flashcards *(Available April 2016)*

The *AAP Flashcards* provide a hands-on study aid for those planning to take the AAP Exam. Highlighting the six areas of focus on the AAP Exam, this is a great self-study tool to help registrants prepare for the exam and earn their accreditation. Timeframes, SEC codes, participant responsibilities and most of the need-to-know information is covered in this set of approximately 250 cards. (EPCOR) (2016)

**(555) \$95.00 Member/\$190.00 Nonmember**

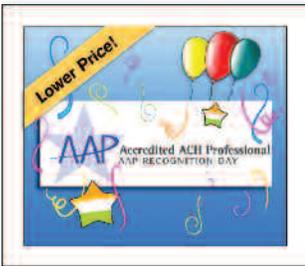


### ACHPro

ACHPro is a self-paced, computer-based training program developed to promote knowledge of the ACH Network. The tool, completely

rebuilt in 2015 can be used to evaluate your level of expertise of the ACH and related payment systems and to identify those areas that may require additional development. (NEACH) (2015)

**(529) \$95.00 Member/\$200.00 Nonmember**



### AAP Recognition Day Party Pack

Looking for a way to recognize Accredited ACH Professionals on AAP Recognition Day (the 2nd Tuesday of February each year)? This party pack includes: 5 AAP Balloons (white with blue logo), 3 AAP

Buttons, banner, decoration and celebration items, plus helpful party planning tips for the AAP celebration. (UMACHA) (2013)

**(693) \$25.00 Member/\$50.00 Nonmember**

## QUICK REFERENCE

### Quick Reference Guide to Initiating ACH Transfers: Proper Usage of A2A, P2P, C2B, and B2B

The new Person-to-Person (P2P) Transfer Rule and the addition of the WEB Credit SEC code have caused a lot of confusion with initiating ACH transfers. This Quick Reference Guide has been created to eliminate the confusion and provide your financial institution with the information you need to properly execute ACH transfers. The easy-to-use Guide has the critical details your financial institution needs to understand and initiate: Account-to-Account (A2A), Person-to-Person (P2P), Consumer-to-Business (C2B), and Business-to-Business (B2B) transfers. (WACHA) (2015)

**(565) \$25.00 Member/\$50.00 Nonmember**

### Check Quick Reference Cards

These convenient, durable cards have had a total makeover. Keep relevant check/image information right at your fingertips, including all of the available X9 image standard return reason codes and the most commonly used Federal Reserve adjustment type descriptions and time frames. Also provides UCC information regarding the handling of lost cashier's checks and stale/ post-dated checks. (EPCOR) (2015)

**(654) \$30.00 Member/\$60.00 Nonmember**

### Return Reason Code & NOC Booklet

Never waste time searching for a return code again. Working on your Exception Items is one of the most important tasks you do every day. Make it easier and more efficient by having this handy desktop reference booklet at your side. Similar to the Return Reason Codes table in the *NACHA Operating Rules*, this booklet is up to date and convenient. (SWACHA) (2014)

**(642) \$15.00 Member/\$30.00 Nonmember**



### ACH Quick Reference Cards for Financial Institutions

A seven-card series including codes and timeframes for: ACH Returns, Dishonored and Contested Dishonored Returns, Notifications of Change (NOC), Special Exceptions (including Operator Rejects and Government Payments), Electronic Check Applications, IAT, WEB and

TEL. These colorful and durable desktop reference cards provide fingertip access to critical information for proper handling of these ACH items. The cards also include helpful tips and commonly asked questions and answers regarding exception handling. Members overwhelmingly agree that this seven-card reference set is one of the most useful ACH resources available to them. (EPCOR) (2016)

**(560) Set of 7 \$30.00 Member/\$60.00 Nonmember**

### ACH Quick Reference Guide

An everyday operational resource for ACH information, this easy-to-use guide is updated with the very latest information, including *NACHA Operating Rules* compliance and the special handling of IAT entries. The guide provides RDFI responsibilities and obligations outlined in an easy-to-reference format. Return Reason codes, Notification of Change codes and an ACH Terms Glossary are included. Financial institutions have found this guide to be a very valuable education tool when training new operations employees. (EPCOR) (2016)

**(561) \$30.00 Member/\$60.00 Nonmember**

## ACH Rules Book Tabs

No more flipping through pages to find Return Reason Codes or authorization requirements. Convenient self-stick *Rules Book* tabs are available in sets of 25 pre-printed tabs to mark those sections of the *NACHA Operating Rules & Guidelines* referenced most often. Different colors make it easy to quickly pinpoint the tab you need. Also included are 8 blank write-on tabs so that you can create your own. Handy reference sheet tells you page number for placement of each tab. (EastPay)

**(644) \$8.00 Member/\$16.00 Nonmember**

## ACH Rules Book Tabs

Convenient, self-stick tabs to quickly identify the sections you reference most frequently. Mark SEC Codes, Return Reason Codes, NOC Codes, formatting tables and other important sections of the *NACHA Operating Rules*. (EPCOR)

**(536) \$5.00 Member/\$10.00 Nonmember**



## Check/Image Flashcards

The Check/Image Flashcards are a hands-on, convenient study aide. Sections of study covered in this set of approximately 200 cards include a

general overview; rules, laws and regulations; fraud and risk mitigation; operations; products; and standards and formats. (EPCOR) (2013)

**(554) \$95.00 Member/\$190.00 Nonmember**



## Corporate ACH User Quick Reference Cards

This tool, modeled after the popular *ACH Quick Reference Cards* for Financial Institutions, is specifically designed for Corporate ACH users. This three-card series gives Originators fingertip access to critical information for the correct handling of

ACH Returns, Dishonored Returns, Standard Entry Class (SEC) codes, Transaction codes and Notifications of Change (NOC). This is an ideal tool to assist with Originator education and rule compliance, which is a responsibility of the ODFI. These colorful and durable desktop reference cards now provide ACH basics, including prenotifications, for the Originator along with the explanations for Return Reason codes, NOC codes, SEC codes, transaction codes and solutions for handling ACH exception entries. (EPCOR) (2016)

**(592) Set of 3 \$20.00 Member/\$40.00 Nonmember**



## Debit Card Quick Reference Cards

This series of quick reference cards are a “must-have” for your operations area. The set includes helpful information on Regulation E liability and timeframes, chargebacks, definitions and contacts. Various types of card fraud including skimming, identity theft, telemarketing fraud and phishing are explained. These cards make a great

training tool for staff. (EPCOR) (2015)

**(438) \$30.00 Member/\$60.00 Nonmember**

## Electronic Check Quick Reference Cards

This colorful, easy-to-use reference card was designed for use by tellers and customer service reps at financial institutions and billing organizations alike. In addition to boiling down the ACH rules, the card helps to answer consumer questions about electronic check applications and payments authorized on the Internet and over the telephone. Side one addresses the most commonly asked BOC, POP, RCK, and ARC questions, side two - WEB and TEL. These 4 color, two-sided cards will make it easier for branch staff (and others) aware of the difference between these six ACH applications. (25/pack). (The Payments Authority)

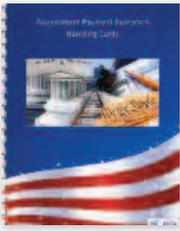
**(641) \$24.00 Member/\$34.00 Nonmember**

## Quick Reference Cards for Exception Handling

These spiral bound cards serve as a quick reference guide to ACH returns requirements and codes. The information is sorted (primarily) by return reason, making the task of determining the correct Return Reason Code much easier. In addition to the Return Reason Codes, the document contains a Glossary of Return Terms and the requirements for the return of Government and IAT entries, Notifications of Change and ACH timeframes and record retention require 12 Cards/Set (Reference Rules pages for further information). (WACHA) (2015)

**(532) \$25.00 Member/\$50.00 Nonmember**

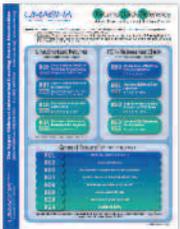




## Government Payments Exception Handling Cards

These cards contain the information you need when processing government exceptions. They are durable for your desktop and are right at your fingertips to gain all the critical information for handling government exceptions. A must for every financial institution. (WACHA) (2015)

**(611) \$25.00 Member/\$50.00 Nonmember**



## Returns Quick Reference Card

Listing the most frequently used return codes and categorizing them into easy-to-find groups, this card provides important "must know" information at your fingertips specific to each code, including Return Time Frames, Written Statement of Unauthorized Debit (WSUD) Requirements, Codes Specific to Stop Payments and Represented

Checks (RCK), Consumer or Non-Consumer Accounts, and Common Dishonored and Contested-Dishonored Returns. Durable two-sided card. (UMACHA) (2014)

**(465) \$11.00 Member/\$22.00 Nonmember**

## Return Reason Code and NOC Cards - 2015

These cards are an essential tool for your operations staff and customer service staff. (The Clearing House) (2015)

**(677) \$16.00 Member/\$32.00 Nonmember**



## Return Reason Code Guide

This spiral-bound guide categorizes Return Reason Codes by function and provides a comprehensive description of each, with return time frame reminders and helpful insight for proper usage. Also includes Notifications of Change, transaction codes, ACH Network participants, Stop Payments 101, Excused Delay explanation, a return time

frame quick reference list, and AAP study hints. New in this edition are a visual guide to SEC codes, and a list of Originator obligations. (EastPay) (2015)

**(634) \$30.00 Member/\$60.00 Nonmember**



## Standard Entry Class (SEC) Code Detail Cards

A complete 5-card set includes ten SEC Codes: ARC, POP, BOC, RCK, WEB, TEL, PPD, CCD & CTX; and IAT. These desktop reference cards contain the most current details about specific rules unique to each SEC Code. The requirements and special rules, including return information are

detailed on these cards. This tool can assist financial institutions with Rule Compliance, whether originating or receiving such ACH transactions and also aid in Originator education. (UMACHA) (2012)

**(665) per 5-card set \$20.00 Member/\$40.00 Nonmember**



## The Return & Change Codes of the NACHA Operating Rules

This unique tennis court design provides all the Standard Entry Class (SEC) Codes (otherwise referred to as the forward ACH entry); plus all the Return Reason Codes,

NOC codes, including timeframes allowed for each according to the *NACHA Operating Rules*, right at your fingertips. 8 x 11 in size when folded; 11 x 17 when opened, this cheat sheet resembles a tennis court outlining the forward and return process within the *NACHA Operating Rules*. (UMACHA) (2013)

**(455) \$20.00 Member/\$40.00 Nonmember**

## FORMS

### ACH Origination Application

The *ACH Origination Application* offers ODFIs a streamlined application for businesses applying for ACH Origination Services. The easy-to-use application captures all pertinent information such as applicant contact information, credit references, forecasted ACH Origination activity, account information and the ODFI's conclusion(s). This tool ideally complements the *Origination Checklist* and the *Originator Risk Calculator*. (EPCOR) (2013)

**(435) \$30.00 Member/\$60.00 Nonmember**

### ATM and Debit Card Dispute Forms (CD)

Ensure your institution is in compliance with Regulation E provisions related to ATM/Debit card disputes with this collection of forms. The ATM Card Transaction Dispute Form and Debit Card Transaction Dispute Form can easily be completed by your institution or account holders when an ATM or Debit card transaction is disputed. Each form includes a "directions" page with a step-by-step dispute task checklist which will lessen the likelihood for errors or missed steps in the dispute process by financial institution staff. (EPCOR) (2014)

**(434) \$30.00 Member/\$60.00 Nonmember**

## ACH Stop Payment Request Order Form CD

The ACH Stop Payment Request Order Form, now available on CD, includes a fillable PDF form, providing flexibility. The ACH Stop Payment Request Order allows you to comply with Regulation E and the ACH Rules, permitting a one-time or permanent stop payment on ACH items. It also includes stop payment options for paper and corporate items. The included Confirmation of Revocation is a fillable PDF form that provides financial institutions a convenient way to obtain written Confirmation of the Receiver's revocation of authorization with the Originator. (EPCOR) (2013)

**(646) \$30.00 Member/\$60.00 Nonmember**

## ACH Written Statement of Unauthorized Debits

The Written Statement of Unauthorized Debit Form, available on CD, includes a fillable PDF form, providing flexibility and addresses both unauthorized and improper debits to consumer accounts for ACH debits entries. The form also contains definitions and Return Reason Codes to ensure that entries are returned properly. This form has been updated to include new *NACHA Operating Rules & Guidelines* language for the return of an Incomplete Transaction. (EPCOR) (2015)

**(647) \$30.00 Member/\$60.00 Nonmember**



## Direct Deposit via ACH

These Direct Deposit via ACH forms are for companies looking for generic authorization forms that market ACH benefits to consumers. Forms are 1/2-fold & perforated, 3 1/2" x 7" (UMACHA)

**(543) \$20.00 per 100 Member/\$40.00 per 100 Nonmember**



## Direct Payment via ACH Authorization Forms

These Direct Payment via ACH Authorization forms are for companies looking for generic authorization forms that market ACH benefits to consumers. The forms are tri-fold and perforated, 3-5/8" x 7" (UMACHA) (2014)

**(542) \$20.00 per 100 Member/\$40.00 per 100 Nonmember**



## Stop Payment Request Order for Checks and ACH Entries

These convenient two-part carbonless forms simplify the stop payment process by providing one form for requesting stops on electronic and paper transactions. Includes descriptions of traditional ACH entries, electronic check entries (POP, BOC, RCK, ARC, WEB and TEL) and paper items to eliminate confusion. (EastPay) (2015)

**(508) \$20.00 Member/\$40.00 Nonmember**

## ACH Block/Filter and Stop Payment Request Order

This is the same popular Stop Payment Request Order for Checks and ACH Entries as item #508, with added features so that it can also be used to request that an ACH Block/Filter be put in place. This is a fillable PDF form for convenient use on your web site or intranet. (EastPay) (2015)

**(478) \$25.00 Member/\$50.00 Nonmember**

## Written Statement and Stop Payment Fillable PDF Forms

The Written Statement of Unauthorized Debit and Stop Payment Request Order forms from EastPay (see items 550 and 508) are now available as fillable PDF forms for convenient use on your web site or intranet. Both forms on a single CD. (EastPay) (2015)

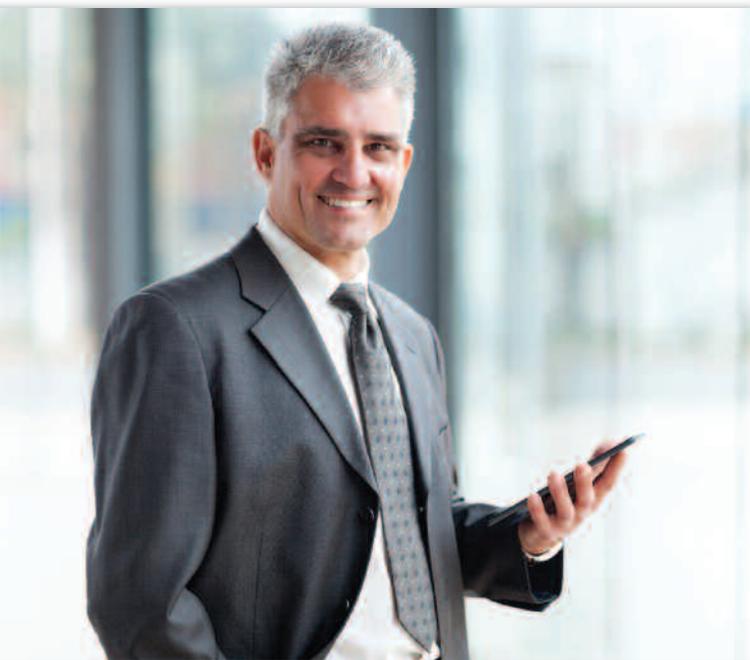
**(424) \$50.00 Member/\$100.00 Nonmember**



## Written Statement of Unauthorized Debit

These convenient two-part carbonless forms are an essential tool for financial institution personnel when customers question ACH debit transactions posted to their accounts. Includes thorough descriptions of what constitutes a revocation of authorization, an unauthorized debit, or an improper debit (for BOC, RCK, ARC and POP entries), along with prompts to operations staff as to the correct return reason codes to use. (EastPay) (2015)

**(550) \$20.00 per pack of 50 Member/\$40.00 Nonmember**



## AGREEMENTS & POLICIES

### SPECIAL PRICING

#### ProceduresNow! 2.0 ACH Policies and Procedures - NEW and IMPROVED

ProceduresNow! 2.0 is a modifiable Word document with redesigned content for greater usefulness in your day-to-day operations. This critical compliance tool includes risk management recommendations, sound business practices, and a toolkit including sample forms, checklists, and more! Content is based on the *NACHA Operating Rules*, multiple Federal regulations, and FFIEC and OCC guidance. (EastPay) (2015)

**(454) Complete ProceduresNow! 2.0**  
**\$299.00 Member/\$599.00 Nonmember**

**(453) Policies Only \$100.00 Member/\$200.00 Nonmember**

**(449) Procedures Only \$175.00 Member/\$350.00 Nonmember**

**(450) Toolkit Only \$50.00 Member/\$100.00 Nonmember**

### ACH Policies & Procedures Manual

This manual is designed to assist you with the creation of ACH procedures. This fully customizable document contains an ACH Glossary of Terms, ACH Contact Information, Sample Policies, Handling Requirements and a template for writing your internal procedures with regard to risk management, reconciling, training, contingency planning and auditing from the perspective of both the RDFI and the ODFI. Created in Microsoft Word, the manual is provided on a CD-ROM. (WACHA) (2015)

**(530) \$200.00 Member/\$275.00 Nonmember**



### ACH Agreements and Tools CD

This useful suite of easily customizable tools include standard ACH and Third-Party Sender agreements. The sample agreements include a shell ODFI/ Originator ACH Agreement, ODFI/ Third-Party Sender Agreement and separate agreements designed for specific ACH applications offered by the financial institution, including IAT. Helpful tools to assist in the origination process such as information sheets, transmittal registers, file control logs, calendars, processing schedules, checklists and sample authorizations are also included. (EPCOR) (2016)

**(562CD) \$50.00 Member/\$100.00 Nonmember**

### ACH Management Policy

Ensure your institution has appropriate policies and procedures in place to limit your liability and set a strategic direction for ACH services with this valuable resource. Sample language within this tool reflect the elements of the *OCC 2006-39: ACH Risk Management Guidance*, *NACHA Rules Compliance Audit* and other areas of consideration. Use the sample language in this policy to customize your institution's ACH Risk Management Program to address the responsibilities for management, as well as the RDFI and ODFI functions. Content includes: Strategies, Risk Management, Board of Director Reporting, Compliance and Audit, Credit Risk Management, High-Risk Activities, Third-Party Service Provider management, Direct Access to the ACH Operator, Transactional Risk, RDFI and ODFI Operational Risks, Information Technology, and Data Security Risks. Available on CD – Word Document format. (EPCOR) (2016)

**(673) \$50 Member/\$100 Nonmember**

### Third-Party Sender Agreement

As more financial institutions look at ACH third-party sender relationships, they need to ensure that they put in place a comprehensive service agreement that goes beyond their standard ACH origination agreement. Now you have access to a newly created Third-Party Sender Agreement that was designed to provide the protection your institution needs. This electronic file contains a customizable Microsoft Word document that includes the critical terms and conditions between your financial institution and the Third-Party Sender. (WACHA) (2014)

**(443) \$100.00 Member/\$175.00 Nonmember**



### AgreementsNow! ACH Origination Agreements

NACHA-compliant template for defining the responsibilities of Originators. The CD includes the ACH Origination Agreement, as well as attachments for Customer-Selected Standard Entry

Class Codes; Processing Schedule; Security Procedures; ACH Processing Limits; ACH Originating Customer Information; Service Fees; Holiday Schedule; Sample ACH Transmittal; and Principal/Owner Guaranty. (EastPay) (2015)

**(509) \$65.00 Member/\$130.00 Nonmember**

### AgreementsNow! ACH Block/Filter Agreement

As financial institutions see an increase in fraud attempts on all payment types, ACH customers are looking to use anti-fraud services like ACH Blocks/Filters and ACH Positive Pay. These services help the customers to control and/or monitor ACH activity. The CD contains a customizable Microsoft Word document that includes critical forms and conditions between these parties. (EastPay) (2014)

**(537) \$75.00 Member/\$150.00 Nonmember**

## AgreementsNow! Business Online Banking and Cash Management Service Master Agreement

One Master Agreement that covers all your payments products eliminates the need for separate agreements that must be signed and filed for each service! This CD contains a modifiable Master Agreement in Microsoft Word that captures what should be in every service agreement. You append further information as needed using the multiple product schedules that are also included, but only the Master Agreement needs to be signed. The CD includes:

- Business Online Banking Master Agreement
- ACH Origination, including sample credit policy, authorization forms, and more
- ACH Block/Filter
- Account Reconciliation, including full, partial, and range
- Lockbox, including retail, wholesale, and “wholesale”
- Line of Credit Sweep
- Money Market Sweep
- Positive Pay
- Remote Deposit Capture, including RDC checklist
- Wire Transfer

The ACH, Remote Deposit Capture, and Wire Transfer agreements are also structured for stand-alone use if needed. The contents and price make this a very cost-effective package for your payments product program. (EastPay) (2014)

**(686) \$299.00 Member/\$598 Nonmember**

## AgreementsNow! Third-Party Sender Agreement

As more financial institutions look at ACH Third-Party Sender relationships, they need to ensure that they put in place a comprehensive service agreement that goes beyond their standard ACH origination agreement. Now, you have access to a Third-Party Sender Agreement that was designed to provide the protection your institution needs. This CD contains a customizable Microsoft Word document that includes the critical terms and conditions between your financial institution and the third-party sender. (EastPay) (2014)

**(518) \$75.00 Member/\$150.00 Nonmember**

## AgreementsNow! Third-Party Service Provider Agreement

As originators look to use Third-Party Service Providers for their ACH needs, the ODFI needs to ensure that all parties are informed and accountable for their obligations under the rules, regulations and laws governing ACH. This product is designed to provide a comprehensive service agreement between ODFI, originator and Third-Party Service Provider. The CD contains a customizable Microsoft Word document that includes critical terms and conditions between these parties. (EastPay) (2014)

**(519) \$75.00 Member/\$150.00 Nonmember**

## AgreementsNow! Wire Transfer Agreement

Have you recently examined the merit of your current Wire Transfer agreements, or are you planning to expand this service with your business customers or members? If so, then you'll want to have this Wire Transfer Agreement to deploy to your Wire Transfer users. This CD contains a modifiable Microsoft Word document that addresses today's concerns for any financial institution that offers this service. (EastPay) (2014)

**(523) \$75.00 Member/\$150.00 Nonmember**

## Special Offer: AgreementsNow! Suite

Buy the entire AgreementsNow! Suite of service agreements offered by EastPay and save! This offer includes:

- Business Online Banking and Cash Management Master Agreement (item 686)
- ACH Origination Agreement (item 509)
- ACH Third-Party Sender Agreement (item 518)
- ACH Third-Party Service Provider Agreement (item 519)
- Remote Deposit Capture Agreement (item 521)
- Wire Transfer Agreement (item 523)

(EastPay) (2014)

**(613) \$525.00 Member/\$1,050.00 Nonmember**



## AUDIT GUIDES

### Third Party Provider/Sender ACH Audit and Security Guide

Guide includes a fillable PDF document that provides instructions for completing the annual ACH Operations Audit for Third Party Originator Providers and Third Party Senders as required in the ACH Rules. Also includes a sample ACH Security Assessment Guide to assist in complying with the ACH Security Requirement rule. Suitable for purchase by Third Party Providers and financial institutions to provide to ACH Originators. (The Payments Authority) (2014)

*Guide not intended for use by Third Party Processors that provide ACH services to RDFIs. It is sold with one license and is intended for single use. Appropriate quantities must be ordered to cover additional audits.*

**(427) \$149.00 Member/\$249.00 Nonmember**

### ACH Audit CD 2015

This valuable tool is designed to assist FIs, Third-Party Senders and Third-Party Service Providers in the completion of the required annual audit. Included in this complete step-by-step audit resource are the audit criteria for all participants, printable worksheets for each of the criteria, a compliance checklist, and a FREE sample audit policy and audit report. This resource allows for easy retention of audit documentation. (The Clearing House) (2015)

**(534) \$85.00 Member/\$170.00 Nonmember**



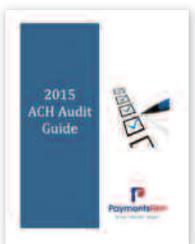
### 2015 ACH Rules Compliance Audit

The New 2015 ACH Rules Compliance Audit CD is what you need to complete your Audit.

The electronic fillable documents were created in Word 2010, which enhances the experience to save, share and print your audit. Included on this

CD are a compliance check list, a sample audit policy, a sample audit report and a set of audit worksheets. (SWACHA) (2015)

**(610) \$90.00 Member/\$180.00 Nonmember**



### ACH Audit Guide 2015 Workbook & CD

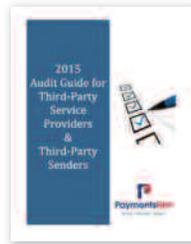
The ACH Audit Guide is a publication designed to assist you in completing your annual Rules audit and assess the rules and regulations specific to your institution. (PaymentsFirst) (2015)

**(598) Member \$85.00/Nonmember \$170.00**

### ACH Audit Guide

The ACH Audit Guide, which is published on CD, is designed to assist financial institutions when completing their annual audit of their compliance with the *NACHA Operating Rules*. The audit worksheets offer audit tips to help make the audit process easier. The CD includes the audit worksheets, audit report, as well as a sample origination and receipt policy. (WACHA) (2015)

**(444) \$150.00 Member/\$300.00 Nonmember**



### ACH Audit Guide for Third-Party Service Providers & Third-Party Senders Workbook & CD

This guide was designed to help Financial Institutions, Originators and Other Third-Party Senders complete the required annual ACH audit. Know your responsibilities! (PaymentsFirst) (2015)

**(630) Member \$90.00/Nonmember \$180.00**



### ACH Audit Workbook CD

The ever-popular *ACH Audit Workbook*, available on CD, is updated for 2016. This useful tool includes audit questions and sample reports needed by an Auditor. The revised *ACH Audit Workbook* is designed to assist Financial Institutions and Third Party Service Providers in the completion of the required annual audit of compliance with the *NACHA Operating Rules*. Included in this complete step-by-step audit resource are the audit criteria for all participants, worksheets for each of the criteria, a list of compliance tips and audit report. The *Workbook* easily allows for electronic completion of worksheets and reports. (EPCOR) (2016)

**(585) \$95.00 Member/\$190.00 Nonmember**

### ODFI Audit Checklists for Originators and Third-Party Senders

Updated to 2016 Rules requirements, this tool contains a series of *ODFI Audit Checklists* providing an efficient tool for ODFIs to gauge their Originators/Third-Party Senders understanding and compliance to the *NACHA Operating Rules*. These checklists can be completed by financial institution staff or sent to the Originator and/or Third-Party to complete on its own then return to the ODFI. Each *Audit Checklist* is a fillable PDF form for each ACH application. Complete or send the forms that are specific to the ACH entries your institution originates. (EPCOR) (2016)

**(564) \$35.00 Member/\$70.00 Nonmember**



### Third-Party Sender ACH Audit Guide

The Third-Party Sender ACH Audit Guide is designed to assist Third-Party Senders to conduct an audit as required by the NACHA Operating Rules. The audit worksheets offer audit tips to help make the audit process

easier. The CD includes the audit worksheets and an audit report. (WACHA) (2015)

**(442) \$199.00 Member/\$398.00 Nonmember**

### Third-Party Sender ACH Audit Workbook CD

Third-Party Senders that perform any function of an ODFI are required to conduct an annual audit of compliance with the NACHA Operating Rules. The *Third-Party Sender ACH Audit Workbook*, available on CD, is designed to assist Third-Party Senders in the completion of their required audit. This resourceful *Workbook* includes audit questions, sample reports and complete step by-step worksheets based on the NACHA Operating Rules, making it easy for Third-Party Senders to assess and document their level of compliance. (EPCOR) (2016)

**(687) \$95.00 Member/\$190.00 Nonmember**



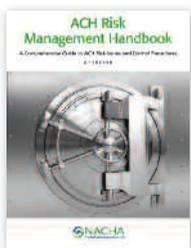
### ACH Audit Guide 2015 on CD

This comprehensive ACH Audit File is now on CD to provide you more assistance and convenience in completing your ACH Audit. The worksheets have been updated and include tips for each specific compliance area. The CD

includes: the audit worksheets, sample audit policies and an audit report. Additionally we have included for reference an EFT Error Resolution & Investigation form and a UCC4A Disclosure and Primer. For your reference included is the complete Appendix 8 language with NACHA Operating Rules References for each audit requirement. (UMACHA) (2015)

**(667) \$100.00 Member/\$200.00 Nonmember**

## RISK MANAGEMENT & COMPLIANCE

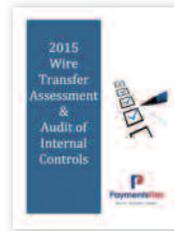


### Coming Soon

### ACH Risk Management Handbook 6th Edition

Updated to provide current descriptions of risks inherent in the ACH Network today, as well as the mitigation techniques important for a sound risk management program. (2015)

**(414)**



### Wire Transfer Risk Assessment and Audit of Internal Controls Guide

This comprehensive guide will equip you to confidently conduct your organization's wire transfer risk assessment and audit and review compliance with wire regulations.

(PaymentsFirst) (2015)

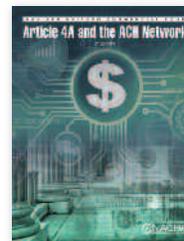
**(420) \$95.00 Member/\$190.00 Nonmember**

### Bank Secrecy Act: What Every Board Member Must Know

The Bank Secrecy Act (BSA) requires every financial institution to provide annual training for its Board of Directors. This all-in-one training CD was developed to help you do just that. Included are instructions for use, a pre-recorded video presentation and handout (for copying) and a PowerPoint slide deck for those who prefer to customize and present on their own.

PowerPoint slides provide a high-level overview of BSA obligations for financial institutions and meet BSA Board training requirements. No internet connection required. (The Payments Authority)

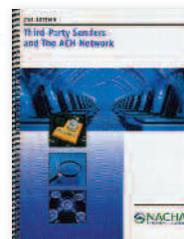
**(413) \$109.00 Member/\$209.00 Nonmember**



### Revised Uniform Commercial Code Article 4A and the ACH Network - 3rd Edition

Evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. Includes article 4A with staff commentary. For financial institutions and corporations that handle ACH wholesale credits. (2015)

**(432) \$70.00 Member/\$90.00 Nonmember**

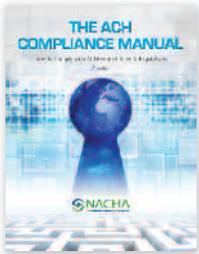


### Third-Party Senders & The ACH Network: An Implementation Guide 2nd Edition

Third-Party Senders & The ACH Network is designed primarily for use by Originators, ODFIs and those Third-Party Service Providers that act in the specific role of Third-Party Senders. This publication provides a review of the variations in

legal requirements and processing obligations relating to the origination of ACH entries when a Third-Party Service Provider, acting as a Third-Party Sender, is involved in the origination of transactions through the ACH Network. This Second Edition reflects the latest Rules changes, offers real-world examples of third-party sender relationships, includes best business practices, risk management topics and a checklist of issues to be addressed by ODFIs, Originators and Third-Party Senders in processing agreements. Also featured are six new case studies. (2012)

**(511) \$42.00 Member/\$67.00 Nonmember**



## The ACH Compliance Manual – How to Comply with ACH-Related Rules & Regulations – 7th Edition

This comprehensive manual covers authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and more. Helpful compliance tips are included as

well as a resource list and glossary of terms. (2015)

**(431) \$60.00 Member/\$100.00 Nonmember**

## ACH Risk Assessment Guide

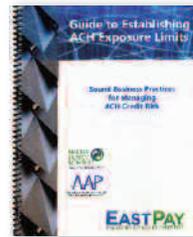
The ACH Risk Assessment Guide, which is published on CD, is designed to assist financial institutions in the completion of an assessment of the risks of its ACH activities. This guide consists of all the questions your financial institution should answer. The CD includes the risk assessment worksheets, sample origination and receipt policy, sample origination agreement, glossary of terms and a table to record your findings.. (WACHA) (2015)

**(539) \$160.00 Member/\$260.00 Nonmember**

## ACH Risk Assessment Workbook CD

The *ACH Risk Assessment Workbook* is designed to assist Financial Institutions, both RDFIs and ODFIs, in addressing ACH risk. Content of the *Workbook* includes risk criteria as defined in the *OCC Bulletin 2006-39-ACH Risk Management Guidance*, the *FFIEC Retail Payment Systems IT Examination Handbook* and the *FFIEC updated Guidance to Internet Banking*. Just by answering Yes, No or Not Applicable, this workbook will identify strengths and weaknesses in your existing ACH risk management program. Individual chapters address System and Controls, Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator, Operational and Transaction Risk, and Information Technology Risk. The *ACH Risk Assessment Workbook CD* guides you in completing the step-by-step risk assessment. User friendly worksheet questions are easily answered and include room for comments, to assist in developing a comprehensive risk management program. Compliance officers, audit personnel and operations staff will find the *Workbook* a valuable tool. (EPCOR) (2016)

**(662) \$95.00 Member/\$190.00 Nonmember**



## Guide to Establishing ACH Exposure Limits Sound Business Practices for Managing ACH Credit Risk

Don't go it alone when establishing ACH exposure limits! The ACH Operating Rules require that ODFIs establish, implement, and periodically

review exposure limits for Originators and Third-Party Senders. It can be a confusing process, and if not done properly, your institution could face risk. This ground-breaking publication was developed from a survey of financial institutions of all sizes to bring you real-world sound business practices for managing the credit risk associated with ACH origination, including detailed analysis of sample formulas for accurately calculating ACH exposure limits. (EastPay) (2014)

**(612) \$199.00 Member/\$398.00 Nonmember**



## Guide To International ACH Transactions (IAT) Implementation, Best Practices & Technical Specifications – 4th Edition

This publication updates the IAT Survival Guide 3rd Edition and includes all IAT changes to the *NACHA Operating Rules* since 2009, mapping

for Identification of Additional Parties in For-Further-Credit/Debit-To Model, OFAC compliance and responsibilities of financial institutions and Gateways. (2014)

**(472) \$42.00 Member/\$67.00 Nonmember**



## ODFI Risk Management Guide on CD

This new improved guide, now on CD, has been updated to provide more risk management tools. Meant to be a starting point for managing risk within the financial institution, this guide provides a sample origination/risk policy; a risk management checklist; a sample exposure limit

request form and new this year, information to assist in auditing your originators for compliance with the *NACHA Operating Rules & Guidelines*. (UMACHA) (2015)

**(544) \$50.00 Member/\$100.00 Nonmember**



## Originator Risk Calculator

Redesigned to provide effortless navigation and a more user-friendly experience overall, the *Originator Risk Calculator* is designed to assist ODFIs in determining the overall risk of onboarding potential Originators. The interactive PDF tabulates an "Originator Risk Score" based

upon answers to weighted, profile questions. This calculator is an effective tool to add to any ODFI's risk management program. (EPCOR) (2014)

**(645) \$30.00 Member/\$60.00 Nonmember**



## Reg E in a Box

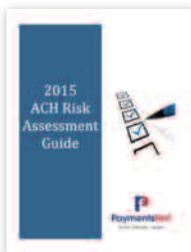
Do you have the appropriate procedures and documentation in place to effectively comply with Reg E error resolution requirements? Compliance is a necessity for all financial institutions. Reg E in a Box provides everything you need to establish or enhance

your Reg E error resolution processes and maintain compliance:

- Reg E Error Resolution Procedures
- Electronic Funds Transfer Error Resolution Log
- EFT Error Resolution Timeline Quick Reference Chart
- Reg E Employee Training Log
- EFT Statement of Dispute
- Sample Notification Letters

(The Payments Authority)

**(486) \$219.00 Member/\$319.00 Nonmember**



## ACH Risk Assessment Guide

The guide will enable you to complete a step-by-step ACH risk assessment. Each section will assist you in identifying strengths and weaknesses in your existing program.

(PaymentsFirst) (2015)

**(538) \$95.00 Member/\$190.00 Nonmember**



## Wire Transfer in a Box

Does your financial institution have the appropriate procedures and documentation in place to effectively

comply with UCC4A, OFAC, BSA and the rules and regulation that pertain to wire transfers? Wire Transfer in a Box provides a CD with everything you need to establish or enhance your wire transfer processes and maintain compliance:

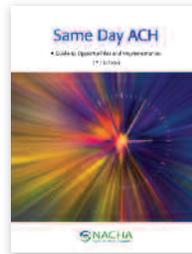
- Sample Wire Transfer Policy
- Wire Transfer Procedures
- Wire Transfer Request Form
- Repetitive Wire Transfer Agreement
- Repetitive Wire Transfer Request Form
- Daily Wire Transfer Checklist and Balancing Procedures
- Wire Transfer Log

(The Payments Authority)

**(462) \$219.00 Member/\$319.00 Nonmember**

## OPERATIONS

### Coming Soon



## Same Day ACH

### A Guide to Opportunities and Implementation

Explores developments made possible by the advent of Same Day ACH. The publication delves into new product and service opportunities afforded FIs with Same Day ACH, as well as detailing steps to implementation and preparedness on an operational front.

**(481)**

## A Bank's Quick Reference Guide to ACH Origination

*A Bank's Quick Reference Guide to ACH Origination* is designed to assist banks in establishing and maintaining successful ACH origination operations. Written from a bank's perspective, this easy-to-use Guide examines the risks of origination, explains preliminary requirements of origination and discusses the responsibilities of the ODFI. Specific ACH payment applications are addressed, allowing the user to concentrate on the transactions it plans to originate. Whether your bank is considering originating loan payments from another financial institution for its account holders, is considering offering Direct Deposit via ACH or seeks to offer a full suite of origination services for its business clients, this is a "must have" tool. (EPCOR) (2016)

**(569) \$25.00 Member/\$50.00 Nonmember**



## Originator Checklist – Credit Union Version

This interactive tool is designed to assist an ODFI with measuring a potential Originator's state of readiness prior to providing ACH Origination services. Checklist questions relate to software and staff knowledge preparedness; specific SEC Code/Application considerations; network security, processing and risk mitigation requirements; usage of Third-Parties and more. A full report is generated by the Company's responses to the *Origination Checklist* which helps identify potential areas of deficiency. The *Origination Checklist* complements an institution's due diligence process. (EPCOR) (2013)

**(437) \$30.00 Member/\$60.00 Nonmember**

## Originator Checklist – Bank Version

This interactive tool is designed to assist an ODFI with measuring a potential Originator's state of readiness prior to providing ACH Origination services. Checklist questions relate to software and staff knowledge preparedness; specific SEC Code/Application considerations; network security, processing and risk mitigation requirements; usage of Third-Parties and more. A full report is generated by the Company's responses to the *Origination Checklist* which helps identify potential areas of deficiency. The *Origination Checklist* complements an institution's due diligence process. (EPCOR) (2013)

**(436) \$30.00 Member/\$60.00 Nonmember**

## ACH File Formatting Tools

This set of tools provides an introduction to ACH file formatting, including file layout, record format, data specifications and explanations of field contents and requirements for the most popular SEC codes. Each interactive PDF (8 total) outlines the requirements for creating a raw NACHA-formatted file, specifically for PPD (credit/debit), CCD (credit/debit), CTX (credit/debit), TEL debit and WEB debit entries. ODFIs may find these tools particularly useful in helping Originators create ACH files as the ODFI may customize field contents to its operations or Originators. (EPCOR) (2014)

**(488) \$50.00 Member/\$100.00 Nonmember**



## Becoming an ODFI Assessment Toolkit

Becoming an ODFI – Assessment Toolkit will walk you through a thorough decision making process that will bring all the necessary stakeholders in your organization into alignment with a decision to move forward with implementation, or to hold off until another more

appropriate time. Included in this kit are templates for an origination business case, a request for information, a management letter, a financial analysis spreadsheet and a product plan for origination. (WesPay) (2014)

**(502) \$200.00 Member/\$400.00 Nonmember**



## Becoming an ODFI Implementation Toolkit

The ODFI Implementation Toolkit is a comprehensive toolkit in order to assist you in your implementation of ACH Origination Services as an ODFI. This toolkit provides guidance and resources to guide organizations in the implementation process. This publication assumes

that you have either completed the due diligence and decision making outlined in the "Becoming an ODFI: Assessment Toolkit" or that you have already completed your own assessment process and have a fully committed decision from your management team to implement ODFI products at your institution. Sample sales plan, market announcement, ODFI reference cards, a positioning statement and pricing model analysis are included with the package. (WesPay) (2014)

**(501) \$200.00 Member/\$400.00 Nonmember**

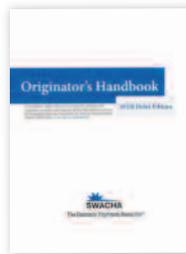


## Originator's Handbook - TEL Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it

is a safe, efficient payment system. The TEL edition also includes: a checklist for beginning Direct Payment origination; a discussion of what constitutes a TEL authorization along with two sample authorization scripts; simplified File structure information; and other core concepts. (SWACHA) (2015)

**(466) \$13.00 Member/\$23.00 Nonmember**



## Originator's Handbook - WEB Debit Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview

of the ACH Network, its participants, and why it is a safe, efficient payment system. The WEB debit edition also includes: a checklist for beginning Direct Payment origination; a discussion of both authentication and authorization that constitutes a debit WEB authorization; the Originator's obligation for an annual IT security audit; simplified File structure information; and other core concepts. (SWACHA) (2015)

**(467) \$13.00 Member/\$23.00 Nonmember**



### Originator's Handbook - PPD Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview

of the ACH Network, its participants, and why it is a safe, efficient payment system. The PPD edition also includes: a checklist that Originators may use to increase participation in Direct Deposit rollout; a checklist for beginning Direct Payment operations; sample debit authorization and sample credit authorization; a discussion of what constitutes a PPD authorization; simplified File structure information; and other core concepts. (SWACHA) (2015)

**(468) \$13.00 Member/\$23.00 Nonmember**

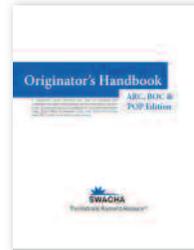


### Originator's Handbook - RCK Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview

of the ACH Network, its participants, and why it is a safe, efficient payment system. The RCK edition also includes: a discussion of the checks eligible for conversion to an RCK Entry; sample notice language; simplified File structure information; formatting requirements for Return Fee Entries; and other core concepts. (SWACHA) (2015)

**(469) \$13.00 Member/\$23.00 Nonmember**



### Originator's Handbook - ARC, BOC, & POP Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview

of the ACH Network, its participants, and why it is a safe, efficient payment system. This edition contains three units to better provide the specifics of compliant origination for the three separate transaction types. It also includes a discussion of the appropriate authorization notice required for each SEC Code and informs an Originator what an Eligible Source Document is. It provides simplified File structure information and other core concepts. (SWACHA) (2015)

**(470) \$13.00 Member/\$23.00 Nonmember**



### Originator's Handbook - CCD & CTX Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview

of the ACH Network, its participants, and why it is a safe, efficient payment system. The CCD & CTX edition also includes: a checklist for beginning Direct Payment origination; a discussion of what constitutes a CCD or CTX authorization; simplified File structure information; formatting remittance data and the X12 Transaction Sets; and other core concepts. (SWACHA) (2015)

**(475) \$13.00 Member/\$23.00 Nonmember**



### Originator's Handbook - MTE, POS, & SHR Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview

of the ACH Network, its participants, and why it is a safe, efficient payment system. The MTE, POS, & SHR edition also includes: information about notice language required to be posted at the electronic terminal; required disclosure of any added transaction fee(s); simplified File structure information including fields specific to each type of Entry; and other core concepts. (SWACHA) (2015)

**(476) \$13.00 Member/\$23.00 Nonmember**

## HEALTHCARE PAYMENTS



### ACH Operations: From ARC to XCK

The new ACH Operations book is designed to be used as a basic, easy-to-follow resource for ACH Operations. It is based on 2015 *NACHA Operating Rules & Guidelines* and other bodies of law that apply to ACH transactions. The intent is to introduce the reader to the ACH world and to provide sufficient instruction so that the reader

will be able to work confidently with ACH transactions, including the processing of exception Entries. The emphasis is on the receiving side of the ACH transaction and provides information on what an RDFI needs to know. There are several references to the *NACHA Operating Rules* throughout this publication as well as a glossary of terms. The Appendices contain several sample forms that are referenced in this manual. (The Clearing House) (2015)

**(483) \$50.00 Member/\$100.00 Nonmember**



### Credit Union's Guide to ACH Origination

The *Credit Union's Guide to ACH Origination* is designed to assist credit unions with evaluating and implementing ACH origination. Specifically written from a "credit union's perspective," this Guide details how to establish and maintain successful ACH origination operations. Whether a

credit union is looking to originate loan payments from another financial institution for its members, is considering originating its own Direct Deposit via ACH or wants to offer ACH origination for its business clients, this Guide will serve as a helpful resource. The easy-to-use Guide examines the benefits and risks of origination, explains the preliminary requirements, discusses the responsibilities of the ODFI and addresses implementation concerns regarding the most common ACH payment applications. If your credit union is considering taking the leap into ACH origination, this is a "must have" tool. (EPCOR) (2016)

**(648) \$30.00 Member/\$60.00 Nonmember**

### ACH Operations Risk Management Tools

These tools are designed to complement an ODFI's existing ACH origination policies and procedures to streamline the operational risk management functions. The easy-to-use tools cover everything from monitoring and tracking of exposure limits, to reviews of exceeded limits, methods of confirming file legitimacy and trend analysis capabilities. The tools included are: ACH Exposure Limit Evaluation, Exceeded ACH Exposure Limit (FI), Exceeded ACH Exposure Limit (Originator), Exposure Limit Adjustment Request, ACH Returns Transmittal Register, NOC Entry Transmittal Register, ACH Originated Return Entry Log and ACH File Transmittal Register. (EPCOR) (2014)

**(551) \$95.00 Member/\$190.00 Nonmember**

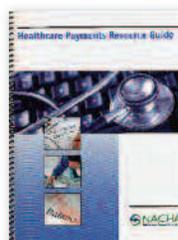


### Healthcare EFT Standard Implementation Guide NACHA CCD+ Addenda

The purpose of the Healthcare EFT Standard Implementation Guide is to provide the healthcare industry with information on payment processing between the Health Plan to the Provider and for

implementing the healthcare EFT Standard for Stage 1 Payment Initiation, as defined by the Standards for Healthcare Electronic Funds Transfers (EFTs) and Remittance Advice. Chapters cover: The Healthcare EFT Standard at a glance; NACHA, the *NACHA Operating Rules* and changes to support healthcare EFT payments; ACH Network fundamentals; ACH formatting requirements; healthcare EFT and ERA Operating Rules; and Resources. (2013)

**(418) \$32.00 Member/\$47.00 Nonmember**



### Healthcare Payments Resource Guide

The purpose of this guide is to give the reader a basic understanding of the complexities of the healthcare industry, identify key terms, review recent healthcare legislation and discuss potential impacts on the financial services industry. A clear understanding of healthcare reform legislation will position your organization to capitalize on new

business opportunities and innovations for the future. Each section: Why Healthcare, Healthcare Language and Legislation, Impact on Financial Institutions, Healthcare EFT Standards and Healthcare Resources includes aims, objectives, definitions and key terms, a detailed discussion and summary. A comprehensive listing of acronyms and a healthcare Payments Glossary is included is also included. (2012)

**(417) \$32.00 Member/\$47.00 Nonmember**



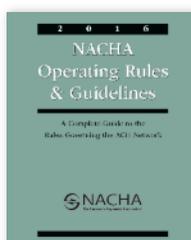
## CORPORATE PAYMENTS



### ACH Corporate User Guide on CD

The ACH Corporate User Guide on CD is an excellent resource for companies/business ACH users. It is also an excellent resource for financial institutions. This guide on CD has been updated to include information for companies/business on the International ACH Entry (IAT). Developed to help companies establish and maintain a successful ACH origination program, this guide includes useful tools to assist a company or financial institution. What's inside: corporate responsibilities; exception processing; specific application concerns for numbers applications; list of return reason codes and much more. For Windows XP, Vista and Mac. Adobe Acrobat Reader 7.0 required. (UMACHA) (2015)

**(540) \$45.00 Member/\$90.00 Nonmember**

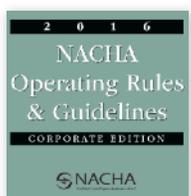


### 2016 NACHA Operating Rules & Guidelines – Corporate Edition

The 2016 NACHA *Operating Rules and Guidelines – Corporate Edition* is a must-have resource for corporate users of ACH Network. The NACHA *Operating Rules* provide the legal framework for the ACH Network in simple, clear and consistent language. The NACHA *Operating Guidelines – Corporate Edition* contains excerpts from the NACHA *Operating Guidelines* that are important to corporations, including discussions of Originator role and obligations, as well as detailed overviews of the Standard Entry Class Codes. For 2016, NACHA *Operating Rules* includes all revisions related to the new Same Day ACH rule.

Each edition of the 2016 NACHA *Operating Rules & Guidelines – Corporate Edition* comes with access to the ACH Rules Online, the electronic version of the printed book or CD. The site is fully searchable by phrase and keyword, with additional “go to page” functionality. Users have the unlimited ability to bookmark and save searches. Limited copying and pasting functionality are also available. Access to the ACH Rules Online runs from January 4, 2016 through January 2, 2017..

**(409-16) \$37.00 Member/\$62.00 Nonmember**



### 2016 NACHA Operating Rules & Guidelines – Corporate Edition on CD-ROM

The 2016 NACHA *Operating Rules & Guidelines - Corporate Edition* on CD-ROM is a searchable, read-only, format packaged in a cardboard, 4-panel, 5 ¼” x 5 ¼” self-mailer sleeve, with the same content and premium-level access to achrulesonline.org as the print version.

**(409-16CD) \$34.00 Member/\$59.00 Nonmember**

## ACH PARTICIPANT DIRECTORY



### ACH Participant Directory

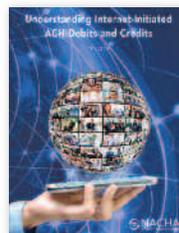
Published by Accuity and developed in partnership with NACHA, provides quick access to routing numbers and contact information for financial institutions that participate in the ACH Network. The softcover book provides:

- American Bankers Association (ABA) routing numbers and, when applicable, ACH override routing numbers
- Association memberships
- EDI receipt/reporting capabilities
- Institution names, street and mailing addresses
- Telephone numbers for the ACH Officer, coordinator or department

The directory is divided into three primary sections for convenience: numerically, by ABA routing and transit numbers; alphabetically, listed by state; and a special section of EDI-capable financial institutions, detailing reporting and receipt capabilities, contact names and routing information.

**(480) \$440.00 Member/\$520.00 Nonmember**

## INTERNET



### Understanding Internet Initiated ACH Debits & Credits - 3rd Edition

This recently updated publication reflects a changing ecommerce environment over the last several years, together with important changes to the WEB Rules – specifically, the Mobile ACH Payments Rule effective January 1, 2011 which incorporated ACH debits authorized and/or

initiated via wireless networks into the pre-existing category of Internet-Initiated Entries (WEB), and the P2P Entries via ACH Rule, which allows the use of credit WEB Entries by Originators as of March 7, 2014, and requires the use of credit WEB Entries by March 20, 2015. Topics covered include; Authorization and Authentication; Originator Obligations; Risk Management; Electronic Bill Payment, and Person to Person Payments. (2014)

**(615) \$42.00 Member/\$62.00 Nonmember**

## REMOTE DEPOSIT CAPTURE



### Remote Deposit Capture (RDC) Review Checklist

This interactive tool is designed to assist a financial institution in verifying its RDC client's adherence to their RDC Agreement and the FFIEC Guidance on the Risk Management of Remote Deposit Capture.

The RDC Review Checklist can be completed by an institution during its onsite review of an RDC client or completed by the RDC client and sent to the institution. Questions relate to overall profiling of the RDC program, hardware, software, image quality control, security, fraud and returns processing and reports. (EPCOR) (2013)

**(691) \$30.00 Member/\$60.00 Nonmember**



### Remote Deposit Capture (RDC) Quick Reference Cards

This set of cards provides useful information to financial institution staff regarding RDC options, program benefits, associated risks, steps for resolving duplicate presentment situations, returns and adjustments and risk analysis considerations.

Frauds related to RDC and security measures to help mitigate the frauds are also addressed. Includes two cards, printed front and back. (EPCOR) (2013)

**(692) \$25.00 Member/\$50.00 Nonmember**



### Remote Deposit Capture Corporate Self-Assessment Form

The FFIEC guidance regarding risk management of RDC says when appropriate, based on risk, financial institutions may choose to rely on self-assessments by their

RDC customers for controls that would otherwise be reviewed during an on-site visit. This self-assessment form can easily be modified to assist a financial institution when performing RDC customer reviews at locations they choose not to visit but from which they still need to obtain important information. The form was created in Word format and is available on CD. (WACHA/UMACHA) (2015)

**(460) \$50.00 Member/\$75.00 Nonmember**



### Remote Deposit Capture Risk Assessment Guide

Are you looking for a tool to help conduct a risk assessment of your RDC program? Make sure you are ready for the questions that would be asked by regulators. This guide was developed so

financial institutions can identify risks within an RDC program based on the places where checks are being captured. Checklists, process steps, interview questions and website resources are also included, in addition to an RDC end-user self-assessment form. The guide was created in Word and is available on CD. (WACHA/UMACHA) (2015)

**(459) \$200.00 Member/\$275.00 Nonmember**



### Remote Deposit Capture Risk Management Policy

This document helps financial institutions implement a policy based on the scope of the RDC service. This sample policy CD was created in Word and can easily be tailored to fit a

financial institution's RDC program. (WACHA/UMACHA) (2015)

**(457) \$75.00 Member/\$125.00 Nonmember**



### Remote Deposit Capture Service Agreement

A large number of financial institutions have found their RDC customer agreement is lacking important provisions. Purchase this sample RDC service agreement to ensure you have addressed

all the critical elements that need to be included in the agreement between a financial institution and its RDC customer. This sample policy was created in Word and should be modified to fit the RDC service offered by the FI. (WACHA/UMACHA) (2015)

**(456) \$100.00 Member/\$175.00 Nonmember**

### RDC in a Box

Provides your financial institution with the appropriate procedures and documentation to effectively implement a Remote Deposit Capture program. Don't spend your valuable time writing and creating documents! RDC in a Box provides you with a CD that has everything you need to establish or enhance your RDC policies, procedures and risk management. Includes: Product Overview, Risk Management Policy Sample, Customer Application, Customer Annual Credit Review, Service Agreement, Training Guide Template, Check Destruction Tracking Log, FI Customer Audit and Customer Self-Audit. (The Payments Authority) (2013)

**(552) \$219.00 Member/\$319.00 Nonmember**

### Remote Deposit Capture Risk Assessment Workbook CD

Updated to include Mobile Remote Deposit risks, this comprehensive, easy-to-use Remote Deposit Capture Risk Assessment Workbook is designed to assist Financial Institutions in addressing remote deposit capture risk. The Workbook content mirrors the FFIEC Remote Deposit Capture Risk Management Guidance. The Remote Deposit Capture Risk Assessment Workbook guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive RDC risk management program. Operations staff, risk managers, compliance officers as well as audit personnel will find this workbook a useful tool. (EPCOR) (2016)

**(515) \$95.00 Member/\$190.00 Nonmember**

## AgreementsNow! Remote Deposit Capture Agreement

A strong legal agreement is critical to the success of your Remote Deposit Capture service. This CD contains a customizable Microsoft Word document that addresses the core terms and conditions between the financial institution and your customers/members. This agreement covers RDC using Check 21 capabilities, and when combined with EastPay's ACH Origination Agreement (see item #509 in the Agreements and Policies section of this catalog), it also covers the use of RDC with the ACH Network. (EastPay) (2013)

**(521) \$75.00 Member/\$150.00 Nonmember**

### Special Offers:

Purchase both the ACH Origination Agreements (item 509) and the Remote Deposit Capture Agreement (item 521) and save \$26

**(522) \$109.00 Member/\$249.00 Nonmember**

Purchase both the RDC Service Agreement (item 456) and the RDC Risk Management Policy (item 457) and save \$25.00

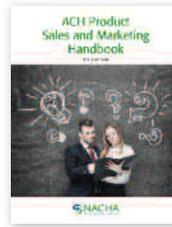
**(458) \$150.00 Member/\$275.00 Nonmember**

## RDC Consumer Agreement

Financial institutions are implementing Mobile RDC for their consumers. Purchase this sample RDC Consumer Agreement to ensure you have addressed all the critical elements that need to be included in the agreement between a financial institution and its customer. Created in Word, the sample agreement is electronic and should be modified to fit the RDC service offered by the FI. (WACHA) (2015)

**(649) \$100.00 Member/\$175.00 Nonmember**

## ACH MARKETING



### ACH Product Sales and Marketing Handbook — NEW

This publication explores strategies and solutions for extending ACH products and services to financial institutions' business and consumer customers. Supporting increased understanding of ACH marketing and sales opportunities, the

publication is written to help financial institutions in marketing and using ACH services in support of their business, government and consumer customers. (2015)

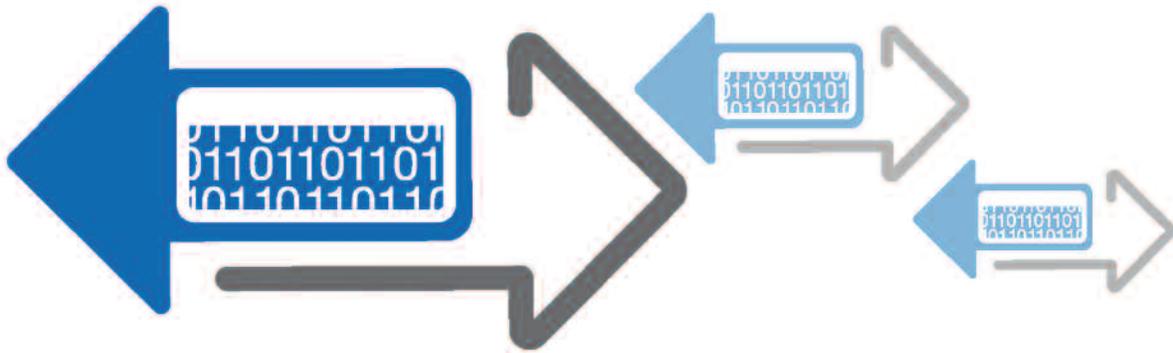
**(830) \$35.00 Member/\$50.00 Nonmember**

### Becoming a Better ODFI - Sales and Marketing Toolkit

This publication assumes that you have been an ODFI for some time and are now looking into expanding the program. Perhaps you have provided Origination services only for internal purposes and for a handful of select clients. Perhaps you have a small program that has languished for some time with little or no growth. This toolkit is designed to help you evaluate your current program and find the opportunities that are hidden there in. Included in the toolkit are numerous supplemental additions and templates designed to assist your sales and marketing efforts. (WesPay) (2015)

**(477) \$200.00 Member/\$400.00 Nonmember**





## Reduce ACH transaction failures, notification of changes and returns with help from Accuity's EPICWare™.

Incorrect routing information can delay your payment transactions and lead to costly processing fees. EPICWare facilitates Check-to-ACH conversion to avoid these problems.

Developed in conjunction with NACHA - The Electronic Payments Association®, EPICWare can be:

- installed on your desktop allowing you to research routing and account number information with a few clicks of your mouse
- integrated with your current payment processing software for seamless repair and correction of ACH messages
- Scaled to handle any transaction volume

EPICWare helps you deliver improved efficiencies and increase your payment straight through processing rates by referencing active U.S. routing and transit numbers with institution demand deposit account number repair algorithm information.

For more information, please visit  
[AccuitySolutions.com/Payments](http://AccuitySolutions.com/Payments)

# PAYMENTS PUBLICATIONS FACT SHEET

## What is Payments Publications?

Payments Publications is a cooperative effort between the Regional Payments Associations and NACHA—The Electronic Payments Association to provide a comprehensive selection of books, pamphlets, marketing collateral and other educational materials, all of which address current payments issues.

## NACHA—The Electronic Payments Association

NACHA manages the development, administration and governance of the ACH Network, the backbone for the electronic movement of money and data. The ACH Network provides a safe, secure and reliable network for direct account-to-account consumer, business and government payments. Annually, it facilitates billions of Direct Deposit via ACH and Direct Payment via ACH transactions. Used by all types of financial institutions, the ACH Network is governed by the fair and equitable *NACHA Operating Rules*, which guide risk management and create payment certainty for all participants. As a not-for-profit association, NACHA represents more than 10,000 financial institutions via 13 regional payments associations and

direct membership. Through its industry councils and forums, NACHA brings together payments system stakeholders to foster dialogue and innovation to strengthen the ACH Network. To learn more, please visit [www.nacha.org](http://www.nacha.org), [www.electronicpayments.org](http://www.electronicpayments.org), [www.payitgreen.org](http://www.payitgreen.org) and [direct.nacha.org](http://direct.nacha.org)

## What are the Regional Payments Associations?

Regional Payments Associations—whose membership is composed of banks, savings and loans, credit unions and affiliate companies in a specific region—offer operational assistance, marketing support and education/training services. For comprehensive educational programs and information about membership benefits, contact your local Regional Payments Association.

## What are Direct Financial Institution Members?

NACHA Financial Institution members cast their votes directly on the *NACHA Operating Rules* and other electronic payment standards governing the banking industry nationwide.

## Regional Payments Association Members:

EastPay, Inc. ....	<a href="http://www.eastpay.org">www.eastpay.org</a>
EPCOR.....	<a href="http://www.epcor.org">www.epcor.org</a>
MACHA – The Mid-Atlantic Payments Association .....	<a href="http://www.macha.org">www.macha.org</a>
NEACH – New England ACH Association .....	<a href="http://www.neach.org">www.neach.org</a>
PaymentsFirst.....	<a href="mailto:info@paymentsfirst.org">info@paymentsfirst.org</a>
SHAZAM, Inc.....	<a href="http://www.shazam.net">www.shazam.net</a>
Southern Financial Exchange .....	<a href="http://www.sfe.org">www.sfe.org</a>
SWACHA – The Electronic Payments Resource .....	<a href="http://www.swacha.org">www.swacha.org</a>
The Clearing House Payments Association.....	<a href="mailto:TCHPA@theclearinghouse.org">TCHPA@theclearinghouse.org</a>
The Payments Authority, Inc.....	<a href="http://www.thepaymentsauthority.org">www.thepaymentsauthority.org</a>
Upper Midwest ACH Association.....	<a href="http://www.umacha.org">www.umacha.org</a>
WACHA – The Premier Payments .....	<a href="http://www.wacha.org">www.wacha.org</a>
WESPAY .....	<a href="http://www.wespay.org">www.wespay.org</a>

## NACHA Direct Financial Institution Members:

American Express Centurion Bank .....	<a href="http://www.americanexpress.com">www.americanexpress.com</a>
Bank of America Merrill Lynch .....	<a href="http://www.bankofamerica.com">www.bankofamerica.com</a>
BB&T .....	<a href="http://www.bbt.com">www.bbt.com</a>
BMO Harris Bank .....	<a href="http://www.bmoharris.com">www.bmoharris.com</a>
BNY Mellon.....	<a href="http://www.bnymellon.com">www.bnymellon.com</a>
Capital One .....	<a href="http://www.capitalone.com">www.capitalone.com</a>
Citibank N.A.....	<a href="http://www.citigroup.com">www.citigroup.com</a>
Discover Financial Services, Inc. ....	<a href="http://www.discover.com">www.discover.com</a>
Fifth Third Bank .....	<a href="http://www.53.com">www.53.com</a>
First PREMIER Bank .....	<a href="http://www.firstpremier.com">www.firstpremier.com</a>
Huntington National Bank.....	<a href="http://www.huntington.com">www.huntington.com</a>
J.P. Morgan .....	<a href="http://www.jpmorganchase.com">www.jpmorganchase.com</a>
KeyBank .....	<a href="http://www.key.com">www.key.com</a>
M&T Bank.....	<a href="http://www.mtb.com">www.mtb.com</a>
Merrick Bank Corporation.....	<a href="http://www.merrickbank.com">www.merrickbank.com</a>
MetaBank .....	<a href="http://www.metabank.com">www.metabank.com</a>
Navy Federal Credit Union.....	<a href="http://www.navyfederal.org">www.navyfederal.org</a>
PNC Bank .....	<a href="http://www.pnc.com">www.pnc.com</a>
RBS Citizens Bank .....	<a href="http://www.citizensbank.com">www.citizensbank.com</a>
Regions Financial Corporation .....	<a href="http://www.regions.com">www.regions.com</a>
Silicon Valley Bank .....	<a href="http://www.svb.com">www.svb.com</a>
State Bank and Trust Company .....	<a href="http://www.statebt.com">www.statebt.com</a>
SunTrust Bank .....	<a href="http://www.suntrust.com">www.suntrust.com</a>
TCF National Bank.....	<a href="http://www.tcfbank.com">www.tcfbank.com</a>
TD Bank, N.A. ....	<a href="http://www.tdbank.com">www.tdbank.com</a>
The Bancorp Bank .....	<a href="http://www.thebancorp.com">www.thebancorp.com</a>
UMB Bank, N.A. ....	<a href="http://www.umb.com">www.umb.com</a>
U.S. Bank.....	<a href="http://www.usbank.com">www.usbank.com</a>
Wells Fargo.....	<a href="http://www.wellsfargo.com">www.wellsfargo.com</a>
Zions Bancorporation .....	<a href="http://www.zionsbancorporation.com">www.zionsbancorporation.com</a>





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July 17-20, 2016 - Emory Conference Center Hotel  
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