

# 2014 CATALOG OF SERVICES

PROVIDING KNOWLEDGE TO MITIGATE RISK

**DIRECT  
PAYMENT**  
via ACH

**DIRECT  
DEPOSIT**  
via ACH



**WIRE TRANSFER**

**RULES  
&  
REGULATIONS**

# Our Mission

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

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SFE is a Direct Licensed Member of NACHA – The Electronic Payments Association. Our mission is to provide leadership, education, and innovative, cost effective products and services for the mutual benefit of our members and their customers. We will achieve this through providing exceptional customer support, quality educational services and active participation on industry initiatives, and leveraging partnerships to strengthen our influence with industry stakeholders.

1340 Poydras Street, Suite 2010  
New Orleans, LA 70112  
Office: 504.525.6779  
Fax: 504.525.1693  
Email: [info@SFE.org](mailto:info@SFE.org)  
Websites: [www.SFE.org](http://www.SFE.org)



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Dear Members,

SFE is proud to provide 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.

The world of payments is continually evolving, and consumers and businesses are increasing their knowledge and demand for faster, convenient, easily accessible, electronic payment products. Just keeping up with all of the evolving payments is challenging enough, but keeping up with the rules, regulatory and compliance demands are a full time job! Many of our members say they are expected to accomplish more with fewer resources than ever before.

SFE can help with all of your electronic payments internal compliance needs. In addition to our listed educational offerings, we are available to perform customized on-site training as well as your internal ACH Audit, ACH Risk Assessment, RDC Risk Assessment, Wire Audit and other on-site consulting services needed. Our wide variety of publications and resources include an ACH Policies and Procedures Guide, ACH Risk Assessment Guide, and much more. You can view the full list on our website at [sfe.org](http://sfe.org) under Publications.

Be sure to take advantage of the free member resources available to you including the quarterly complimentary webinars, and the many links, industry updates and quick reference materials available on the website under Members Only.

We strive to continuously meet your changing needs but always like to hear from you. Please let us know if you have payments resource needs that we have not listed. We are here to help. Thank you again for your membership and years of support.

Sincerely,

Linda M. Bradfield, AAP  
President & CEO  
Southern Financial Exchange

## 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. You may choose an on-site visit or a webinar/teleseminar 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. One registration fee covers unlimited playback of prior webinars throughout the calendar year. SFE staff will be available to take questions after each viewing and beyond.

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

# 2014 In-Person Seminar Education Calendar

## Classes near you, all year long!

*See In-Person Seminar Description Details on Pages 14-30*

### **August**

8/05-06— ACH Payments Summit (2 <sup>nd</sup> Day)	1:00 PM to 5:00 PM 8:00 AM to 3:00 PM	Ridgeland, MS
8/13— Bits-N-Bytes	8:30 AM to 12:30 PM	Bartlett, TN
8/14— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Tupelo, MS
8/19— Bits-N-Bytes	8:30 AM to 12:30 PM	Baton Rouge, LA
8/19— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Jonesboro, AR
8/20— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Bartlett, TN
8/20— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Crowley, LA
8/20— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Ridgeland, MS
8/21— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Gulfport, MS
8/26— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Baton Rouge, LA
8/26— ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Jackson, TN
8/27— Treasury Day	9:00 PM to 3:30 PM	Raymond, MS
8/28— Treasury Day	9:00 PM to 3:30 PM	Baton Rouge, LA

### **September**

9/09— Treasury Day	9:00 PM to 3:30 PM	Bartlett, TN
9/10— Current & Emerging Payments Issues	8:30 AM to 12:30 PM	Raymond, MS
9/11— Current & Emerging Payments Issues	8:30 AM to 12:30 PM	Biloxi, MS
9/16— Current & Emerging Payments Issues	8:30 AM to 12:30 PM	Bartlett, TN
9/17— Current & Emerging Payments Issues	8:30 AM to 12:30 PM	Baton Rouge, LA
9/24-25— ACH Payments Summit (2 <sup>nd</sup> Day)	1:00 PM to 5:00 PM 8:00 AM to 3:00 PM	Baton Rouge, LA

## **Book Multiple Registrants & Save!**

Receive a 10% discount when you register 2 from the same institution!

Receive a 20% discount when you register 3 or more from the same institution!

# 2014 In-Person Seminar Education Calendar

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

*See In-Person Seminar Description Details on Pages 14-30*

## **October**

10/08— 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
10/14— ACH Fundamentals	8:30 AM to 12:30 PM	Biloxi, MS
10/15— ACH Fundamentals	8:30 AM to 12:30 PM	Raymond, MS
10/16— ACH Fundamentals	8:30 AM to 12:30 PM	Tupelo, MS
10/21— ACH Fundamentals	8:30 AM to 12:30 PM	Jonesboro, AR

## **Book Multiple Registrants & Save!**

Receive a 10% discount when you register 2 from the same institution!

Receive a 20% discount when you register 3 or more from the same institution!

## **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!

# 2014 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!

### July

7/08—Do I Need to Audit My Origination Customer?  
7/14—Introduction to ACH  
7/17—What the Future Holds for Regulating Mobile Payments  
7/17—ACH Operating Rules (Part 1)  
7/21—ACH Operating Rules (Part 2)  
7/24—ACH Origination for the ODFI  
7/28—Bits-N-Bytes (Part 1)  
7/31—Bits-N-Bytes (Part 2)

### August

8/4—ACH Operations for the RDFI  
8/7—Green Book 101  
8/7—ACH Risk for RDFIs  
8/11—Regulation E (Part 1)  
8/14—Regulation E (Part 2)  
8/14—ACH Risk for ODFIs  
8/15—Recalls, Reversals & Rejects  
8/15—Complimentary Power Hour  
8/18—ACH Exceptions  
8/21—International Payments and IAT  
8/26—Prepare for your ACH Audit  
8/29—Common Issues with ACH Origination Agreements

### September

9/04—Check Fundamentals  
9/09—Regulation E Compliance Challenges  
9/11—Regulation CC  
9/12—Common Audit Findings  
9/18—Image Returns  
9/25—How to Combat Check Fraud

### October

10/02—ECCHO Rules  
10/10—Consumer and Mobile RDC Risk  
10/16—Performing Your ACH Performing Your Risk Assessment  
10/21—Payment Processor ACH Audit Guidance  
10/23—Understanding Electronic Check Conversion in ACH  
10/24—Consumer Transfer Risk  
10/30—Setting Up Your FI Agreements

### November

11/16—Check 21 Solutions  
11/06—ACH Fraud Update  
11/07—Federal Government Reclamations  
11/12—Remote Deposit Capture Series  
11/13—Check Adjustments (Part 1)  
11/18—Best Practices in ACH Dispute Handling  
11/20—Check Adjustments (Part 2)  
11/21—Complimentary Power Hour

### December

12/04—Remote Deposit Capture  
12/04—FFIEC and Corporate Account Takeover  
12/11—Top Ten ACH Audit Exceptions & Solutions  
12/18—OFAC Compliance

## Webcast On-Demand Library

### Don't let a busy schedule get in the way of professional development!

Just because you missed the live event, doesn't mean you have to wait until next year. All SFE Webinars are recorded and placed into our Webinar Library for future viewing. 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. Webcasts are for unlimited playback use throughout the calendar year. 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 5 quarterly 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.

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

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

1:00 PM to  
2:00 PM CT

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**August 15  
November 21**

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

**Attend all 5  
& earn  
6 Credits**

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.



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



## Join us in Biloxi!

**If you can only attend ONE conference this year, THIS is the one!**

This conference will equip you with the tools and information that are vital to your organization as you focus on new opportunities for growth. There's something for every financial institution payments professional at every experience level! The conference and exhibit hall will offer insights and answers for individuals from member and non-member financial institutions, businesses and government offices. You'll learn about rapidly evolving technological advances in products and services as well as changing rules and regulations.

You don't want to miss the southeast's premier gathering of financial visionaries! Register and plan to attend! We are looking forward to a dynamic event! We promise you an enjoyable and rewarding professional and personal experience.

Southern Financial Exchange's conference is the most comprehensive event in the region for payments professionals. Over 250 experts and decision-makers from various financial institutions and other service providers take advantage of this unique regional opportunity for payments professionals to learn, network and build relationships at an exceptional value! The conference examines changes to the industry and discusses their potential impact – both positive and negative – on your business strategy. Industry leaders dedicated to understanding and shaping the payments industry will share valuable insight, hands-on experience and personal knowledge to help you save time and money.

### Continuing Education Credits

Attendees are eligible for up to 14.1 AAP continuing education credits. Those attending any of the Pre-conference Workshops are eligible for up to an additional 2 AAP credits. Sessions may also be eligible for other industry certification renewal credits. Check with your certifying organization for eligibility requirements.



The early registration discount deadline is March 24th. **Every third registrant from your organization is FREE.** Visit [www.sfeannual.org](http://www.sfeannual.org) for details and to register. The conference brochure is available online at [www.sfeannual.org](http://www.sfeannual.org) so that you can provide it to the appropriate areas of your organization.

# ACH payments summit

Choose from these locations:

August 5 & 6                      Ridgeland, MS  
September 24 & 25              Baton Rouge, LA

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:**

- Dispute Regulations
- NACHA Operating Rules
- Emerging Payments
- Risk Management
- Operations
- Industry Updates
- Third-Party Processors
- Fraud Trends and Mitigations

**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. Take back to your institution a higher understanding of ACH operations, compliance and its growing uses in the payments industry.



**Member: \$250**

**Non-Member: \$500**

# 2014 Education Calendar Descriptions & Dates

## Operations

### Tax Refunds and Other Exceptions

Posting tax refunds and handling exceptions can raise many questions this time of year. Attend and learn the difference between State and Federal refunds and your liabilities as an RDFI to avoid mistakes that can be costly to your financial institution. In this webinar, you will learn:

- What happens when the name and account number do not match?
- What happens if the account is closed or the account holder is deceased?
- What happens if the payment post to the wrong account?
- Who is at fault?

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand:**  
**Member Price:** \$260  
**Non-Member Price:** \$320

**Audience:** ACH Operations– Frontline, Customer/ Member Service, Cash Management Sales, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

## Rules & Compliance

### 2014 ACH Rules Update

Review the current *ACH Rules* updates, those introduced in 2013 and those Rules changes taking place in 2014. This session is ideal for all ACH staff.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand:**  
**Member Price:** \$260  
**Non-Member Price:** \$520

**Audience:** Audit, Training, Legal, Compliance  
Cash Management Sales, Relationship Managers and ACH Operations

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Operations

### ACH Fundamentals

This is a lecture-based seminar that starts from “ground zero” and provides foundational information on the ACH Network. The surge in ACH volume has affected every financial institution and corporate entity. Consumer acceptance is high and many transactions are consumer initiated and/or merchant initiated. Ready or not, the financial institution is the transaction recipient. How does this ACH Network work? How does a consumer identify an authorized transaction? How does the financial institution distinguish which types of entries a consumer claims is really unauthorized? What are the return policies, re-credit and regulatory compliance issues? Whether you are new to ACH or need a refresher course, this session is designed for you.

#### Schedule

October 08 - Baton Rouge, LA  
October 14 - Biloxi, MS  
October 14 - Bartlett, TN  
October 15 - Raymond, MS  
October 16 - Tupelo, MS  
October 21 - Jonesboro, AR

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

**Member Price:** \$100 per person

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

**Audience:** ACH Operations—New Personnel/ Personnel needing a refresher course, Cash Management Sales Staff, and AAP Candidates

**AAP Credits:** 4.5

## Risk Management

### How Do P2P Rules Effect My Risk Assessment?

Person-to-Person (P2P) payments have been occurring for years, but on March 21, 2014 the new NACHA Rules framework will become effective. Once the standardized formatting requirements are in place, how will your assessment of risk presented by P2P products change? Join speakers who perform ACH risk assessments as they explain the ways in which they will adapt to the new standards during risk assessments. Attendees will take-away a P2P risk checklist to assist your organization in adapting to the changes.

#### Schedule

**Through 2014 Webcast On-Demand**

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** ACH Operations, Relationship Officers and Audit Personnel, Compliance

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Operations

### Effectively Reporting Payments Performance

In order for the board of directors and management to effectively oversee the execution of payments programs, they should receive periodic reports that assist in determining whether payments activities remain within board-established risk parameters and are achieving expected financial results. Are your board of directors and management team aware of your payments performance success? Attendees will learn based on an institution's size, volume and activity how to effectively report payments performance.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**  
**Member Price:** \$260  
**Non-Member Price:** \$520

**Audience:** ACH Operations Staff, Frontline, Customer/Member Service, Cash Management Sales, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

## Rules & Compliance

### Check Fundamentals

The speed of check processing continues to increase due to the ability to exchange images instead of the original paper check. This webinar provides an overview of the regulations effecting paper processing and image exchange. Understanding the regulations involved in check processing is fundamental to understanding the risk.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**  
**Member Price:** \$260  
**Non-Member Price:** \$520

**Audience:** Check Operations and RDC Relationship Officer and Audit Personnel, Compliance

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Risk Management

### Check Fraud

Check fraud has been around since checks became widely used. Learn about the most common forms of check fraud, recent trends in corporate fraud response and risk mitigation techniques.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Check Operations and RDC Relationship Officer and Audit Personnel, Compliance

**AAP Credits:** 1.2

## Operations

### Credit Underwriting ACH & RDC Customers

The Payment Process begins with your customer signing up for service whether it be Remote Deposit Capture or ACH. Although the first thing on your mind shouldn't be the risk in payments, it is crucial that your credit underwriters get involved as well as understand your payment's risk management program. Join this interactive webinar to discuss how credit underwriting goes from approval into processing. Understand the resources your team needs to successfully underwrite these customers.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** ACH Operations– Frontline, Customer/ Member Service, Cash Management Sales, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Operations

### Wire Operations and Settlement (Part 1 of 3)

The use of wire transfers are increasing. Learn the basics on how they work and the regulations your organization must comply with. Attend this webinar for tangible wire payments knowledge. The webinars will be presented from the perspective of addressing the challenges experienced today while sharing best practices. Both compliance and operational issues will be discussed.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Wire Operations– Frontline, Customer/Member Service, Compliance Officer, Electronic Banking Managers, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

## Operations

### Top Ten Ways to Mishandle Government Payments

DNEs, reclamations and garnishments, oh my! ACH Federal Government Payments are subject to the same rules as the private industry, but with exceptions, which can affect the liability of your financial institution. Speakers will clarify the responsibilities of the RDFI when it comes to DNEs, reclamations and garnishments. The focus of this interactive webinar will be on how to limit your financial institution's liability.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** ACH Operations – Frontline, Customer/ Member Service, Cash Management Sales, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Risk Management

### Wire Risk and Compliance (Part 2 of 3)

Wire transfers have become one of the most targeted payments systems for fraud. During this series learn about the different types of risk from malware, cyber criminals, phishing attempts and more. Learn how your organization can mitigate these risk.

**Schedule**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Wire Operations– Frontline, Customer/ Member Service, Compliance Officer, Electronic Banking Managers, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

## Compliance

### Vendor Management Implementation Hurdles

Identifying the needs of a vendor management policy on paper can be easier than implementing the procedures in real time. This session will outline with a takeaway checklist, 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**  
**Through 2014 Webcast On-Demand**

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** ACH Operations, Cash Management Sales, Relationship Officers, Risk Officer, Compliance Officer and Vendor Management Officer

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Compliance

### Wire Exam Prep (Part 3 of 3)

The risk associated with wire transfers is becoming more of a focus for governing regulatory agencies. Some agencies are thoroughly reviewing financial institution's wire transfer Operations to ensure adequate internal controls are in place to prevent wire transfer fraud. This final webinar of our Wire Transfer series will address areas commonly reviewed by examiners.

**Schedule**  
Through 2014 Webcast On-Demand

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Audit, Training, Legal, Compliance and ACH Operations.

**AAP Credits:** 1.2

## Risk Management

### Implementing Payments Risk Management Controls

RDFI's need to understand their risk associated with ACH. It is vital to identify any risk hurdles and implement a risk management program to best mitigate risk factors and 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**  
Through 2014 Webcast On-Demand

**Webcast On-Demand**

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** ACH Operations– Frontline, Customer/ Member Service, Cash Management Sales, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### ACH Exceptions

This session takes an in-depth look at many ACH situations that may be considered “out of the ordinary.” Participants will learn to find where exceptions are covered in the ACH Rules Book, what type of action should be taken, and when.

#### Schedule

August 18

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations, Audit Personnel

**AAP Credits:** 1.8

## Risk Management

### Remote Deposit Capture Series

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. This session goes 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. This session will give you a better understanding of what regulators are looking for.

#### Schedule

November 12, 19 and 26

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

#### Webinar:

**Member Price:** \$450

**Non-Member Price:** \$900

**Audience:** Audit Personnel, Cash Management Sales, NCP Training, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers, Check Operations

**AAP Credits:** 1.2 per session

3.6 per series

# 2014 Education Calendar Descriptions & Dates

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## Risk Management

### FFIEC and Corporate Account Takeover

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.

#### Schedule

December 04

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

#### Webinar:

**Member Price:** \$150

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 1.2

## Rules & Compliance

### International Payments and 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, 2010. 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.

#### Schedule

August 21

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations

**AAP Credits:** 1.8

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### 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 a best practices checklist with items to consider as you prepare due diligence procedures for your Originators.

#### Schedule

July 08 - Webinar and  
Through 2014 Webcast On-Demand

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

#### Live Webinar

**Member Price:** \$160

**Non-Member Price:** \$320

#### Webcast On-Demand

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** ACH Operations, Cash Management Sales, Relationship Officers and Audit Personnel

**AAP Credits:** 1.2

## Operations

### Image Quality Standards

Most financial institutions are offering or plan to offer remote deposit capture. Questions remain regarding the liabilities related to the presentment of images, especially now that the original check may be destroyed. If image quality is not acceptable and a dispute arises over the item, the Depository Bank may be liable for damages, but how does the industry define an acceptable image? Also, how does the Depository Bank measure this standard? Join us for this session to learn more.

#### Schedule

July 03

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

#### Webinar:

**Member Price:** \$100

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

**Audience:** Audit Personnel, Cash Management Sales, NCP Training, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers, Check Operations

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

## Operations

### Introduction to ACH

This class is designed to provide a basic understanding of the ACH system and to prepare participants for the other required classes in the ACH Certification Program. Participants will be introduced to the terms and acronyms (including the names of the different participants) that are used in ACH processing. The session will cover different transaction types submitted through the ACH network and will also trace the history of this payment system.

#### Schedule

July 14

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations

**AAP Credits:** 1.8

## Rules & Compliance

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

This two-part seminar is 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.

#### Schedule

July 17 (Part 1)

July 21 (Part 2)

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations, Audit Personnel, Electronic Payments Managers

**AAP Credits:** 1.8

# 2014 Education Calendar Descriptions & Dates

## Operations

### ACH Origination for the ODFI

This session is designed to improve practical ACH origination skills through a better understanding of the ACH system. Included in the class is a discussion about Originating Depository Financial Institution (ODFI) requirements, third-party processors, risk issues, and more.

#### Schedule

July 24

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** ACH Operations, Relationship Officers and Audit Personnel, Compliance

**AAP Credits:** 1.8

## Operations / AAP Prep

### Bits-N-Bytes (Part 1 & Part 2)

This class 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.

#### Schedule

July 28 (Part 1)

July 31 (Part 2)

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations, Audit Personnel, Electronic Payments Managers

**AAP Credits:** 1.8

# 2014 Education Calendar Descriptions & Dates

## Operations

### ACH Operations for the RDFI

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

#### Schedule

August 04

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** ACH Operations, Relationship Officers and Audit Personnel, Compliance

**AAP Credits:** 1.8

## Risk Management

### 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.

#### Schedule

August 07

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

#### Webinar:

**Member Price:** \$150

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### Green Book 101

ACH entries are divided into two categories, consumer and corporate. Within those categories, there are two types: commercial and Federal government. NACHA's ACH Operating Rules covers all types of ACH entries except Federal Government entries which are subject to rules published in the Green Book. This class will cover Federal government payments using the Green Book as the guide. Participants will learn about the financial institution's responsibilities for handling Federal government ACH entries.

#### Schedule

August 07

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations, Audit Personnel, Electronic Payments Managers

**AAP Credits:** 1.8

## Rules & Compliance

### Regulation E (Part 1 & Part 2)

Regulation E sets forth the requirements of the Electronic Funds Transfer Act. This seminar will discuss the impact of the regulation for the financial industry as it relates to consumer rights. Various aspects of the regulation will be covered, particularly from the standpoint of the automated clearing house. Topics include definitions, coverage, required disclosures, error resolution and more.

#### Schedule

August 11 (Part 1)

August 14 (Part 2)

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations, Audit Personnel, Electronic Payments Managers, Front Line Customer/Member Service

**AAP Credits:** 1.8

# 2014 Education Calendar Descriptions & Dates

## Risk Management

### 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 webinar will cover risks associated with being an ODFI, as well as steps to mitigate these risks.

#### Schedule

August 14

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

#### Webinar:

**Member Price:** \$150

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 1.2

## Rules & Compliance

### 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

August 13 - Bartlett, TN

August 19 - Baton Rouge, LA

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

**Member Price:** \$160

**Non-Member Price:** \$320

**Audience:** ACH Coordinator, AAP Candidates, ACH Supervisor, Cash Management Operations, EDP Personnel, Programmers, Support Staff

**AAP Credits:** 3.9

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### ACH Audit & Compliance

How does your compliance stack up? Is your ACH Audit up-to-date? Are you prepared for a risk of fines for non-compliance? Are you looking for ways to reduce your ACH risk, either from receiving or originating ACH transactions?

NACHA - The Electronic Payments Association has mandated all Depository Financial Institutions, Third Party Service Providers and Third Party Senders participating in the Automated Clearing House to perform an annual audit by December 31st. This workshop will help you identify, manage and reduce numerous risk factors including the most common compliance problems.

#### Schedule

August 14 - Tupelo, MS  
August 19 - Jonesboro, AR  
August 20 - Bartlett, TN  
August 20 - Crowley, LA  
August 20 - Ridgeland, MS  
August 21 - Gulfport, MS  
August 26 - Baton Rouge, LA  
August 26 - Jackson, TN

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

**Member Price:** \$225

**Non-Member Price:** \$450

**Audience:** Senior Management, Audit, Legal, Compliance, ACH Operations, Processors, and AAP Candidates

**AAP Credits:** 4.5

## Risk Management

### 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 Payments Tip and let WesPay clarify the differences between Recalls, Returns, Reversals and Rejects, as well as the rules and risk around how each exception should be handled.

#### Schedule

August 15

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

#### Webinar:

**Member Price:** \$100

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### Prepare For Your ACH Audit

The ACH Audit is an annual requirement of the NACHA Operating Rules that all FIs are subject to. Even if you have an external auditor, preparing for your audit is a cumbersome process. The NACHA Operating Rules have recently been amended and affect the audit requirements. Join us for a webinar based ACH training course that will leave your ACH compliance team equipped to understand and prepare for your annual Rules compliance audit.

#### Schedule

August 26 - Webinar and

**Through 2014 Webcast On-Demand**

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

#### Live Webinar

**Member Price:** \$160

**Non-Member Price:** \$320

#### Webcast On-Demand

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Audit, Legal, Compliance and ACH Operations

**AAP Credits:** 1.2

## Operations

### 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 institution 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

August 27 - Raymond, MS

August 28 - Baton Rouge, LA

September 09 - Bartlett, TN

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

**Member Price:** \$180

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

**Audience:** ACH Operations Staff, Customer/Member Service, AAP Candidates, and Audit Personnel

**AAP Credits:** 6

# 2014 Education Calendar Descriptions & Dates

## Risk Management

### Common Issues with ACH Origination Agreements

This Payments Tip helps you understand what must be in your ACH Origination Agreements and will help you apply sound practices with your customers. We will review the fundamentals of a good ACH Origination Agreement and key topics that must be addressed. We will also discuss the most common errors and omissions the experts at WesPay have uncovered while performing Audits and Risk Assessments for our members.

#### Schedule

August 29

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

#### Webinar:

**Member Price:** \$100

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 0.6

## Rules & Compliance

### Check Fundamentals

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

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

#### Schedule

September 04

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** Check Processing Staff & Supervisors, Customers Service Staff & Supervisors, Teller Supervisors

**AAP Credits:** 1.8

# 2014 Education Calendar Descriptions & Dates

## Compliance

### 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 9 - Webinar and

**Through 2014 Webcast On-Demand**

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

#### Live Webinar

**Member Price:** \$160

**Non-Member Price:** \$320

#### Webcast On-Demand

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Audit, Legal, Compliance and ACH Operations

**AAP Credits:** 1.2

## Rules & Compliance

### Current and Emerging Payments Issues

This workshop provides information on all the latest ACH Rules and related regulations. Learn about the proposed changes in ACH including new initiatives.

#### Schedule

September 10 - Raymond, MS

September 11 - Biloxi, MS

September 16 - Bartlett, TN

September 17 - Baton Rouge, LA

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

**Member Price:** \$135

**Non-Member Price:** \$270

**Audience:** ACH Operations, Branch Operations, Audit/Compliance, Legal/Training, Check Operations, Product Managers, Item Processing, Customer/Member Service, AAP Candidates, and Cash Management

**AAP Credits:** 4.5

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### Regulation CC

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

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

#### Schedule

September 11

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** Check Processing Staff & Supervisors, Check Returns Staff & Supervisors, Compliance Staff & Supervisors

**AAP Credits:** 1.8

## Risk Management

### Common Audit Findings

The ACH Rules require every financial institution and third-party processor to perform an annual audit by December 31st of each year. In this Payments Tip, we will address the top 10 audit findings (not necessarily from Appendix 8) the professionals see when performing member's ACH Audits, and more importantly, the steps you can take to keep from having similar findings at your organization.

#### Schedule

September 12

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

#### Webinar:

**Member Price:** \$100

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

## Operations

### Image Returns

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

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

#### Schedule

September 18

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** Branch Platform Staff, Check Returns Staff & Supervisors, Risk/Compliance Officers, Customer Service Staff & Supervisors

**AAP Credits:** 1.8

## Risk Management

### How to Combat Check Fraud

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

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

#### Schedule

September 25

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** Check Operations, Fraud Investigators, Risk/Compliance Officers

**AAP Credits:** 1.8

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### 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. When a check image is presented for collection, or dishonored and returned, warranties provided by the financial institution sending or returning that image can provide recourse to the other financial institution(s) in the exchange process. 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 – the Electronic Check Clearing House Organization.

**Schedule**  
October 02

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

**Webinar:**

**Member Price:** \$195

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

**Audience:** Financial Institutions

**AAP Credits:** 1.8

## Risk Management

### Consumer and 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**  
October 10

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

**Webinar:**

**Member Price:** \$100

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

**Audience:** Audit Personnel, Cash Management Sales, NCP Training, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers, Check Operations

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### Performing Your ACH Risk Assessment

This instructional webinar will come with a complimentary workbook to use when performing your required ACH risk assessment. 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 when completing your own ACH Risk Assessment.

#### Schedule

October 16 - Webinar and

**Through 2014 Webcast On-Demand**

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

#### Live Webinar

**Member Price:** \$200

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

#### Webcast On-Demand

**Member Price:** \$300

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

**Audience:** Audit, Legal, Compliance and ACH Operations

**AAP Credits:** 1.2

## Rules & Compliance

### Third-Party Sender/Payment Processor ACH Audit Guidance

This one hour instructional webinar will include 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 the one thing they have in common is the requirement 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 21 - Webinar and

**Through 2014 Webcast On-Demand**

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

#### Live Webinar

**Member Price:** \$200

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

#### Webcast On-Demand

**Member Price:** \$300

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

**Audience:** Audit, Legal, Compliance and ACH Operations

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Operations

### Understanding Electronic Check Conversion in ACH

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

#### Schedule

October 23

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** AAP Candidates, ACH Operations, Branch Platform Staff, Check Adjustment Staff & Supervisors, Check Processing Staff & Supervisors, Check Returns Staff & Supervisors, Customer Service Staff & Supervisors, Teller Supervisors

**AAP Credits:** 1.8

## Risk Management

### 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 webinar

#### Schedule

October 24

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

#### Webinar:

**Member Price:** \$100

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

## Risk Management

### Setting Up Your FI 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.

**Schedule**  
October 30

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

**Webinar:**

**Member Price:** \$150

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 1.2

## Risk Management

### Check 21 Solutions

Image Exchange and Remote Deposit Capture have become the norm for check processing today. An overview of the necessary steps financial institutions must remember when processing image exchange and/or remote deposit capture will be highlighted. This session will also review the proper handling of expedited recredit procedures and breach of warranty claims for disputes. The Risk Management of Remote Deposit Capture issued by the Federal Financial Institutions Examination Council (FFIEC) will be discussed. Remote Deposit Capture lessons learned during the implementation process will be highlighted and RDC agreement recommendations will be discussed. This workshop will answer the following questions:

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

**Schedule**  
November 06

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

**Webinar:**

**Member Price:** \$195

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

**Audience:** Financial Institution

**AAP Credits:** 1.8

# 2014 Education Calendar Descriptions & Dates

## Risk Management

### 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 06 - Webinar and

**Through 2014 Webcast On-Demand**

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

#### Live Webinar

**Member Price:** \$160

**Non-Member Price:** \$320

#### Webcast On-Demand

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Audit, Legal, Compliance and ACH Operations, Risk Officer

**AAP Credits:** 1.2

## Risk Management

### Federal Government Reclamations

The Federal Government uses Reclamations to recover benefit payments made via ACH to an account of a recipient who died or who has become legally incapacitated. Timing and accuracy are crucial when dealing with this sensitive process. Under 31 CFR 210, your Fed accounts may be debited the full amount of Reclamations if proper procedures are not followed, but a few simple procedures can dramatically reduce your financial institution's liability. Join us for this important Payments Tip.

#### Schedule

November 07

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

#### Webinar:

**Member Price:** \$100

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

## Operations

### Check Adjustments (Part 1 & Part 2)

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

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

#### Schedule

November 13 (Part 1)

November 20 (Part 2)

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** Check Adjustment Staff & Supervisors, Customer Service Staff & Supervisors

**AAP Credits:** 1.8

## Operations

### 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? Join us to work through these issues as we look at case studies and take your questions.

#### Schedule

November 18 - Webinar and

**Through 2014 Webcast On-Demand**

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

#### Live Webinar

**Member Price:** \$160

**Non-Member Price:** \$320

#### Webcast On-Demand

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** ACH Operations - Frontline, Customer/Member Service, Cash Management Sales, Relationship Officers and Audit Personnel.

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Risk Management

### Remote Deposit Capture

Remote Deposit Capture has been one of the fastest growing products offered in the payments arena. This session will discuss tools and techniques suggested when implementing RDC with your customers. The session will also look at guidelines suggested by FFIEC when offering this product to corporate and consumer customers. Lessons learned during the implementation and roll-out process will be highlighted.

#### Schedule

December 04

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

#### Webinar:

**Member Price:** \$195

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

**Audience:** Financial Institutions

**AAP Credits:** 1.8

## Risk Management

### Top Ten ACH Audit Exceptions & Solutions

The 2014 ACH audit year has come to a close. Join the speakers to review the season's top ACH audit exceptions. We will also explore how to correct these issues and avoid them next year.

#### Schedule

December 11 - Webinar and  
**Through 2014 Webcast On-Demand**

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

#### Live Webinar

**Member Price:** \$160

**Non-Member Price:** \$320

#### Webcast On-Demand

**Member Price:** \$260

**Non-Member Price:** \$520

**Audience:** Audit, Electronic Banking Managers and ACH Operations

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Risk Management

### OFAC Compliance

OFAC (The Office of Foreign Assets Control) administers and enforces economic sanction programs primarily against countries and groups of individuals, such as terrorists and narcotics traffickers. OFAC's responsibilities for a financial institution vary depending on whether the transaction is considered domestic or international. This webinar will cover your responsibilities when handling international transactions and address possible liabilities when posting prohibited transactions.

#### Schedule

December 18

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

#### Webinar:

**Member Price:** \$150

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

**Audience:** AAP Training, ACH Operations, Audit Personnel, Cash Management Sales, Electronic Payments Managers, Front Line Customer/Member Service, Relationship Officers, Risk/Compliance Officers

**AAP Credits:** 1.2

## Rules & Compliance

### 2014 New Rules Implementation

Understand the future of the payments industry by joining us for a high level overview of recent ACH Rules amendments and other important issues impacting the industry. This session is a "must" for anyone who was unable to attend one of our in-person "New Rules Implementation" sessions this winter. Learn how to avoid unnecessary rules violations, customer dissatisfaction and financial losses because of non-compliance. A basic level of ACH knowledge is recommended.

#### 60 Minutes

#### Webcast/On-Demand

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Rules & Compliance

### ACH Audit for ODFIs

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. This session thoroughly reviews each RDFI audit point, providing specific information on how to properly test for compliance, and suggest "sound practices" to be incorporated into existing policies and procedures.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

## Rules & Compliance

### ACH Audit for RDFIs

This session focuses on ACH Rule audit requirements specific to the origination of ACH transactions. Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the ODFI. Key guidelines for ensuring Originator compliance with ACH Operating Rules are also shared. Attendance of "ACH Audit for RDFIs" is strongly recommended as well.

**80 Minutes**

**Webcast/On-Demand**

**Member Price:** \$195

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

**AAP Credits:** 1.6

# 2014 Education Calendar Descriptions & Dates

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## Rules & Compliance

### ACH Bits N Bytes (Part 1)

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.

**90 Minutes**

**Webcast/On-Demand**

**Member Price:** \$195

**Non-Member Price:** \$380

**AAP Credits:** 1.8

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

Part 2 - This is the 2nd webinar in a two-part series for ACH Bits N Bytes

**90 Minutes**

**Webcast/On-Demand**

**Member Price:** \$195

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

**AAP Credits:** 1.8

## Rules & Compliance

### 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 webinar.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### ACH Policies & Procedures (Part 1)

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 webinar series will put you on the path to developing your own policies and procedures documents.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

### ACH Policies & Procedures (Part 2)

Part 2 - This is the 2nd webinar in a two-part series for ACH Policies and Procedures

**65 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.3

## Risk Management

### 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.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Risk Management

### 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 webinar will cover risks associated with being an ODFI, as well as steps to mitigate these risks.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

## Risk & Fraud

### 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.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Risk & Fraud

### 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.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

## Operations

### 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.

**70 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.4

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### 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.

**45 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.9

## Payments Basics

### 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 webinar 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.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Risk Management

### Check and RDC Risk

Check processing has changed over the past several years and so have your risk. Image Exchange, Remote Printing, Alternative Clearing Networks and now Mobile Remote Deposit Capture 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. This webinar provides an overview of these rules and these new risks, and more importantly, practices you can implement to mitigate those risks.

**70 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.4

## Operations

### 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 webinar and find out.

**58 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.16

# 2014 Education Calendar Descriptions & Dates

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## Rules & Compliance

### Check Rules & Regulations

Understanding your rights and liabilities is important when considering which rules or agreements to apply to a check. Is the item the original or a substitute check? Will the item be handled via a private exchange or through the Federal Reserve? Are there any differences between ECCHO rules and OC-3 when it comes to the specific rights for your financial institution? Join us for this informative webinar and find out.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

## Risk & Fraud

### 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 webinar.

**30 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### **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 will take effect October 28, 2013. This Webinar will help our members understand the new CFPB amendment to Regulation E and discuss solutions for complying with this requirement.

**50 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1

## Operations

### **eCheck Applications**

This webinar 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.

**55 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.1

# 2014 Education Calendar Descriptions & Dates

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## Payments Basics

### 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.

**30 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.6

## Payments Basics

### Essentials of 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. 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.

**70 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.4

# 2014 Education Calendar Descriptions & Dates

## Payments Basics

### 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 webinar 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.

**45 Minutes**

**Webcast/On-Demand**

**Member Price: \$100**

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

**AAP Credits: 0.9**

## Payments Basics

### Essentials of Checks

Join us for this informative webinar 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.

**65 Minutes**

**Webcast/On-Demand**

**Member Price: \$150**

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

**AAP Credits: 1.3**

# 2014 Education Calendar Descriptions & Dates

## Payments Basics

### Essentials of Regulation E

Federal Regulation E sets forth the requirements of the Electronic Funds Transfer Act (EFTA). This webinar 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.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

## Payments Basics

### Essentials of Wires

Wire transfers continue to be an integral payment option for corporations and consumers alike. This webinar 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.

**38 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.76

# 2014 Education Calendar Descriptions & Dates

## Operations

### Federal Government Payments

This webinar 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 webinar 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.

**50 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1

## Rules & Compliance

### Federal Government Reclamations

The Federal Government uses Reclamations to recover benefit payments made via ACH to an account of a recipient who died or who has become legally incapacitated. Timing and accuracy are crucial when dealing with this sensitive process. Under 31 CFR 210, your Fed accounts may be debited the full amount of Reclamations if proper procedures are not followed, but a few simple procedures can dramatically reduce your financial institution's liability. Join us for this important Payments Tip.

**30 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

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## Risk & Fraud

### **FFIEC Guidance & Corporate Account Takeover**

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.

**45 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.9

## Rules & Compliance

### **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.

**50 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1

# 2014 Education Calendar Descriptions & Dates

## Rules & Compliance

### 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.

**50 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1

## Risk Management

### Mitigating Risk through 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.

**70 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.4

# 2014 Education Calendar Descriptions & Dates

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## Risk Management

### 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 Payments Tip and learn about the potential risks and how to mitigate them.

**31 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.62

## Rules & Compliance

### 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 webinar will cover both.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## 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. 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 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.

**65 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.3

## Rules & Compliance

### 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.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

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## Operations

### 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 Payments Tip 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.

**35 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.7

## Rules & Compliance

### 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 Payments Tip 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.

**60 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1.2

# 2014 Education Calendar Descriptions & Dates

## Operations

### 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 Payments Tip 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.

**30 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.6

## Operations

### 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 Payments Tip will cover the essential issues you need to know, including the RDFIs rights and responsibilities for these exceptions.

**30 Minutes**

**Webcast/On-Demand**

**Member Price:** \$100

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

**AAP Credits:** 0.6

# 2014 Education Calendar Descriptions & Dates

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## Rules & Compliance

### **Understanding eCheck Requirements and Warranties**

This webinar 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.

**50 Minutes**

**Webcast/On-Demand**

**Member Price:** \$150

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

**AAP Credits:** 1



## 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 2014. Attend a free Webinar/Tele-seminar on April 18 1:00 – 2:00 CT or call SFE for more details



### **ACH Professional Study Program Webinar (FREE)**

April 25— 1:00 PM to 2:00 PM CT

### **Advanced ACH Rules & AAP Review**

June 24— Bartlett, TN

June 25— Baton Rouge, LA

June 25— Raymond, MS

### **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** - 2 Cities, 2 Dates, 10 CECs

**SFE Conference - April 15—17** Biloxi, MS, 14.1 CECs  
2 CECs for Pre-Conference Workshops

# 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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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  
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\$200 discount if  
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end of June

***Book Multiple  
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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:

**We are standing by for our Membership to provide this complimentary service!**

- 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.**

*NACHA owns the copyright for the NACHA Operating Rules & Guidelines.  
The Accredited ACH Professional (AAP) is a registered service mark of NACHA.*

# 2014 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 and Procedure Guidance**— Don't go into your next examination with incomplete policies and procedures! The ACH Policies & Procedures Guidance 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 two pages 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 Guide**— 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 2014 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

**Many More Publications are Available**

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



# Save the Date!

## 2015 SFE Conference & Expo

May 5 - 7

Biloxi, MS



*See You Soon!*

1340 Poydras Street, Suite 2010, New Orleans, LA 70112

Office: 504.525.6779

Fax: 504.525.1693

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

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

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