



Payments Publications

2015 Spring/Summer Edition

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

Member prices are for members of Regional Payments Associations, Direct Financial Institution Members and NACHA Councils, as well as Federal, state and local government agencies. Nonmember prices are as listed. Contact your Regional Payments Association for membership information.

Publications in this catalog (with the exception of the official *NACHA Operating Rules & Guidelines*) are designed to assist you in understanding and using the ACH Network and other electronic payment mechanisms. They are intended as supplements to and in no way replace the *NACHA Operating Rules & Guidelines*. Conditions of use for other publications available in this catalog are within the control of individual users and there is no warranty, expressed or implied, in connection with making these publications available.



"The Mark of Excellence"

This mark signifies that the Regional Payments Associations, through their Direct

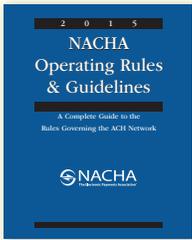
Membership in NACHA, are specially recognized and licensed providers of ACH education, publications and support. Regional Payments Associations are directly engaged in the NACHA Rulemaking Process and Accredited ACH Professional (AAP) program. Look for this mark as a sign of excellence and commitment to consistency and accuracy in ACH education, publications and support. NACHA owns the copyright for the *NACHA Operating Rules & Guidelines*. The Accredited ACH Professional (AAP) is a service mark of NACHA.



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- 2** Call NACHA Member Services at 800-487-9180 or 703-561-1100
- 3** Visit your Regional Payments Association's Website (see page 26)

PUBLICATIONS SPOTLIGHT



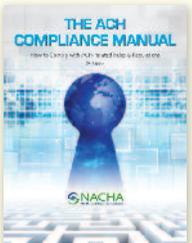
2015 NACHA Operating Rules & Guidelines

The premier source of information governing the exchange and settlement of transactions through the ACH Network:

- Provide the legal framework for the ACH Network in simple, clear and consistent language.

- Contain complete discussions of each ACH Network participant type and its role and obligations, as well as detailed overviews of the Standard Entry Class Codes.
- Fully updated to include fourteen new Rule amendments approved prior to the time of publication.

(405-15) \$49.00 Member/\$92.00 Nonmember

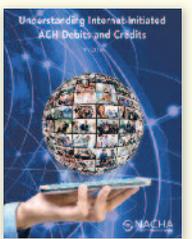


The ACH Compliance Manual – How to Comply with ACH-Related Rules & Regulations – 7th Edition – UPDATED

This comprehensive manual covers authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and

more. Helpful compliance tips are included as well as a resource list and glossary of terms. (2015)

(431) \$60.00 Member/\$100.00



Understanding Internet Initiated ACH Debits & Credits - 3rd Edition – UPDATED

This recently updated publication reflects a changing ecommerce environment over the last several years, together with important changes to the WEB Rules – specifically, the Mobile ACH

Payments Rule effective January 1, 2011 which incorporated ACH debits authorized and/or initiated via wireless networks into the pre-existing category of Internet-Initiated Entries (WEB), and the P2P Entries via ACH Rule, which allows the use of credit WEB Entries by Originators as of March 7, 2014, and requires the use of credit WEB Entries by March 20, 2015. Topics covered include; Authorization and Authentication; Originator Obligations; Risk Management; Electronic Bill Payment, and Person to Person Payments. (2014)

(615) \$40.00 Member/\$60.00 Nonmember



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

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

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



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

This publication updates the IAT Survival Guide 3rd Edition and includes all IAT changes to the

NACHA *Operating Rules* since 2009, mapping for Identification of Additional Parties in For-Further-Credit/Debit-To Model, OFAC compliance and responsibilities of financial institutions and Gateways. (2014)

(472) \$40.00 Member/\$65.00 Nonmember



ACH Participant Directory

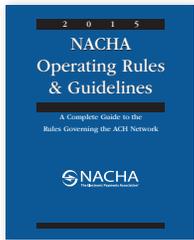
Published by Accuity and developed in partnership with NACHA, provides quick access to routing numbers and contact information for financial institutions that participate in the ACH Network. The softcover book provides:

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

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

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

RULES



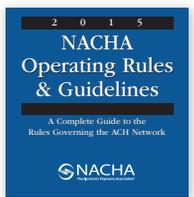
2015 NACHA Operating Rules & Guidelines

The 2015 *NACHA Operating Rules and Guidelines* is the premier source for information governing the exchange and settlement of transactions through the ACH Network. The *NACHA*

Operating Rules provide the legal framework for the ACH Network in simple, clear and consistent language. The *NACHA Operating Guidelines* contain complete discussions of each ACH Network participant type and its role and obligations, as well as detailed overviews of the Standard Entry Class Codes. The 2015 *NACHA Operating Rules and Guidelines* has been fully updated to include fourteen new *Rule* amendments approved prior to the time of publication.

Each edition of the 2015 *NACHA Operating Rules & Guidelines* comes with access to the ACH Rules Online, the electronic version of the printed book or CD-ROM. The site is fully searchable by phrase and keyword, with additional “go to page” functionality. Users have the unlimited ability to bookmark and save searches. Limited copying and pasting functionality are also available. Access to the ACH Rules Online runs from January 30, 2015 through January 30, 2016.

(405-15) \$49.00 Member/\$92.00 Nonmember

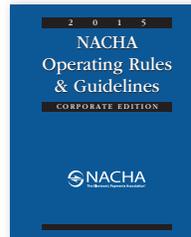


2015 NACHA Operating Rules & Guidelines on CD-ROM

The 2015 *NACHA Operating Rules & Guidelines* on CD-ROM is a searchable, read-only format packaged in a cardboard, 4-panel, 5 ¼” x 5 ¼” self-mailer sleeve, with the same content and

premium-level access to ACH Rules Online as the print version.

(405-15CD) \$46.00 Member/\$89.00 Nonmember



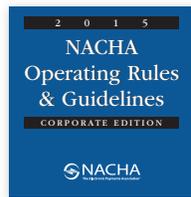
2015 NACHA Operating Rules & Guidelines – Corporate Edition

The 2015 *NACHA Operating Rules and Guidelines – Corporate Edition* is a must-have resource for corporate users of the ACH Network. The *NACHA Operating Rules* provide the legal framework for the ACH Network in simple, clear

and consistent language. The *NACHA Operating Guidelines – Corporate Edition* contain excerpts from the *NACHA Operating Guidelines* that are important to corporations. Refer to the *Guidelines* for Originator roles and responsibilities within the ACH Network and an overview of Standard Entry Class Codes. In addition, the *NACHA Operating Guidelines – Corporate Edition* offers details on the legal framework of the *Rules*, Third-Parties, OFAC compliance and a brief history of the development of the ACH Network. The 2015 *NACHA Operating Rules and Guidelines – Corporate Edition* has been updated to include fourteen new *Rule* amendments approved prior to the time of publication.

Each edition of the 2015 *NACHA Operating Rules & Guidelines* comes with access to the ACH Rules Online, the electronic version of the printed book or CD-ROM. The site is fully searchable by phrase and keyword, with additional “go to page” functionality. Users have the unlimited ability to bookmark and save searches. Limited copying and pasting functionality are also available. Access to the ACH Rules Online runs from January 30, 2015 through January 30, 2016.

(408-15) \$32.00 Member/\$57.00 Nonmember

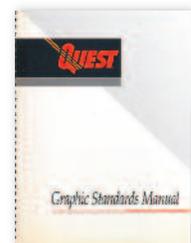


2015 NACHA Operating Rules & Guidelines – Corporate Edition on CD

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to ACH Rules Online as the print version.

(408-15CD) \$29.00 Member/\$54.00 Nonmember



Quest® Graphic Standards Manual

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

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

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

AAP TEST PREPARATION MATERIALS

AAP Flashcards

The *AAP Flashcards* provide a hands-on study aid for those planning to take the AAP Exam. Highlighting the six areas of focus on the AAP Exam, this is a great self-study tool to help registrants prepare for the exam and earn their accreditation. Timeframes, SEC codes, participant responsibilities and most of the need-to-know information is covered in this set of approximately 250 cards. (EPCOR) (2015)

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



ACHPro

ACHPro is a self-paced, computer-based training program developed to promote knowledge of the ACH Network. The tool, completely rebuilt in 2015 can be used to evaluate your level of expertise of the ACH and related payment systems and to identify those areas that may require additional development. (NEACH) (2015)

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

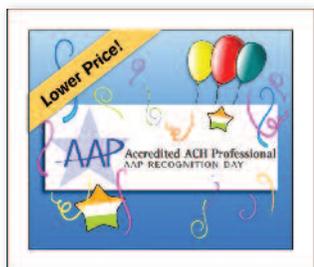
AAP Test Preparation

The Accredited ACH Professional (AAP) designation distinguishes its bearers as members of an elite corps of payment system professionals. To assist you in preparing for the AAP examination, administered once in the fall each year, the following recommended texts are offered:

AAP Special Offer:

2015 *NACHA Operating Rules & Guidelines*, Compliance Manual, Risk Management Handbook, ACH Marketing Handbook, Revised UCC-4A and the ACH Network

(682) \$211.00 Member/\$369.00 Nonmember



AAP Recognition Day Party Pack

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

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

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

QUICK REFERENCE

Check Quick Reference Cards

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

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

Return Reason Code & NOC Booklet

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

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



ACH Quick Reference Cards for Financial Institutions

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

TEL. These colorful and durable desktop reference cards provide fingertip access to critical information for proper handling of these ACH items. The cards also include helpful tips and commonly asked questions and answers regarding exception handling. Members overwhelmingly agree that this seven-card reference set is one of the most useful ACH resources available to them. (EPCOR) (2014)

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

ACH Quick Reference Guide

An everyday operational resource for ACH information, this easy-to-use guide is updated with the very latest information, including *NACHA Operating Rules* compliance and the special handling of IAT entries. The guide provides RDFI responsibilities and obligations outlined in an easy-to-reference format. Return Reason codes, Notification of Change codes and an ACH Terms Glossary are included. Financial institutions have found this guide to be a very valuable education tool when training new operations employees. (EPCOR) (2015)

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

ACH Rules Book Tabs

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

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

ACH Rules Book Tabs

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

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



Check/Image Flashcards

The Check/Image Flashcards are a hands-on, convenient study aide. Sections of study covered in this set of approximately 200 cards include a general overview; rules, laws and regulations; fraud and risk mitigation; operations; products; and standards and formats. (EPCOR) (2013)

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



Corporate ACH User Quick Reference Cards

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

Returns, Dishonored Returns, Standard Entry Class (SEC) codes, Transaction codes and Notifications of Change (NOC). This is an ideal tool to assist with Originator education and Rule compliance, which are responsibilities of the ODFI. These desktop reference cards provide ACH basics, including prenotifications for the Originator along with the explanations for Return Reason codes, NOC codes, SEC codes, transaction codes and solutions for handling ACH exception entries. (EPCOR) (2015)

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



Debit Card Quick Reference Cards

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

training tool for staff. (EPCOR) (2012)

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



Electronic Check Quick Reference Charts

Colorful, easy-to-use reference card (sold 25 per pack) is designed for use by tellers and customer service representatives at financial institutions and billing organizations alike. In addition to explaining *NACHA Operating Rules*, the card helps to answer consumer questions about electronic

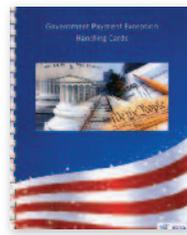
check applications and payments authorized on the Internet and over the telephone. Side One addresses the most commonly asked BOC, POP, RCK and ARC questions, side two – WEB and TEL. (The Payments Authority)

(641) \$14.00 Member/\$28.00 Nonmember

Quick Reference Cards for Exception Handling

These spiral bound cards serve as a quick reference guide to ACH returns requirements and codes. The information is sorted (primarily) by return reason, making the task of determining the correct Return Reason Code much easier. In addition to the Return Reason Codes, the document contains a Glossary of Return Terms and the requirements for the return of Government and IAT entries, Notifications of Change and ACH timeframes and record retention require 12 Cards/Set (WACHA) (2014)

(532) \$35.00 Member/\$55.00 Nonmember



Government Payments Exception Handling Cards

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

financial institution. (WACHA) (2012)

(611) \$18.00 Member/\$28.00 Nonmember



Returns Quick Reference Card

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

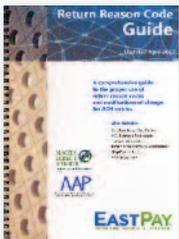
Checks (RCK), Consumer or Non-Consumer Accounts, and Common Dishonored and Contested-Dishonored Returns. Durable two-sided card. (UMACHA) (2014)

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

Return Reason Code and NOC Cards - 2015

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

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



Return Reason Code Guide - **UPDATED**

This spiral-bound guide categorizes Return Reason Codes by function and provides a comprehensive description of each, with return time frame reminders and helpful insight for proper usage. Also includes Notifications of Change, transaction codes, ACH Network participants, Stop Payments 101, Excused Delay explanation, a return time frame quick reference list, and AAP study hints. New in this edition are a visual guide to SEC codes, and a list of Originator obligations. (EastPay) (2015)

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



Standard Entry Class (SEC) Code Detail Cards

A complete 5-card set includes ten SEC Codes: ARC, POP, BOC, RCK, WEB, TEL, PPD, CCD & CTX; and IAT. These desktop reference cards contain the most current details about specific rules unique to each SEC Code. The requirements and special rules, including return information are detailed on these cards. This tool can assist financial institutions with Rule Compliance, whether originating or receiving such ACH transactions and also aid in Originator education. (UMACHA) (2012)

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



The Return & Change Codes of the NACHA Operating Rules

This unique tennis court design provides all the Standard Entry Class (SEC) Codes (otherwise referred to as the forward ACH entry); plus all the Return Reason Codes, NOC codes, including timeframes allowed for each according to the *NACHA Operating Rules*, right at your fingertips. 8 x 11 in size when folded; 11 x 17 when opened, this cheat sheet resembles a tennis court outlining the forward and return process within the *NACHA Operating Rules*. (UMACHA) (2013)

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



FORMS

ACH Origination Application

The *ACH Origination Application* offers ODFIs a streamlined application for businesses applying for ACH Origination Services. The easy-to-use application captures all pertinent information such as applicant contact information, credit references, forecasted ACH Origination activity, account information and the ODFI's conclusion(s). This tool ideally complements the *Origination Checklist* and the *Originator Risk Calculator*. (EPCOR) (2014)

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

ATM and Debit Card Dispute Forms (CD)

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

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

ACH Stop Payment Request Order Form CD

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

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

ACH Written Statement of Unauthorized Debits

The Written Statement of Unauthorized Debit Form, available on CD, includes a fillable PDF form, providing flexibility and addresses both unauthorized and improper debits to consumer accounts for ACH debits entries. The form also contains definitions and Return Reason Codes to ensure that entries are returned properly. This form has been updated to include new *NACHA Operating Rules & Guidelines* language for the return of an Incomplete Transaction. (EPCOR) (2013)

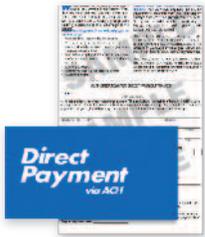
(647) \$30.00 Member/\$60.00 Nonmember



Direct Deposit via ACH

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

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



Direct Payment via ACH Authorization Forms

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

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



Stop Payment Request Order for Checks and ACH Entries

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

items to eliminate confusion. (EastPay) (2015)

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



Stop Payment Request Order - English or Spanish

Stop Payment Request Orders are placed in advance of a specific entry or entries and ensure that the entry or entries do not post to the Receiver's account. Our Stop Payment Request Order provides concise explanations on stop payment requests for single or recurring entries to

consumer accounts; stop payment requests on paper items; and stop payment requests for entries to non-consumer accounts. This two-part carbonless form contains all the necessary information your financial institution needs to easily comply with these requests. Pack of 50. (SWACHA) (2014)

(425) To Purchase PDF, Contact SWACHA Directly at 1-800-475-0585

Electronic Stop Payment Request Order as a PDF – \$75 Member/\$150 Nonmember

Electronic Stop Payment Request Order as a PDF with your logo – \$125 Member/\$250 Nonmember



ACH Block/Filter and Stop Payment Request Order

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

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

Written Statement and Stop Payment Fillable PDF Forms

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

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



Written Statement of Unauthorized Debit

These convenient two-part carbonless forms are an essential tool for financial institution personnel when customers question ACH debit transactions posted to their accounts. Includes thorough descriptions of what constitutes a revocation of authorization, an unauthorized debit, or an

improper debit (for BOC, RCK, ARC and POP entries), along with prompts to operations staff as to the correct return reason codes to use. (EastPay) (2015)

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



Written Statement of Unauthorized Debit - English or Spanish

As an RDFI, in order to uphold your warranties, you must obtain a Written Statement of Unauthorized Debit from a Receiver prior to initiating certain return entries. This two-part carbonless form allows you to list multiple unauthorized and improper debits from a single

originator all on the same document. It also contains clear and concise information about which return reason code to apply when returning a debit entry through the ACH Network. Pack of 50. (SWACHA) (2014)

(426) To Purchase PDF, Contact SWACHA Directly at 1-800-475-0585

Electronic WSUD as PDF – \$75 Member/\$150 Nonmember

Electronic WSUD as a PDF with your logo – \$125 Member/\$250 Nonmember

AGREEMENTS & POLICIES

SPECIAL PRICING

ProceduresNow! 2.0 ACH Policies and Procedures - NEW and IMPROVED

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

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

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

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

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

ACH Policies & Procedures Manual

This manual is designed to assist you with the creation of ACH procedures. This fully customizable document contains an ACH Glossary of Terms, ACH Contact Information, Sample Policies, Exception Handling Requirements and a template for writing your internal procedures with regard to risk management, reconciling, training, contingency planning and auditing from the perspective of both the RDFI and the ODFI. Created in Word 2003, the manual is provided on a CD-ROM. (WACHA) (2014)

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



ACH Agreements and Tools CD

This useful suite of easily customizable tools include standard ACH and Third-Party Sender agreements. The sample agreements include a shell ODFI/ Originator ACH Agreement, ODFI/ Third-Party Sender Agreement and separate agreements designed for specific ACH applications offered by the financial institution, including IAT. Helpful tools to assist in the origination process such as information sheets, transmittal registers, file control logs, calendars, processing schedules, checklists and sample authorizations are also included. (EPCOR) (2015)

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

ACH Management Policy

Ensure your institution has appropriate policies and procedures in place to limit your liability and set a strategic direction for ACH services with this valuable resource. Sample language within this tool reflect the elements of the *OCC 2006-39: ACH Risk Management Guidance*, *NACHA Rules Compliance Audit* and other areas of consideration. Use the sample language in this policy to customize your institution's ACH Risk Management Program to address the responsibilities for management, as well as the RDFI and ODFI functions. Content includes: Strategies, Risk Management, Board of Director Reporting, Compliance and Audit, Credit Risk Management, High-Risk Activities, Third-Party Service Provider management, Direct Access to the ACH Operator, Transactional Risk, RDFI and ODFI Operational Risks, Information Technology, and Data Security Risks. Available on CD – Word Document format. (EPCOR) (2015)

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

Third-Party Sender Agreement

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

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



AgreementsNow! ACH Origination Agreements

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

Class Codes; Processing Schedule; Security Procedures; ACH Processing Limits; ACH Originating Customer Information; Service Fees; Holiday Schedule; Sample ACH Transmittal; and Principal/Owner Guaranty. (EastPay) (2014)

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

AgreementsNow! ACH Block/Filter Agreement

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

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

AgreementsNow! Business Online Banking and Cash Management Service Master Agreement

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

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

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

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

AgreementsNow! Third-Party Sender Agreement

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

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

AgreementsNow! Third-Party Service Provider Agreement

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

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

AgreementsNow! Wire Transfer Agreement

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

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

Special Offer: AgreementsNow! Suite

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

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

(EastPay) (2014)

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

AUDIT GUIDES

Third Party Provider/Sender ACH Audit and Security Guide

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

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

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

ACH Audit CD 2015

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

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

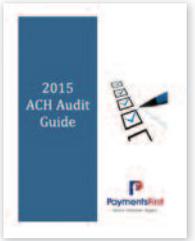


2015 ACH Rules Compliance Audit

The New 2015 ACH Rules Compliance Audit CD is what you need to complete your Audit. The electronic fillable documents were created in Word 2010, which enhances the experience to save, share and print your audit. Included on this

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

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



ACH Audit Guide 2015 Workbook & CD

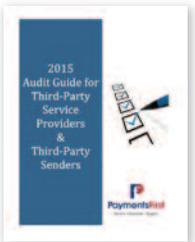
The ACH Audit Guide is a publication designed to assist you in completing your annual Rules audit and assess the rules and regulations specific to your institution. (PaymentsFirst) (2015)

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

ACH Audit Guide

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

(444) \$160.00 Member/\$260.00 Nonmember



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

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

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



ACH Audit Workbook CD

The ever-popular *ACH Audit Workbook*, available on CD, is updated for 2015. This useful tool includes audit questions and sample reports needed by an Auditor. The revised *ACH Audit Workbook* is designed to assist Financial Institutions and Third Party Service Providers in the completion of the

required annual audit of compliance with the *NACHA Operating Rules*. Included in this complete step-by-step audit resource are the audit criteria for all participants, worksheets for each of the criteria, a list of compliance tips and audit report. The *Workbook* easily allows for electronic completion of worksheets and reports. (EPCOR) (2015)

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

ODFI Audit Checklists for Originators and Third-Party Senders

These convenient forms assist the ODFIs right to audit by requesting procedural ACH information from their Originators and/or Third-Party Senders. The Checklists can be completed by FI staff or be sent to the Originator/Third-Party to complete on their own and return to the ODFI. Each Audit Checklist is specific to the types of ACH Entries allowed for the Originator or Third-Party Sender. The CD has fillable PDF forms for each ACH application: PPD Credit, PPD Debit, CCD & CTX, TEL, WEB, RCK, E-checks and IAT. (EPCOR) (2015)

(464) \$35.00 Member/\$70.00 Nonmember



Third-Party Sender ACH Audit Guide

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

and an audit report. (WACHA) (2015)

(442) \$100.00 Member/\$250.00 Nonmember

Third-Party Sender ACH Audit Workbook CD

Updated with the Security Framework Rule, this tool, available for immediate download, contains a series of ODFI Audit Checklists providing an efficient tool for ODFIs to gauge their Originators/Third-Party Senders understanding and compliance with the *NACHA Operating Rules*. These checklists can be completed by financial institution staff or sent to the Originator and/or Third-Party to complete on its own and return to the ODFI. Each Audit Checklist is a fillable PDF form for each ACH application. Complete or send the forms that are specific to the ACH entries your institution originates. (EPCOR) (2015)

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



ACH Audit Guide 2015 on CD

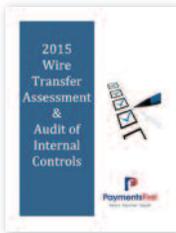
This comprehensive ACH Audit File is now on CD to provide you more assistance and convenience in completing your ACH Audit.

The worksheets have been updated and include tips for each specific compliance area. The CD

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

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

RISK MANAGEMENT & COMPLIANCE



Wire Transfer Risk Assessment and Audit of Internal Controls Guide

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

(PaymentsFirst) (2015)

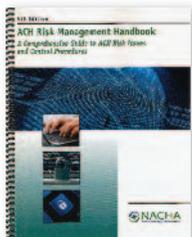
(420) \$95.00 Member/\$190.00 Nonmember

Bank Secrecy Act: What Every Board Member Must Know

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

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

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

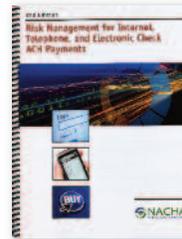


ACH Risk Management Handbook A Comprehensive Guide to ACH Risk Issues and Control Procedures – 5th Edition

ACH participants must take action to control risk in any payment system – including ACH. This edition explains the types of ACH payments risk,

assesses the operational implications and provides best practices for developing an effective risk management program. In addition, ten case studies are included to offer realistic examples to assist you in evaluating and implementing your risk control program. (2010)

(414) \$40.00 Member/\$65.00 Nonmember



Risk Management for Internet, Telephone and Electronic Check ACH Payments – 2nd Edition

The Guide is arranged to provide an overview of the ACH Network and risk issues involved to assist those new to the ACH Network. Subsequent chapters address the specific risk issues related to Internet, Electronic Check and Telephone-Initiated

ACH payments from the Originator, ODFI and RDFI perspectives. (2011)

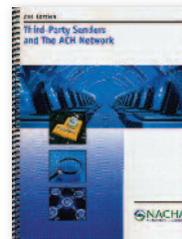
(614) \$40.00 Member/\$60.00 Nonmember



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

Evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. Includes article 4A with staff commentary. For financial institutions and corporations that handle ACH wholesale credits. (2012)

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

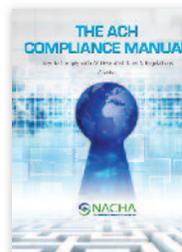


Third-Party Senders & The ACH Network: An Implementation Guide 2nd Edition

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

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

(511) \$40.00 Member/\$65.00 Nonmember



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

This comprehensive manual covers authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes

and more. Helpful compliance tips are included as well as a resource list and glossary of terms. (2015)

(431) \$60.00 Member/\$100.00



ACH Risk Assessment Guide

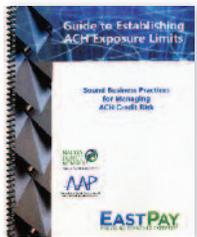
The ACH Risk Assessment Guide, which is published on CD, is designed to assist financial institutions in the completion of an assessment of the risks of its ACH activities. This guide consists of all the questions your financial institution should answer. The CD includes the risk assessment worksheets, sample origination and receipt policy, sample origination agreement, glossary of terms and a table to record your findings. (WACHA) (2014)

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

ACH Risk Assessment Workbook CD

The ACH Risk Assessment Workbook CD is designed to assist Financial Institutions, both RDFIs and ODFIs, in addressing ACH risk. Content of the Workbook includes risk criteria as defined in the OCC 2006-39-ACH Risk Management Guidance, the FFIEC Retail Payment Systems IT Examination Handbook and the FFIEC updated guidance to Internet Banking to help you identify strengths and weaknesses in your existing ACH risk management program. Individual chapters address System and Controls, Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator and Transaction and Information Technology Risk. The ACH Risk Assessment Workbook CD guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive risk management program. Compliance officers, audit personnel and operations staff will find the Workbook a valuable tool. (EPCOR) (2015)

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



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

Don't go it alone when establishing ACH exposure limits! The ACH Operating Rules require that ODFIs establish, implement, and periodically review exposure limits for Originators and Third-Party Senders. It can be a confusing process, and if not done properly, your institution could face risk. This ground-breaking publication was developed from a survey of financial institutions of all sizes to bring you real-world sound business practices for managing the credit risk associated with ACH origination, including detailed analysis of sample formulas for accurately calculating ACH exposure limits. (EastPay) (2014)

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



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

This publication updates the IAT Survival Guide 3rd Edition and includes all IAT changes to the NACHA Operating Rules since 2009, mapping for Identification of Additional Parties in For-Further-Credit/Debit-To Model, OFAC compliance and responsibilities of financial institutions and Gateways. (2014)

(472) \$40.00 Member/\$65.00 Nonmember



ODFI Risk Management Guide on CD

This new improved guide, now on CD, has been updated to provide more risk management tools. Meant to be a starting point for managing risk within the financial institution, this guide provides a sample origination/risk policy; a risk management checklist; a sample exposure limit request form and new this year, information to assist in auditing your originators for compliance with the NACHA Operating Rules & Guidelines. (UMACHA) (2015)

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



Originator Risk Calculator

This CD is designed to assist an ODFI in determining the overall risk of onboarding potential Originators. The interactive PDF tabulates an "Originator Risk Score" based upon answers to weighted, profile questions. This calculator is an effective tool to add to any ODFI's risk management program. (EPCOR) (2012)

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



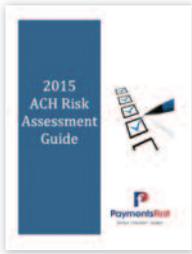
Reg E in a Box

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

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

(The Payments Authority)

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



ACH Risk Assessment Guide

The guide will enable you to complete a step-by-step ACH risk assessment. Each section will assist you in identifying strengths and weaknesses in your existing program. (PaymentsFirst) (2015)

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



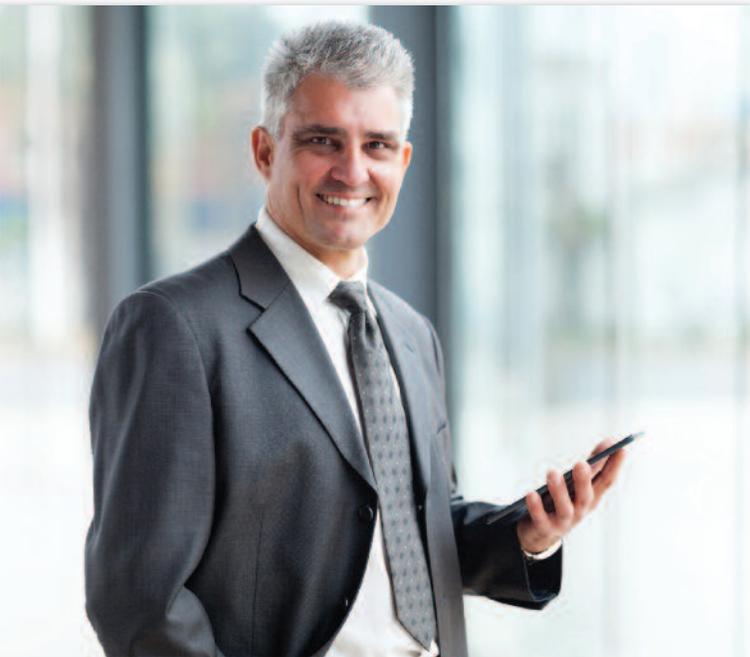
Wire Transfer in a Box

Does your financial institution have the appropriate procedures and documentation in place to effectively comply with UCC4A, OFAC, BSA and the rules and regulation that pertain to wire transfers? Wire Transfer in a Box provides a CD with everything you need to establish or enhance your wire transfer processes and maintain compliance:

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

(The Payments Authority)

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



OPERATIONS

A Bank's Quick Reference Guide to ACH Origination

A Bank's Quick Reference Guide to ACH Origination is designed to assist banks in establishing and maintaining successful ACH origination operations. Written from a bank's perspective, this easy-to-use Guide examines the risks of origination, explains preliminary requirements of origination and discusses the responsibilities of the ODFI. Specific ACH payment applications are addressed, allowing the user to concentrate on the transactions it plans to originate. Whether your bank is considering originating loan payments from another financial institution for its account holders, is considering offering Direct Deposit *via* ACH or seeks to offer a full suite of origination services for its business clients, this is a "must have" tool. (EPCOR) (2015)

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

Originator Checklist – Credit Union Version

This interactive tool is designed to assist an ODFI with measuring a potential Originator's state of readiness prior to providing ACH Origination services. Checklist questions relate to software and staff knowledge preparedness; specific SEC Code/Application considerations; network security, processing and risk mitigation requirements; usage of Third-Parties and more. A full report is generated by the Company's responses to the *Origination Checklist* which helps identify potential areas of deficiency. The *Origination Checklist* complements an institution's due diligence process. (EPCOR) (2014)

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

Originator Checklist – Bank Version

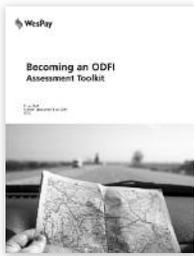
This interactive tool is designed to assist an ODFI with measuring a potential Originator's state of readiness prior to providing ACH Origination services. Checklist questions relate to software and staff knowledge preparedness; specific SEC Code/Application considerations; network security, processing and risk mitigation requirements; usage of Third-Parties and more. A full report is generated by the Company's responses to the *Origination Checklist* which helps identify potential areas of deficiency. The *Origination Checklist* complements an institution's due diligence process. (EPCOR) (2014)

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

ACH File Formatting Tools

This set of tools provides an introduction to ACH file formatting, including file layout, record format, data specifications and explanations of field contents and requirements for the most popular SEC codes. Each interactive PDF (8 total) outlines the requirements for creating a raw NACHA-formatted file, specifically for PPD (credit/debit), CCD (credit/debit), CTX (credit/debit), TEL debit and WEB debit entries. ODFIs may find these tools particularly useful in helping Originators create ACH files as the ODFI may customize field contents to its operations or Originators. (EPCOR) (2015)

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



Becoming an ODFI Assessment Toolkit

Becoming an ODFI – Assessment Toolkit will walk you through a thorough decision making process that will bring all the necessary stakeholders in your organization into alignment with a decision to move forward with implementation, or to hold off until another more appropriate time. Included in this kit are templates for an origination business case, a request for information, a management letter, a financial analysis spreadsheet and a product plan for origination. (WesPay) (2014)

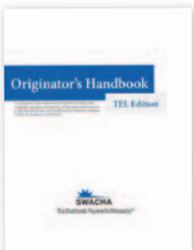
(502) \$200.00 Member/\$400.00 Nonmember



Becoming an ODFI Implementation Toolkit

The ODFI Implementation Toolkit is a comprehensive toolkit in order to assist you in your implementation of ACH Origination Services as an ODFI. This toolkit provides guidance and resources to guide organizations in the implementation process. This publication assumes that you have either completed the due diligence and decision making outlined in the “Becoming an ODFI: Assessment Toolkit” or that you have already completed your own assessment process and have a fully committed decision from your management team to implement ODFI products at your institution. Sample sales plan, market announcement, ODFI reference cards, a positioning statement and pricing model analysis are included with the package. (WesPay) (2014)

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



Originator's Handbook - TEL Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The TEL edition also includes: a checklist for beginning Direct Payment origination; a discussion of what constitutes a TEL authorization along with two sample authorization scripts; simplified File structure information; and other core concepts. (SWACHA) (2015)

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



Originator's Handbook - WEB Debit Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The WEB debit edition also includes: a checklist for beginning Direct Payment origination; a discussion of both authentication and authorization that constitutes a debit WEB authorization; the Originator's obligation for an annual IT security audit; simplified File structure information; and other core concepts. (SWACHA) (2015)

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



Originator's Handbook - PPD Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The PPD edition also includes: a checklist that Originators may use to increase participation in Direct Deposit rollout; a checklist for beginning Direct Payment operations; sample debit authorization and sample credit authorization; a discussion of what constitutes a PPD authorization; simplified File structure information; and other core concepts. (SWACHA) (2015)

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



Originator's Handbook - RCK Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The RCK edition also includes: a discussion of the checks eligible for conversion to an RCK Entry; sample notice language; simplified File structure information; formatting requirements for Return Fee Entries; and other core concepts. (SWACHA) (2015)

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



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

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

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

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



Originator's Handbook - CCD & CTX Edition

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

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

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



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

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

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

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



ACH Operations: From ARC to XCK

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

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

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



Credit Union's Guide to ACH Origination

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

provide sufficient instruction so that the reader will be able to work confidently with ACH transactions, including the processing of exception Entries. The emphasis is on the receiving side of the ACH transaction and provides information on what an RDFI needs to know. The appendices contain several sample forms. (The Clearing House) (2015)

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

ACH Operations Risk Management Tools

These tools are designed to complement an ODFI's existing ACH origination policies and procedures to streamline the operational risk management functions. The easy-to-use tools cover everything from monitoring and tracking of exposure limits, to reviews of exceeded limits, methods of confirming file legitimacy and trend analysis capabilities. The tools included are: ACH Exposure Limit Evaluation, Exceeded ACH Exposure Limit (FI), Exceeded ACH Exposure Limit (Originator), Exposure Limit Adjustment Request, ACH Returns Transmittal Register, NOC Entry Transmittal Register, ACH Originated Return Entry Log and ACH File Transmittal Register. (EPCOR) (2013)

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

HEALTHCARE PAYMENTS



Healthcare EFT Standard Implementation Guide NACHA CCD+ Addenda

The purpose of the Healthcare EFT Standard Implementation Guide is to provide the healthcare industry with information on payment processing between the Health Plan to the Provider and for implementing the healthcare EFT Standard for Stage 1 Payment Initiation, as defined by the Standards for Healthcare Electronic Funds Transfers (EFTs) and Remittance Advice. Chapters cover: The Healthcare EFT Standard at a glance; NACHA, the *NACHA Operating Rules* and changes to support healthcare EFT payments; ACH Network fundamentals; ACH formatting requirements; healthcare EFT and ERA Operating Rules; and Resources. (2013)

(418) \$30.00 Member/\$45.00 Nonmember



Healthcare Payments Resource Guide

The purpose of this guide is to give the reader a basic understanding of the complexities of the healthcare industry, identify key terms, review recent healthcare legislation and discuss potential impacts on the financial services industry. A clear understanding of healthcare reform legislation will position your organization to capitalize on new business opportunities and innovations for the future. Each section: Why Healthcare, Healthcare Language and Legislation, Impact on Financial Institutions, Healthcare EFT Standards and Healthcare Resources includes aims, objectives, definitions and key terms, a detailed discussion and summary. A comprehensive listing of acronyms and a healthcare Payments Glossary is included is also included. (2012)

(417) \$30.00 Member/\$45.00 Nonmember

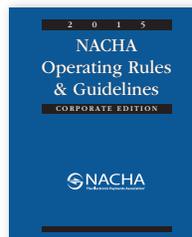
CORPORATE PAYMENTS



ACH Corporate User Guide on CD

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

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



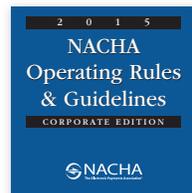
2015 NACHA Operating Rules & Guidelines – Corporate Edition

The 2015 *NACHA Operating Rules and Guidelines – Corporate Edition* is a must-have resource for corporate users of the ACH Network. The *NACHA Operating Rules* provide the legal framework for the ACH Network in simple, clear

and consistent language. The *NACHA Operating Guidelines – Corporate Edition* contain excerpts from the *NACHA Operating Guidelines* that are important to corporations. Refer to the *Guidelines* for Originator roles and responsibilities within the ACH Network and an overview of Standard Entry Class Codes. In addition, the *NACHA Operating Guidelines – Corporate Edition* offers details on the legal framework of the *Rules*, Third-Parties, OFAC compliance and a brief history of the development of the ACH Network. The 2015 *NACHA Operating Rules and Guidelines – Corporate Edition* has been updated to include fourteen new Rule amendments approved prior to the time of publication.

Each edition of the 2015 *NACHA Operating Rules & Guidelines* comes with access to the ACH Rules Online, the electronic version of the printed book or CD. The site is fully searchable by phrase and keyword, with additional “go to page” functionality. Users have the unlimited ability to bookmark and save searches. Limited copying and pasting functionality are also available. Access to the ACH Rules Online runs from January 30, 2015 through January 30, 2016.

(408-15) \$32.00 Member/\$57.00 Nonmember



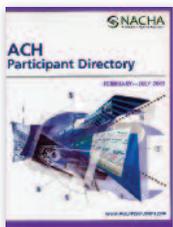
2015 NACHA Operating Rules & Guidelines – Corporate Edition on CD-ROM

The 2015 *NACHA Operating Rules & Guidelines - Corporate Edition* on CD-ROM is a searchable, read-only, format packaged in a cardboard, 4-panel, 5 1/4” x 5 1/4” self-mailer sleeve, with the same content and premium-level access to achrulesonline.org as the print version.

(408-15CD) \$29.00 Member/\$54.00 Nonmember



ACH PARTICIPANT DIRECTORY



ACH Participant Directory

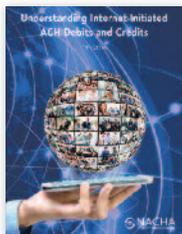
Published by Accuity and developed in partnership with NACHA, provides quick access to routing numbers and contact information for financial institutions that participate in the ACH Network. The softcover book provides:

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

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

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

INTERNET



Understanding Internet Initiated ACH Debits & Credits - 3rd Edition – UPDATED

This recently updated publication reflects a changing ecommerce environment over the last several years, together with important changes to the WEB Rules – specifically, the Mobile ACH

Payments Rule effective January 1, 2011 which incorporated ACH debits authorized and/or initiated via wireless networks into the pre-existing category of Internet-Initiated Entries (WEB), and the P2P Entries via ACH Rule, which allows the use of credit WEB Entries by Originators as of March 7, 2014, and requires the use of credit WEB Entries by March 20, 2015. Topics covered include; Authorization and Authentication; Originator Obligations; Risk Management; Electronic Bill Payment, and Person to Person Payments. (2014)

(615) \$40.00 Member/\$60.00 Nonmember

Becoming a Better ODFI - Sales and Marketing Toolkit

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

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

REMOTE DEPOSIT CAPTURE



Remote Deposit Capture (RDC) Review Checklist

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

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

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



Remote Deposit Capture (RDC) Quick Reference Cards

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

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

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



Remote Deposit Capture Corporate Self-Assessment Form

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

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

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



Remote Deposit Capture Risk Assessment Guide

Are you looking for a tool to help conduct a risk assessment of your RDC program? Make sure you are ready for the questions that would be asked

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

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



Remote Deposit Capture Risk Management Policy

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

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

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



Remote Deposit Capture Service Agreement

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

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

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

RDC in a Box

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

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

Remote Deposit Capture Risk Assessment Workbook CD

The comprehensive, easy-to-use Remote Deposit Capture Risk Assessment Workbook, available on CD, is designed to assist Financial Institutions in addressing remote deposit capture risk. The CD content mirrors the FFIEC Remote Deposit Capture Risk Management Guidance. The Remote Deposit Capture Risk Assessment Workbook CD guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive RDC risk management program. Operations staff, risk managers, compliance officers as well as audit personnel will find this workbook CD a useful tool. (EPCOR) (2015)

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

AgreementsNow! Remote Deposit Capture Agreement

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

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

Special Offers:

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

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

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

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

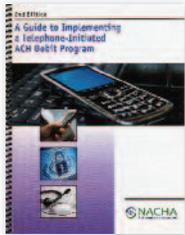


RDC Consumer Agreement

Financial institutions are implementing Mobile RDC for their consumers. Purchase this sample RDC Consumer Agreement to ensure you have addressed all the critical elements that need to be included in the agreement between a financial institution and its customer. Created in Word, the sample agreement is electronic and should be modified to fit the RDC service offered by the FI. (WACHA) (2014)

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

ELECTRONIC CHECK



Guide to Implementing A Telephone-Initiated ACH Debit Program – 2nd Edition

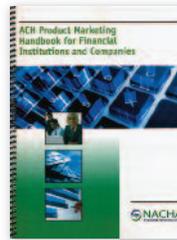
This publication from NACHA—The Electronic Payments Association will give you all the information you need to offer this option. Subjects covered include: Introduction &

Overview Background on Telephone-Initiated (TEL) Entries, Telephone-Initiated Entries: Getting Started, Risk Management for TEL Entries, Case Studies, Frequently Asked Questions and more. (2011)

(618) \$25.00 Member/\$40.00 Nonmember



ACH MARKETING



ACH Product and Marketing Handbook for Financial Institutions and Companies

This all new edition is designed for financial institutions and companies to assist them in understanding ACH products and services – their benefits, risk management considerations, marketing techniques and FAQs from both corporate and consumer perspectives. In addition to Direct Deposit via ACH and Direct Payment via ACH, ARC, BOC, POP, RCK, WEB, TEL and corporate payments are covered in depth. Case studies, sample marketing copy, authorization forms and/or notifications and an extensive resource list is included. A sample RFP for companies to use in identifying financial institution partners (and to prepare financial institutions for answering an RFP) is provided as well. (2010)

(830) \$40.00 Member/\$70.00 Nonmember

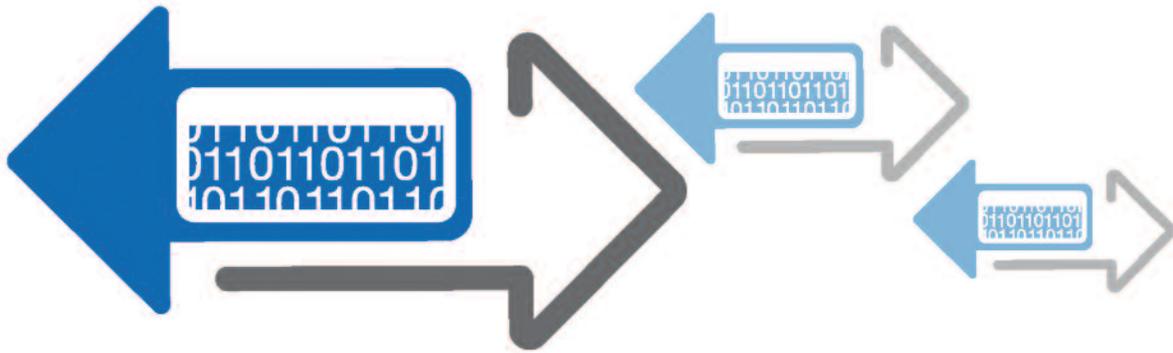
BILL PAYMENT



Billers' Guide to Using ACH Applications for Consumer and Corporate Receivables – 2nd Edition

This revised publication from NACHA—The Electronic Payments Association and the Council for Electronic Billing and Payment (CEBP) describes how billers and/or their processing partners can use the ACH Network for collecting bill payments and managing receivables in both business and consumer channels. Billers receive payments through many physical channels (mail, telephone, lockbox, etc.) that are slow and costly to process. By taking advantage of the efficiencies and cost-savings offered by processing payments electronically via the ACH, billers can see rapid improvements in timeliness of payment receipts, as well as significant processing cost reductions. This publication explains how to take advantage of the various ACH applications that will best suit their accounts receivable model(s). Appendices include B2B and B2C Receivables ROI calculators, a sample remittance processing/ concentration questionnaire for RFP/RFI submissions and a sample ODFI/Originator agreement. (2011)

(637) \$30.00 Member/\$45.00 Nonmember



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

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

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

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

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

For more information, please visit
AccuitySolutions.com/Payments

PAYMENTS PUBLICATIONS FACT SHEET

What is Payments Publications?

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

NACHA—The Electronic Payments Association

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

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

What are the Regional Payments Associations?

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

What are Direct Financial Institution Members?

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

Regional Payments Association Members:

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

NACHA Direct Financial Institution Members:

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



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The Payments Institute 2015

July 12-15, 2015 - Atlanta, GA

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Payments Innovation Alliance Meetings

June 2-3, 2015 - Barcelona, Spain

September 29-October 1, 2015 - Miami, Florida