



## 2023 Professional Development Events

*(Dates and locations are subject to change...watch for program announcements on our website—www.sfe.org)*

### **What's New in Payments 2023**

February 14 & 15 Virtual (Part 1 & 2)  
February 22 & 23 Virtual (Part 1 & 2)

### **NCP Prep Program**

#### **December 15 – Kick-off**

12 NCP Core Training Webinars + 2 Open Forums  
Begins January 17, 2023 through March 28, 2023

**Micro-Entries Nacha Rule Change – Phase 2 and ACH Risk Management Framework - The Abnormal in a “Normal” Transaction: Monitor, Identify, Be Alerted, and Mitigation Tips and Tricks**

March 9 Virtual

### **ACH Fundamentals Workshop**

March 14 & 15 Virtual (Part 1 & 2)

### **Tax Refund Exceptions**

March 21 Virtual

### **Check Image Exchange Workshop**

April 4 & 5 Virtual (Part 1 & 2)

### **33rd Annual Conference & Expo**

April 11-13, Orange Beach, AL

### **APRP Prep Series**

Begins April 12

### **RDFI Roles & Responsibilities / Exception Processing**

April 19 & 20 Virtual (Part 1 & 2)

### **What Frontline Needs to Know**

May 9 & 10 Virtual (Part 1 & 2)

### **Tiptoe through the Rulebook**

May 16 & 17 Virtual (Part 1 & 2)

### **Get an “A” on Your ACH Audit**

June 6 & 7 Virtual (Part 1 & 2)

### **Elder Abuse: Exploitation and Fraud Prevention**

June 13 & 14 Virtual (Part 1 & 2)

### **AAP Summer Program**

May 18 Kick-Off  
May 25 Virtual  
June 8 Virtual  
June 22 Virtual  
July 6 Virtual  
July 20 Virtual  
August 3 Virtual  
August 17 Virtual  
August 31 Virtual  
September 14 Virtual

### **Putting on Your ODFI Hat**

July 18 & 19 Virtual (Part 1 & 2)

### **Balancing Risk & Reward for ODFIs**

August 9 & 10 Virtual (Part 1 & 2)

### **Unclaimed Property**

August 15 & 16 Virtual (Part 1 & 2)

### **Card Training**

August 22 & 23 Virtual (Part 1 & 2)

### **Government Payments Update**

Sept 12 & 13 Virtual (Part 1 & 2)

### **Payments Summit**

Sept 19 & 20 Virtual (Part 1 & 2)

### **ACH Fundamentals (Fall)**

October 17 & 18 Virtual (Part 1&2)

### **End User Payments Fraud Symposium**

October 16 Virtual

### **COMPLIMENTARY POWER HOURS**

January 26

March 23

June 29

August 24

October 26

### **AAP EXAM**

Testing window from October 2—28, 2023.  
For details, call us or visit [www.nacha.org](http://www.nacha.org).

### **APRP EXAM**

Testing window from Aug. 7—Sept. 2, 2023.  
For details, call us or visit [www.nacha.org](http://www.nacha.org).

### **NCP EXAM**

Testing window from April 15—May 6, 2023.  
For details, call us or visit [www.eccho.org](http://www.eccho.org).

*You can register for any of our training classes on our website @ [www.sfe.org](http://www.sfe.org). Registration will be available soon.*

*Most training sessions qualify for AAP & APRP continuing education credits. Sessions may also be eligible for other industry certification renewal credits. Check with your certifying organization for eligibility requirements.*

For detailed information and to register, visit [www.sfe.org](http://www.sfe.org)

# 2023 Professional Development Events Descriptions

## AAP Summer Program

Our AAP Summer Program provides study resources for the exam, including an interactive reading program with 10 biweekly webinars. An Accredited ACH Professional from the SFE team is always available for email and telephone support. All calls are recorded and available any time after each call. There will be live questions and answers at the end of each session.

## ACH Fundamentals – Spring & Fall

Consistent training in electronic payments is critical to the success of any organization. The ACH Network is still one of the most important payment systems utilized today by consumers, corporates, and the U.S. Government. This session provides an overview of the ACH network including defining the participants, explaining the transaction flow, and reviewing common exceptions. An overview of day-to-day ACH processing including corresponding rules and regulations will be presented to ensure a clear understanding of ACH problem resolution. Whether you are new to ACH or a seasoned payments professional needing a refresher course, this session is for you. This session is presented two times - Spring and Fall timeframe and is also a good review for seasoned ACH staff.

## Balancing Risk & Reward for ODFIs

Did you know that the ODFI takes on all the warranties and responsibilities for each and every ACH Entry they transmit into the network? What does this mean? This workshop will navigate you through the ACH Network specifically helping you understand the risks of origination and what processes need to be implemented to help mitigate these risks. Understanding and managing these risks appropriately will help protect your financial institution from being subject to the Rules Enforcement process.

## Card Training

Join us for an informative Card Training Session in relation to Debit Card Fraud, Disputes/Chargebacks and applications of Regulation E. Diana Kern is a veteran financial services trainer and is well respected for her vast knowledge of the card payment industry, ACH Network and EFT Compliance. Audiences welcome her insights on payment trends and emerging payments. Diana's enthusiasm and passion for all things payments results in a high energy presentation.

## Check Image Exchange Workshop

If you work with check image exchange and need a deeper understanding, this course is intended for you. An overview of the Financial Institution's warranties and responsibilities including returns and adjustments/exception processing will be addressed. If you have a basic background in checks and image exchange, this course will build on that knowledge and take you to the next level.

## Elder Abuse – Financial Exploitation and Fraud

Senior Program Analysts from the Consumer Financial Protection Bureau's (CFPB's) Office for Older Americans will be presenting details of common fraud and scams that target older adults and sharing ways to recognize red flags of elder financial exploitation. Details on how payments professionals are working with fraud networks; an elder fraud case study with collaboration with payments professionals and consumer education resources, will be provided during this session. Operations, Customer/Member Service and Fraud / Risk Management staff will benefit from this informational session.

## End User Payments Fraud Symposium

(Full Day)

This event is a celebration of Cybersecurity Awareness Month. This one-day virtual event teams up leading industry experts and professionals to discuss trends in payments fraud as well as ways to manage and mitigate fraud risk from the end-user and Financial Institution perspective. This event will cover an overview of cybersecurity, how to respond from a legal perspective, synthetic identity fraud, an IT security panel and more. Attendees will also be provided with takeaways that will help them rest better at night! Don't miss this event!

## Get an "A on Your ACH Audit

How do your compliance procedures stack up? Regulators, Nacha and external examiners are taking a closer look at financial institutions' ACH procedures & risk management. If you aren't prepared for a higher risk of fines for non-compliance, be sure to prepare for an up-to-date ACH audit. We will cover areas of regulatory compliance, discuss best practices and the most common compliance problems. This will help you reduce your ACH risk from both receiving and originating ACH transactions.

## Government Payments Update

The U.S Treasury remains the largest single Originator in the ACH Network today. Payments originated by the federal government – more than one billion entries annually — affect all financial institutions in many ways, including exception processing. Don't miss this opportunity to hear how the Bureau of the Fiscal Service is reducing costs and increasing efficiency within its payments processing structure. This session provides an overview of Reclamations, claims of non-receipt, and other payments efficiency efforts. Current changes to the Greenbook will be discussed.

## Micro-Entries Nacha Rule Change Phase 2 and ACH Risk Management Framework -The Abnormal in a "Normal" Transaction: Monitor, Identify, Be Alerted, and Mitigation Tips and Tricks

In light of Phase Two of the Micro-Entry Rule and the ACH Risk Management Framework on credit-push transactions, financial institutions have been placed for many years as the "police" for suspicious and fraudulent transactions and requirements to monitor, identify, be alerted, and mitigate the risks associated with originated and received transactions is becoming more and more difficult. Operating in a manual manner is simply impossible! This session will leave you with a different mindset on managing operational, fraud, liquidity, liability, and systemic risks and how you can tell if an appealingly "normal" transaction may, in fact, be abnormal.

## Payments Summit (2 Days)

SFE would like to take you on a journey to the top of the Payments Summit. The Payments Summit is held over a day and a half, designed to guide you through concentrated and comprehensive payment topics. The Payments Summit sessions are designed to prepare you for the myriad of changes that will directly impact you and your organization. Bring back to your institution a higher understanding of Faster Payments, fraud, real-life solutions to issues impacting your profitability and prepare for the future!

## Power Hours

Power Hours are sixty-minute quarterly webinars packed with information on hot industry topics for operations and payments staff. You must register to attend. You will receive an email with access instructions and handouts at least 1-day prior to the session. Make the most of these presentations by gathering your staff around your conference room computer/speaker phone. There will be live questions and answers at the end of each session.

## Putting on Your ODFI Hat

What are the responsibilities for an ODFI? What are the duties of Originators? Are both in compliance with the Rules? Join us for a thorough review of ODFI compliance and receive a better understanding of what it means to be an ODFI.

## RDFI Roles & Responsibilities/Exception Processing

RDFIs find common pain points – areas of the Rules that can cause misunderstandings or problems with ACH processing or compliance. Many financial institutions have tried to focus on several issues identified during compliance audits only to become more confused when trying to interpret the Rules. Join us as we explore the process of handling different areas of pain points for Receiving Depository Financial Institutions such as exception item processing, consumer/customer/member disputes, government payment issues, etc. If you need answers, this is the workshop for you!

## Tax Refund Exceptions

During tax filing season, many questions arise related to the posting or return of tax refund payments. Tax scams tend to rise during tax season. We will provide updates on Rules and Regulations surrounding the handling of tax refund exceptions, RDFI warranties and liabilities and tax fraud update. If you need better understanding on how to handle these payments and ways to combat the tax scams, this training is for you!

## Tiptoe Through the Rule Book

If you understand the ACH Rules, you can solve ACH problems, reduce risk, ensure compliance and design efficient and effective operations. This seminar is a comprehensive review of the ACH rules including the components of the ACH file structure. Those who should attend are ACH operations staff, Compliance Officers, Auditors, Project Managers and individuals preparing for the AAP exam.

## What Frontline Needs to Know

Consistent training in electronic payments is critical to the success of any organization. Your Customer/Member Service Staff is often the first point of contact for account holder questions and inquiries. Can your service staff explain ACH to your customers / members? Is your staff comfortable enough with their knowledge level to sell the safety, efficiency, convenience and cost savings associated with electronic payments? It is important to thoroughly understand the functionality of the ACH Network in order to provide excellent service to account holders, especially when problems arise. This session provides an overview of ACH from a customer/ member service point of view, including defining the participants and explaining the transaction flow. An overview of ACH applications and corresponding rules and regulations will be presented to ensure a clear understanding of ACH problem resolution.

## What's New in Payments 2023

What a difference a year makes! More than ever before, new payment channels and digital payment options are in demand by consumers and businesses. To ensure you are up to date on current payments industry changes, you do not want to miss this Payments Update session. Recently approved ACH Rules amendments will be examined. The workshop will help provide an understanding how payment modifications could impact operations at your Financial Institution or organization. Find out how to get up to speed and meet industry demands in the ever-changing payments arena. A "basic" level of ACH knowledge is required.