



APRP Continuing Education Credits Reporting Guidelines (As Approved January 1, 2019)

General Guidelines

In order to retain APRP status, an APRP must earn 60 continuing education credits (CEC) within the five-year accreditation period, with no more than 20 credits earned in any one year.

The reporting year for APRP renewal credits is January 1 to December 31. APRPs must report CECs annually. Submit all continuing education reporting forms and required fees to Nacha no later than March 31 of the calendar year immediately following the year in which the CECs were earned.

Annual APRP Audits

APRPs are not required to submit supporting documentation with the CEC reporting form. However, each APRP must maintain records documenting APRP CEC activity for three years following the date reported. Every year, Nacha conducts an audit of APRP renewal credits. Audited candidates will be required to submit documentation for CECs filed with Nacha.

Examples of acceptable documentation include copies of registration forms or programs for seminars and training sessions, copies of articles written, etc. Nacha will disqualify any undocumented credits during the audit process. Each spring, Nacha provides every APRP an annual summary of CEC activity. The APRP must sign each CEC reporting form and be accompanied by the appropriate processing fee.

Late Filing Policy

APRPs who miss the March 31 filing deadline may submit their credits during the late filing period of April 1-30. These submissions must include the regular filing fee AND a \$50 late filing fee. Any credits received by Nacha after the April 30 late filing deadline will not be eligible for credit.

Policies for Earning Continuing Education Credits

Only educational activities covering ACH and related payments issues are eligible for APRP renewal credits. The *Accredited Payments Risk Professional Handbook* identifies six general ACH topic areas from which APRPs may select from to receive their continuing education.

Nacha will contact the APRP for clarification if questions arise during data entry regarding the credits submitted.

Payment Systems	Fundamentals of Risk Management	Payments Risk Management Controls
<ul style="list-style-type: none"> - The ACH Network - Check Processing - Wire Transfer Payments - Card Payments - Emerging/Faster Payments Mechanisms - Financial Markets - Intrabank and Interbank Messaging Systems (e.g., SWIFT, FMU) - Internal Processing Systems - Payment Channel Types 	<ul style="list-style-type: none"> - Types of Risk - Fraud Strategies Trends and Threats - Enterprise Risk Management Concepts - Risk Management Frameworks - Risk Profiles - Service Disruptions - Role of Risk Management to Strategic Planning - Credit Analysis 	<ul style="list-style-type: none"> - Business Continuity and Disaster Recovery - Application of Internal Controls - Onboarding Procedures and Vendor Management - Customer Identification Programs - Authentication Methods - Audit Standards and Practices - Processing and Settlement of Retail and Wholesale Payments

Payments Risk Policy and Governance	Physical and Information Security	Regulatory Environment
<ul style="list-style-type: none"> - Risk Appetite and Tolerance - Roles and Structure of Organizational Units and Stakeholders - Regulatory Environment Impact on Clients and Internal Programs - Internal Policies that Address Risk Types - Effective Procedures to Support Policies 	<ul style="list-style-type: none"> - Policies and Procedures to Detect Data Breaches and Protect Against Data Breaches - Record Retention and Destruction - Computer Hardware, Software and Telecommunications Protocols - Data Security Procedures, Techniques and Access Controls - Physical Storage and Security of Data 	<ul style="list-style-type: none"> - Rules and Guidelines Applicable to Specific Payment Systems <ul style="list-style-type: none"> o Nacha Operating Rules & Guidelines o ECCHO Rules o FFIEC Handbooks o Bankcard Network Rules - Laws and Regulations Applicable to Specific Payment Systems <ul style="list-style-type: none"> o Regulations E, J, CC, DD, Z o BSA/AML o OFAC o Fed Operating Circulars - Regulatory Requirements for Incident Reporting

Formula for Calculating Credits

For each 50-minute eligible educational activity, one renewal credit is awarded.

Example: You participate in a 90-minute webinar; 90 minutes divided by 50, equals 1.8 credits.

How to File Continuing Education Credits

Nacha prefers online filing. Please visit [Maintain Your APRP Credential](#) on Nacha's website to obtain filing instructions.

Types of Educational Programs Eligible for Continuing Education Credit

Below is a description of the types of educational programs eligible for CECs and the number of credits that may be earned from each type of program. Continuing education programs do not need to be approved by Nacha if they fall within the categories of eligible topic areas as defined above.

Professional Seminars/Training

1 credit is awarded for each 50-minute seminar or training session.
A maximum of 20 credits may be earned in this category per renewal year.

Eligible Seminars/Training include:

- Nacha's Payments Conference
- Nacha's Payments Institute
- Payments Innovation Alliance In-person Meetings
- Payments Association (PA) Training Sessions and Conferences
- Association for Financial Professionals (National and Local Chapters) Training Sessions and Conferences
- Federal Reserve Bank/Treasury Training Seminars
- Financial Institution-Sponsored Training
- Related Industry Conferences/Courses Conferences
- Participation in Risk Prevention Activities and Drills (e.g., CAPP exercises)

Self-Study Programs

A maximum of 10 credits may be earned in this category per renewal year.

A sponsor letter validating/attesting to completion of the program (signed by the sponsoring organization and participant's supervisor) must be generated and saved by the participant for his/her records in the event of an audit.

Eligible Self-Study Programs include, but are not limited to:

- Non-Instructor Led Webinars
- Web-Based Learning Systems
- Video Learning Systems

Ineligible Self-Study Programs include but are not limited to:

- Reading Books
- Informal Discussion Groups

Teaching (APRP-Related Topics)

2 credits are awarded for each 50 minute seminar or training session.
A maximum of 16 credits may be earned in this category per renewal year.

Sessions must be structured in a formal environment and include formal agenda, supporting documentation and handouts. Minimum size for each training session/seminar is 3 attendees (not including instructor). One-on-one training of in-house staff does not qualify.

Also, training of new hires to enable them to perform the position they are hired to perform does not qualify.

Volunteer Service

Credits are awarded per year, per group for active participation.
A maximum of 10 credits may be earned in this category per renewal year.

Eligible Nacha and Payments Association Committees and Groups.

Nacha Committees

6 renewal credits up to a maximum of ten credits per renewal year

- APRP Oversight Panel
- Blue Ribbon Panel
- Rules & Operations Committee
- Rules Enforcement Panel
- Nacha Task Forces (RMAG, GRAG)

Payments Association Committees

3 renewal credits up to a maximum of six credits per renewal year

- Rules & Operations Committee
- Risk Management Committee
- Rules & Technology Committee
- Long Range Planning Committee
- APRP Faculty Committee
- Association Services Committee

Federal Reserve Taskforces

3 renewal credits up to a maximum of six credits per renewal year

- Secure Payments Taskforce
- Faster Payments Taskforce

Nacha and PA Board of Directors

- Nacha Board of Directors (6 renewal credits are awarded per year)
- PA Board of Directors (2 renewal credits are awarded per meeting, to a maximum of six credits per renewal year)

Nacha APRP Buddy Program

- 2.5 renewal credits per year if enrolled in program by August 1

Ineligible Volunteer Service include, but are not limited to:

- Nacha's Conference Planning Committee
- Education Committee
- Business Committee
- Executive Committees (Nacha Board of Directors or PA Board of Directors)

Publishing Articles/Books/Papers

1 credit is awarded for each 500 words published.

A maximum of 10 credits may be earned in this category per renewal year.

Published articles, books and papers that are not solely for in-house use.

Professional Service/Membership

1.2 credits are awarded for each 60 minute webinar.

A maximum of 4 credits may be earned in this category per year.

Members of Nacha's Affiliate Program and Payments Innovation Alliance can earn 1.2 credits per Quarterly Rules webinar.