



**PaymentsFirst**

Service • Education • Support

# **2015 Service Catalog**

# Our Mission Statement

To serve our members as a trusted partner supporting the secure use, advancement, and understanding of payment systems.

## The Mark of Excellence

NACHA — The Electronic Payments Association and its Regional Payments Associations are pleased to introduce the new NACHA Direct Member - Regional Payments Associations mark. This mark signifies that the Regional Payments Associations, through their Direct Membership in NACHA, are specially recognized and licensed providers of ACH education, publications and support. Regional Payments Associations are directly engaged in the NACHA rulemaking process and the Accredited ACH Professional (AAP) program.

**Look for this mark as a sign of excellence and commitment to consistency and accuracy in ACH education, publications and support.**

*NACHA owns the copyright for the NACHA Operating Rules & Guidelines.*

*The Accredited ACH Professional (AAP) is a registered service mark of NACHA.*



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PaymentsFirst is a Direct Licensed Member of NACHA— The Electronic Payments Association. Our mission is to promote use, advancement and understanding of ACH and other related electronic payment systems for the benefit of our members and their customers. We will achieve this through providing exceptional customer support, quality educational services and active participation on industry initiatives, and leveraging partnerships to strengthen our influence with industry stakeholders.

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[www.achsummit.com](http://www.achsummit.com)

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# 2015 Catalog of Services

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Dear Member,

PaymentsFirst is proud to provide you with the education, tools and resources you need for ACH, check, card, wire and emerging payments. Our professional development courses and resources are designed for institutions of all staff sizes. As a licensed provider of ACH education, publications and support, our 13 Accredited ACH Professionals (AAPs) and our staff with the National Check Professional Certification (NCPC) are at your service.

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

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

Also, be certain to take advantage of the free member resources available to you including the quarterly complimentary webinars, the ACH Basics Webcast, and the many links, industry updates and quick reference materials available on the website under Members Only.

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

Sincerely,

A handwritten signature in black ink that reads "Peggy Backus". The signature is written in a cursive, flowing style.

# Payments Training

PaymentsFirst payments training is designed to keep you prepared for rapid changes in electronic payments. From ACH Origination to Regulation changes, our workshops enhance your knowledge, save you time, and money and contribute to your career and organizational success.

## *Membership Value* *50% off All Payments Training !*

### Workshops



High-quality content workshops are provided throughout the year in multiple cities. Our workshops help to bridge the gap between electronic payments knowledge and business performance.

### Webinars



Bring industry experts to your desktop. Webinars are a great value add to any payments training plan. Dozens of subjects are offered throughout the year.

### Customized On-Site Training



Every organization requires a different on-site training solution, and to ensure we meet your needs, any electronic payments topic can be customized to address your organization's business needs and learning objectives.

### Webcast On-Demand



On-Demand webcast offer you flexibility to learn at your pace. Make On-Demand sessions part of your staff training program. One registration fee covers unlimited playback throughout the calendar year.

# 2015 In-Person Payments Training Calendar

## In-person workshops near you, all year long!

*See In-Person Workshop Description Details on Pages 14-33*

### FEBRUARY

02/03	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Atlanta, GA
02/04	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Columbus, GA
02/04	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Greenville, SC
02/05	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Birmingham, AL
02/05	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Columbia, SC
02/05	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Jackson, TN
02/10	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Huntsville, AL
02/10	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Johnson, TN
02/10	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Savannah, GA
02/11	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Knoxville, TN
02/11	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Macon, GA
02/12	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Muscle Shoals, AL
02/17	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Valdosta, GA
02/17	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Brentwood, TN
02/18	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Albany, GA
02/18	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Florence, SC
02/18	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Goodlettsville, TN
02/18	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Montgomery, AL
02/19	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Chattanooga, TN
02/19	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Dothan, AL
02/19	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Summerville, SC
02/20	2015: Rules Update and Tabbing	9:00 am to 3:00 pm	Mobile, AL

### MARCH

03/11	Treasury Update	9:00 am to 3:00 pm	Atlanta, GA
03/18 -19	ACH Summit	(2 day)	Birmingham, AL

# 2015 In-Person Payments Training Calendar

## In-person workshop near you, all year long!

*See In-Person Workshop Description Details on Pages 14-33*

### APRIL

04/02	Card Essentials - Chargebacks, Regulation E and Fraud	9:00 am to 3:00 pm	Atlanta, GA
04/07	ACH Payments Compliance	9:00 am to 3:00 pm	Goodlettsville, TN
04/08	ACH Payments Compliance	9:00 am to 3:00 pm	Atlanta, GA
04/08	ACH Payments Compliance	9:00 am to 3:00 pm	Knoxville, TN
04/14	ACH Boot Camp	9:00 am to 3:00 pm	Huntsville, AL
04/15	ACH Boot Camp	9:00 am to 3:00 pm	Johnson City, TN
04/16	ACH Payments Compliance	9:00 am to 3:00 pm	Columbia, SC
04/28	ACH Boot Camp	9:00 am to 3:00 pm	Atlanta, GA

### MAY

05/05	ACH Boot Camp	9:00 am to 3:00 pm	Chattanooga, TN
05/06	ACH Boot Camp	9:00 am to 3:00 pm	Jackson, TN
05/07	Wire Essentials	9:00 am to 3:00 pm	Atlanta, GA
05/12	ACH Payments Compliance	9:00 am to 3:00 pm	Birmingham, AL
05/13-14	ACH Summit	(2 days)	Atlanta, GA
05/20-21	AAP Review Course	(2 days)	Birmingham, AL
05/27-28	AAP Review Course	(2 days)	Atlanta, GA

### JUNE

06/03-04	AAP Review Course	(2 days)	Goodlettsville, TN
06/17-18	AAP Review Course	(2 days)	Columbia, SC

### JULY

7/16-17	AAP Review Course	(2 days)	Sevierville, TN
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### AUGUST

08/04	ACH Audit	9:00 am to 3:00 pm	Birmingham, AL
08/04	ACH Audit	9:00 am to 3:00 pm	Goodlettsville, TN
08/05	ACH Audit	9:00 am to 3:00 pm	Atlanta, GA
08/05	ACH Audit	9:00 am to 3:00 pm	Knoxville, TN
08/06	ACH Audit	9:00 am to 3:00 pm	Greenville, SC
08/12-13	ACH Payments Summit	9:00 am to 3:00 pm	Columbia, SC

# 2015 In-Person Payments Training Calendar

## In-person workshops near you, all year long!

*See In-Person Workshop Description Details on Pages 14-33*

### AUGUST

08/19	ACH Audit	9:00 am to 3:00 pm	Valdosta, GA
08/25	ACH Audit	9:00 am to 3:00 pm	Montgomery, AL

### SEPTEMBER

09/02-03	AAP Test Preparation Workshop	(2 days)	Atlanta, GA
09/09-10	AAP Test Preparation Workshop	(2 days)	Birmingham, AL
09/10	ACH Audit	9:00 am to 3:00 pm	Columbia, SC
09/16-18	Solutions Conference	(2.5 days)	Atlanta, GA
09/23-24	AAP Test Preparation Workshop	(2 days)	South Carolina
09/30-Oct 1	AAP Test Preparation Workshop	(2 days)	Goodlettsville, TN

### OCTOBER

10/07	Advanced ACH	9:00 am to 3:00 pm	Atlanta, GA
10/13	Advanced ACH	9:00 am to 3:00 pm	Goodlettsville, TN
10/14	Advanced ACH	9:00 am to 3:00 pm	Knoxville, TN
10/15	Advanced ACH	9:00 am to 3:00 pm	Chattanooga, TN
10/20	Advanced ACH	9:00 am to 3:00 pm	Montgomery, AL
10/22	Advanced ACH	9:00 am to 3:00 pm	Greenville, SC

### NOVEMBER

11/17 - 18	ACH Payments Summit	(2 days)	Brentwood, TN
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### DECEMBER

12/08	Check Fundamentals	9:00 am to 3:00 pm	Atlanta, GA
12/11	PaymentsFirst ATMA Conference	(1day)	Birmingham, AL

## Cancellation Policy

Cancellation of registrations for all education services must be received via email or fax no later **than two days prior** to the event, in order to receive a full credit or refund be applied to another education event. Cancellations should be sent to [info@paymentsfirst.org](mailto:info@paymentsfirst.org) or call (866) 993-3753. Substitutions are accepted at any time.

## View More Online

Go to [www.paymentsfirst.org](http://www.paymentsfirst.org) under *Education* to view course descriptions and cost. Dates and locations contained in the catalog are subject to change. More topics are added throughout the year, visit our website for the most current calendar.

## Register and Pay Online

Our online store allows you to login and receive member pricing, confirmations and even make a secure payment online!



# 2015 Webinar Education Calendar

**Webinar classes at your fingertips, all year long!**

**All Webinars are from 2:00 PM ET, 1:00 PM CT with a Q & A session following the presentation.**

Webinars below are live presentations that you attend from your own office. Webinar registration is for one telephone line and one link. Save money! Multiple attendees are welcome to share the phone line to listen to presentations. You can view presentations over the web or print out the presentations for attendees. Don't see a topic you need? Call us, we can accommodate your needs!

## JANUARY

01/07	Credit Underwriting ACH & RDC Customers
01/22	ACH Third-Party Sender Risk Management
01/27	ACH Data Security Framework

## FEBRUARY

02/12	Tax Refunds and Other Exceptions
02/20	Members Only Power Hour
02/24	Remote Deposit Capture Audit & Compliance

## MARCH

03/10	How Do P2P Rules Effect My Risk Assessment?
03/17	Effectively Reporting Payments Performance
03/24	2015 ACH Rules Update
03/31	Check Fundamentals

## APRIL

04/02	Wire Operations and Settlement (Part 1 of 3)
04/10	Wire Risk and Compliance (Part 2 of 3)
04/16	Wire Exam Prep Course (Part 3 of 3)
04/23	Credit Underwriting ACH & RDC Customers
04/24	AAP Complimentary Power Hour

## MAY

05/05	Top Ten Ways to Mishandle Government Payments
05/15	Complimentary Power Hour
05/19	Account Takeover Lessons Learned

## JUNE

06/09	Implementing Payments Risk Management Controls
06/16	Vendor Management Compliance Hurdles

## JULY

07/14	Do I Need to Audit My Origination Customer?
07/21	ACH for Your Frontline

## AUGUST

08/13	Setting Payments Exposure Limits
08/21	Complimentary Power Hour
08/26	Prepare for your ACH Audit

## SEPTEMBER

09/08	Regulation E Compliance Challenges
09/22	Helping Your Originator Understand Return Rates

## OCTOBER

10/6	Performing Your ACH Performing Your Risk Assessment
10/27	Payment Processor ACH Audit Guidance

## NOVEMBER

11/05	ACH Fraud Update
11/19	Best Practices in ACH Dispute Handling
11/21	Member Only Power Hour

## DECEMBER

12/03	Payments Regulatory Compliance Update
12/10	Top Ten ACH Audit Exceptions & Solutions

**MEMBER  
BENEFIT**

## PaymentsFirst Members-Only **WEBINAR SERIES**

The PaymentsFirst complimentary Members-Only Webinar Series is available exclusively to you as part of your membership. The Member-Only Webinar series provides members with relevant industry related topics. These are live education events conducted over the telephone and internet. The computer presentation is interactive, allowing you to chat with the pre-

2:00 pm ET, 1:00  
pm CT  
60 minutes

### **DATES**

February 20

May 15

August 21

November 20

### **Staff Training**

Add the Webinar Series as part of your current payments training program or start a new payments training program. Each member will have access to one telephone registration line to 4 **quarterly Power Hour Webinars**. Simply add the dates to your staff training calendar and gather staff together for a lunch n' learn.

**Always Current  
Industry Related  
Topics**

Membership Has Benefits

**\$640 Value**

**No cost to Members**

*Attend all 4  
& earn  
4.8 AAP  
Credits*

Members must register online via [paymentsfirst.org](http://paymentsfirst.org) in order to receive call-in and link information. One telephone line is complimentary to each Member.



Accredited ACH Professional  
NACHA—The Electronic Payments Association



# ACH payments summit

The **ACH Payments Summit** is series of training sessions held over a two-day period that will guide you through concentrated and comprehensive ACH topics. Bring back to your institution higher understanding of ACH operations, compliance and its growing uses in the payments industry.

## Coming To a City Near You:

<i>March 18-19</i>	<i>Birmingham, AL</i>
<i>May 13-14</i>	<i>Atlanta, GA</i>
<i>August 12-13</i>	<i>Columbia, SC</i>
<i>November 17-18</i>	<i>Brentwood, TN</i>

Bring back to your institution a deeper understanding of *ACH Operations*, *Compliance and Business Development*. ACH is growing in the payments industry.

Are you an AAP?  
Earn 10 AAP Credits



Accredited ACH Professional  
NACHA—The Electronic Payments Association



## Comprehensive Learning from Operations to Emerging Payments

## Climbers will be trained:

ACH Payments  
Regulations

ACH Origination

ACH Compliance

ACH Risk

ACH Operations

Emerging Payments

**REGISTER TODAY**

[www.achsummit.com](http://www.achsummit.com)

Member \$250

(\$225 with registering 2 or more attendees. Registrations do not have to be for the same location)

Non-Member \$500

# Solutions Payments Conference

September 16-18, 2015

Atlanta, GA

## WHY YOU SHOULD ATTEND!

- Insightful information packed pre-conference workshops
- Learn about regulatory changes that impact financial institutions and companies

***Earn AAP Credits***

# PaymentsFirst ATMA Annual Conference

December 11, 2015

Birmingham, AL

A day packed  
full of pay-  
ments educa-  
tion

If you are a financial institution, corporation, or government agency faced with constantly evolving ACH Payment and Treasury Management issues, this conference is for you! Regulations, compliance, and risk management issues - just to name a few - grow more complex with each passing year.

About  
★ Birmingham

***EARN AAP CREDITS***



## Workshop and Webinar Designations

<b>Basic</b>	Designed for learners who are new to ACH operations, ACH sales, need a refresher, or thinking about taking the AAP exam.
<b>Intermediate</b>	Designed for learners who want to build on a basic topic, most appropriate for attendees with detailed knowledge in an area.
<b>Advanced</b>	Designed for learners with mastery of the particular topic. This level focuses on the development of in-depth knowledge, a variety of skills, or a broader range of applications. Advanced level programs are often appropriate for seasoned professionals; however, they may also be beneficial for other professionals with specialized knowledge in a subject area.
<b>All</b>	Designed for all levels.

***From the FFIEC IT Handbook entitled, “Retail Payment Systems”:***

“Financial institutions should adopt measures that limit operational risks arising from the processing, clearing, and settlement of retail payments. Financial institutions participating in clearing and settlement arrangements for retail payments should ensure operational reliability for timely completion of daily processing through adequate information systems, internal controls, backup facilities, reliable technology, and adequate staff training and support.”



# 2015 Education Calendar Descriptions & Dates

## Operations

### Credit Underwriting ACH & RDC Customers

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

#### Schedule

January 07 — Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

## Risk Management

### ACH Third-Party Sender Risk Management

FFIEC Guidance requires that ODFIs and RDFIs conduct due diligence on their Third-Party Service Providers. This webinar will explain the various types of Third-Party relationships and will provide a checklist of considerations when conducting a Third-Party due diligence assessment.

#### Schedule

January 22 — Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## Risk Management

### ACH Data Security Framework

This Rule requires security policies, procedures and systems to be verified for compliance for ACH Network participants. Attendees will receive a resource guide to outline the specific requirements of the Rule and provide a compliance perspective of requirements that should be included in your ACH Agreement to legally protect your organization.

#### Schedule

January 27— Webinar and

**Through 2015 Webcast On-Demand**

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price: \$130**

**Non-Member Price: \$260**

#### Webcast On-Demand

**Member Price: \$260**

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

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

**Designation:** All

**AAP Credits:** 1.2

## Operations

### Tax Refunds and Other Exceptions

Posting tax refunds and handling exceptions can raise many questions. Attend and learn the difference between State and Federal refunds and your liabilities as an RDFI to avoid mistakes that can be costly to your financial institution. In this webinar, you will learn: what happens when the name and account number do not match; what happens if the account is closed or the account holder is deceased; what happens if the payment posts to the wrong account and who is at fault.

#### Schedule

February 12 — Webinar and

**Through 2015 Webcast On-Demand**

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price: \$130**

**Non-Member Price: \$260**

#### Webcast On-Demand

**Member Price: \$260**

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## 2015 Rules Update and Rules Tabbing Workshop

All participating Depository Financial Institutions, third-party senders and third-party service providers that provide ACH services are bound by the rules. This workshop will take you through each of the 2015 changes and give you a look ahead to 2016 changes that may impact your organization. You will leave this session with a detailed understanding allowing you to teach other staff.

In addition, we will tab essential pages in your NACHA Operating Rules book to help you reference the most commonly used information quickly.

### Schedule

February 03 - Atlanta, GA  
February 04 - Columbus, GA  
February 04 - Greenville, SC  
February 05- Birmingham, AL  
February 05 - Columbia, SC  
February 05 - Jackson, TN  
February 10 - Huntsville, AL  
February 10 - Johnson City, TN  
February 10 - Savannah, GA  
February 11- Knoxville, TN  
February 11 - Macon, GA

February 12- Muscle Shoals, AL  
February 17- Brentwood, TN  
February 17 - Valdosta, GA  
February 18 - Albany, GA  
February 18 - Florence, SC  
February 18 - Goodlettsville, TN  
February 18 - Montgomery, AL  
February 19 - Chattanooga, TN  
February 19 - Dothan, AL  
February 19- Summerville, GA  
February 20- Mobile, AL

**Time:** 9:00 AM to 3:00 PM  
45 minute break for lunch. Lunch provided.

**Member Price:** \$155  
**Non-Member Price:** \$310

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

**Designation:** All

**AAP Credits:** 5.4



22 sessions!  
One In a City  
Near You!

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



# 2015 Education Calendar Descriptions & Dates

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## Operations

### Remote Deposit Capture Audit & Compliance

Remote Deposit Capture has been one of the fastest growing products offered in the payments arena. This session will discuss best practices for auditing your RDC customers. The session will also look at guidelines suggested by FFIEC and ways you can work with your RDC customers to ensure they are in compliance with your documented procedures and controls.

#### Schedule

February 24— Webinar and

**Through 2015 Webcast On-Demand**

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price: \$130**

**Non-Member Price: \$260**

#### Webcast On-Demand

**Member Price: \$260**

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

## Operations

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

Person-to-Person (P2P) payments have been occurring in the ACH network for years, but in 2014 NACHA P2P Rules framework became effective. Now that standardized formatting requirements are in place, how will your assessment of risk presented by P2P products change? Join speakers who perform ACH risk assessments as they explain the ways in which they will adapt to the new standards during risk assessments.

#### Schedule

March 10— Webinar and

**Through 2015 Webcast On-Demand**

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price: \$130**

**Non-Member Price: \$260**

#### Webcast On-Demand

**Member Price: \$260**

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## Operations

### Treasury Update

Government payments are covered by the Green Book. Attend this workshop to get a detailed review of government payments from enrollments to reclaims. Other areas focused on will include: ACH payment processing, non-receipts, returns, notification of changes and more. This workshop is a good opportunity for staff to get an overview of government payments.

#### Schedule

March 11 - Atlanta

45 minute break for lunch. Lunch provided.

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

**Member Price:** \$150

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

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

**Designation:** Basic

**AAP Credits:** 5.4

## Compliance

### Effectively Reporting Payments Performance

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

#### Schedule

March 17— **Webinar and Through 2015 Webcast On-Demand**

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## Operations

### 2015 ACH Rules Update

All participating depository financial institutions, third-party senders and third-party service providers that provide ACH services are bound by the *Rules*. This workshop will take you through each of the 2015 rules changes and give you a look ahead to 2016 changes that may have an impact on your organization. You will leave with a thorough understanding of how each of the rules applies to your organization and customers. In addition, we will tab essential pages in your *NACHA Operating Rules* book to help you reference the most commonly used information quickly.

#### Schedule

March 24- Webinar and

Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** All

**AAP Credits:** 1.2

## Operations

### Check Fundamentals

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

#### Schedule

March 31- Webinar and

Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** All

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## Operations

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

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

#### Schedule

April 02 - Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Basic

**AAP Credits:** 1.2

## Compliance

### Card Essentials-Chargebacks, Regulation E and Fraud.

Understanding what your responsibilities are as a card issuer for handling error disputes, unauthorized claims and fraud is critical to protecting your cardholders, protecting your organization and ensuring compliance with Regulation E. Make sure your staff fully understands what information they need to obtain from cardholders to enable you to begin an investigation or initiate a chargeback.

#### Schedule

April 02 - Atlanta, GA

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

45 minute break for lunch. Lunch provided.

**Member Price:** \$150

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

**Audience:** Audit, Training, Legal, Compliance, Cash Management Sales, ACH, Check, Card and Wire Operations

**Designation:** Basic

**AAP Credits:** 5.4

# 2015 Education Calendar Descriptions & Dates

## Compliance

### Payments Compliance

Ensure your payments programs are in compliance with rules, regulations and current laws that apply. This session will guide attendees through a review of payment types and the major compliance issues that effect each. Discussion will cover ACH, Check, Card, and Wire. The majority of time will be spent on Regulations CC, D, E, BSA/OFAC, FFIEC Guidance, GLBA and other data security frameworks. To solidify compliance improvement, case studies will be presented for discussion. Attendees will also receive a quick reference guide upon completion of the workshop .

#### Schedule

April 7 - Goodlettsville, TN

April 8 - Atlanta, GA

April 8 - Knoxville, TN

April 16- Columbia, SC

May 12 - Birmingham, AL

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

45 minute break for lunch. Lunch provided.

**Member Price:** \$150

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

**Audience:** Audit, Training, Legal, Compliance, Cash Management Sales, ACH, Check, Card and Wire Operations

**Designation:** Basic

**AAP Credits:** 5.4

## Compliance

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

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

#### Schedule

April 9 - Webinar and

**Through 2015 Webcast On-Demand**

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## Operations

### ACH Boot Camp

This workshop will cover comprehensive fundamentals in all areas of ACH – learn how to use the *NACHA Operating Rules* book as your right hand resource, gain an understanding of returns and the fundamentals of ACH origination including the requirements for Originating Depository Financial Institutions (ODFIs), third-party processors, OFAC and more. If you are new to ACH or a veteran, this session provides a great overview on all areas in the ACH process.

#### Schedule

April 14 - Huntsville, AL  
April 15 - Johnson City, TN  
April 28 - Atlanta, GA  
May 6 - Jackson, TN  
May 18 - Columbia, SC

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

45 minute break for lunch. Lunch provided.

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

**Designation:** Basic

**AAP Credits:** 5.4

## Compliance

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

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

#### Schedule

April 16 - Webinar and

**Through 2015 Webcast On-Demand**

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Advanced

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## Operations

### Credit Underwriting ACH & RDC Customers

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

#### Schedule

April 23— Webinar and  
Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

## Operations

### Top Ten Ways to Mishandle Government Payments

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

#### Schedule

May 05— Webinar and  
Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## Risk Management

### Account Takeover Lessons Learned

Payment professionals need to understand and spread the word about Account Takeover, a new and growing crime in the United States. Join this Interactive Webinar to learn what the crime entails, how cyber-thieves gain control and find the money mules to move the funds. We will explore preventive actions from the financial institution and corporate payment processor perspective. The speaker will cover steps for victims and provide resources for attendees to use to educate their customers.

#### Schedule

May 19 - Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Basic

**AAP Credits:** 1.2

## AAP Prep

### AAP Review Course

By popular demand, we have extended our AAP Review Course to two days. Are you ready to take the AAP exam? This preparation workshop is designed to assist individuals taking the AAP exam. The session will assess your proficiency in ACH and your readiness to take the exam. Knowing what areas to study is the key to success for passing the AAP exam.

You will learn:

- ACH rules and guidelines
- Regulations - UCC4A, OCC 235, OFAC and Regulations E and D
- ACH risk management
- ACH marketing

#### Schedule

May 20 -21 -Birmingham, AL

May 27-28 - Atlanta, GA

June 3-4 - Goodlettsville, TN

June 17-18 - Columbia, SC

July 16-17 - Sevierville, TN

**Time:** 9:00 AM to 3:00 PM Both Days  
45 minute break for lunch. Lunch provided.

**Member Price:** \$300

**Non-Member Price:** \$600

**Audience:** AAP Test Takers, or those interested in the path towards AAP —ACH Operations Frontline, Customer/ Member Service, Cash Management Sales, Relationship Officers and Audit Personnel

**Designation:** All

**AAP Credits:** 11.4



# 2015 Education Calendar Descriptions & Dates

## Risk Management

### Implementing Payments Risk Management Controls

RDFI's need to understand their risk associated with ACH. It is vital to identify any risk hurdles and implement a risk management program to best mitigate risk factors and protect against potential losses. Join this 60-minute webinar to gain a better understanding of the types of ACH risk that RDFIs may encounter. You and your staff will learn practical ways to identify risk and actionable solutions to mitigate risk.

#### Schedule

June 09 - Webinar and  
Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130  
**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260  
**Non-Member Price:** \$520

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

**Designation:** All

**AAP Credits:** 1.2

## Compliance

### Vendor Management Implementation Hurdles

Identifying the needs of a vendor management policy on paper can be easier than implementing the procedures in real time. This session will outline with a checklist, items of consideration for your vendor management program and then real-life case studies will be discussed in order to identify how to best deal with implementation hurdles.

#### Schedule

June 16 - Webinar and  
Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130  
**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260  
**Non-Member Price:** \$520

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## Rules and Compliance

### Do I Need to Audit My Origination Customers?

Industry best practices agree that due diligence includes ongoing monitoring and review of your origination customers. This session will look to create a best practices checklist with items to consider as you prepare due diligence procedures for your Originators.

#### Schedule

July 14 - Webinar and  
Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130  
**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260  
**Non-Member Price:** \$520

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

**Designation:** Intermediate

**AAP Credits:** 1.2

## Operations

### ACH for Your Frontline

Is your frontline staff responsible for assisting customers with completing the Written Statements of Unauthorized Debits and stop payment requests? Does your frontline staff help market your ACH origination products? If you answered yes to either of the previous questions, your frontline staff should attend this webinar.

#### Schedule

July 21- Webinar and  
Through 2015 Webcast On-Demand

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price:** \$130  
**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260  
**Non-Member Price:** \$520

**Audience:** ACH Operations and Frontline Staff

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## Compliance

### ACH Audit

Compliance is one of the pillars of a safe and sound organization. NACHA requires that all participating Depository Financial Institutions, third-party senders and third-party service providers that provide ACH services conduct an Annual ACH Audit to be performed by December 31 of each year. Whether your organization does an internal or external audit, this workshop will help prepare your staff before the auditors come. Learn about the 2015 ACH audit requirements. In addition we'll provide compliance tips and methods to help you improve your ACH program.

#### Schedule

August 4 - Birmingham, AL  
August 4 - Goodlettsville, TN  
August 5 - Atlanta, GA  
August 5 - Knoxville, TN  
August 19 - Valdosta, GA  
August 25 - Montgomery, AL

**Time:** 9:00 AM to 3:00 PM  
45 minute break for lunch. Lunch provided.

**Member Price:** \$150  
**Non-Member Price:** \$300

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

**Designation:** Intermediate

**AAP Credits:** 5.4

## Risk Management

### Setting Payments Exposure Limits

At the most fundamental level, ACH risk management can be understood as an internal control. In a financial institution's Origination program, you need to first identify the key risk then decide the risk quantity the organization is willing to accept and retain. These decisions form the risk limits. Does your Financial Institution have effective exposure limits?

#### Schedule

August 13 Webinar and  
**Through 2015 Webcast On-Demand**

**Time:** 2:00 PM to 3:00 PM

#### Live Webinar

**Member Price:** \$130  
**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260  
**Non-Member Price:** \$520

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## AAP Prep

### AAP Wrap Up Course

Attendees of this session should have study hours completed prior to attending the class. The course is not intended to teach all subject matter on the exam. However, we will review key components of the exam and complete retention activities that hone the skills needed to take and pass the test. The session will assess their proficiency in ACH and their readiness to take the exam. A sample exam will be administered during the course.

#### Schedule

September 2-3 - Atlanta, GA

September 9-10 - Birmingham, AL

September 23-24 - Columbia, SC

September 30-October 1 - Goodlettsville, TN

**Time:** 9:00 AM to 3:00 PM Both Days  
45 minute break for lunch. Lunch provided.

**Member Price:** \$300

**Non-Member Price:** \$600

**Audience:** AAP Test Takers & AAPs wanting to review

**Designation:** Intermediate to Advanced

**AAP Credits:** 11.4

## Operations

### Regulation E Compliance Challenges

Financial institutions must ensure that they are correctly interpreting Regulation E and are compliant with all of the requirements for processing error disputes for debit card transactions and ACH. This webinar will review the error resolution process and the very specific requirements for disclosing information to your customers during the investigative process.

#### Schedule

September 8— Webinar and  
**Through 2015 Webcast On-Demand**

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## Rules and Compliance

### Managing Your Originator's Return Rates

Your Originators look to you for guidance and return rates may be one of the more confusing aspects of ACH Origination. During this session, we will discuss the most common return reason codes and ways your Originator can mitigate returns. In addition, we'll discuss how you can be proactive by tracking Originator risk before they reach the return rate threshold.

#### Schedule

September 22 — Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

## Rules and Compliance

### Performing Your ACH Risk Assessment

This instructional webinar will come with a complimentary workbook to use when performing your required ACH risk assessment. NACHA's Rules require each financial institution to 1) perform a risk assessment of their ACH activities, and 2) implement risk management programs in accordance with "the requirements of their regulators". While the guidelines for an initial risk assessment have been understood, the requirements for performing an ACH Risk Assessment on an on-going basis are vague. Join us as we provide interpretation and guidance that attendees can put to use immediately when completing their ACH Risk Assessment.

#### Schedule

October 6 — Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$200

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

#### Webcast On-Demand

**Member Price:** \$330

**Non-Member Price:** \$660

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

## Risk Management

### Advanced ACH

This session provides attendees with an in-depth look at the rules and regulations associated with the ACH network including:

- A detailed review of the *Rules*
- A review of regulatory issues
- A review of high-risk transactions
- A review of ACH file formatting
- A review of ACH origination, receipt and exception item processing

The session gives information that goes beyond day to day ACH operations. This session is the next step for those who attended ACH Basics and is ideal for those who need an ACH review beyond the basics

#### Schedule

October 7 - Atlanta, GA  
October 13- Goodlettsville, TN  
October 14 - Knoxville, TN  
October 15 - Valdosta, GA  
October 20 - Montgomery, AL

**Time:** 9:00 AM to 3:00 PM  
45 minute break for lunch. Lunch provided.

**Member Price:** \$150  
**Non-Member Price:** \$300

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

**Designation:** Intermediate

**AAP Credits:** 5.4

## Operations

### Payment Processor ACH Audit Guidance

This one hour instructional webinar will include a complimentary electronic workbook to use when performing your Third-Party Sender/ Payment Processor ACH audit. Each payment processor is unique in the tasks they perform, but the one thing they have in common is the requirement to perform an annual ACH audit. Interpretation of the NACHA Audit Requirements can be difficult. Join us as we provide interpretation and guidance that attendees can put to use immediately in their ACH compliance efforts.

#### Schedule

October 27— Webinar and  
**Through 2015 Webcast On-Demand**

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$200  
**Non-Member Price:** \$400

#### Webcast On-Demand

**Member Price:** \$330  
**Non-Member Price:** \$660

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

**Designation:** Intermediate

**AAP Credits:** 1.2

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

# 2015 Education Calendar Descriptions &

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## Operations

### ACH Fraud Update

Stay abreast of the latest developments and trends in ACH Fraud. The bad guys try to stay one step ahead of technology. As Internet security gains momentum and technology gets better, the criminals find new methods of stealing from you and your organization. Knowledge is power! Learn about the latest fraud scams and ways to protect your organization.

#### Schedule

November 05— Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** All

**AAP Credits:** 1.2

## Risk Management

### Best Practices in ACH Dispute Handling

Customers, both consumer and corporate, review their accounts at different times and via different means. What are the procedures when they call to dispute an ACH item? Are your procedures within the Rules and compliant with Regulation E and UCC 4A? Join us to work through these issues as we look at case studies and take your questions.

#### Schedule

November 19— Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

# 2015 Education Calendar Descriptions & Dates

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## Compliance

### Payments Regulatory Compliance Update

Payments are evolving rapidly. Changing almost as fast are the regulations governing them. Hear from our payments experts as they provide you with insight into the changing regulatory and what your organization must do to stay ahead of the changes.

#### Schedule

December 3 — Webinar and  
Through 2015 Webcast On-Demand

**Time:** 2:00 pm ET, 1:00 pm CT

#### Live Webinar

**Member Price:** \$130

**Non-Member Price:** \$260

#### Webcast On-Demand

**Member Price:** \$260

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2

## Operations

### Check Fundamentals

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

#### Schedule

December 8 - Atlanta, GA

**Time:** 9:00 AM to 3:00 PM ET

45 minute break for lunch. Lunch provided for those attending in-person.

**Live stream:** \$299

**Member Price:** \$150

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

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

**Designation:** Basics

**AAP Credits:** 5.4



# 2015 Education Calendar Descriptions & Dates

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## Risk Management

### Top Ten ACH Audit Exceptions & Solutions

The 2015 ACH audit year has come to a close. Join the speakers to review the season's top ACH audit exceptions. We will also explore how to correct these issues and avoid them next year.

#### Schedule

December 10— Webinar and  
**Through 2015 Webcast On-Demand**

**Time: 2:00 pm ET, 1:00 pm CT**

#### Live Webinar

**Member Price: \$130**

**Non-Member Price: \$260**

#### Webcast On-Demand

**Member Price: \$260**

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

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

**Designation:** Intermediate

**AAP Credits:** 1.2



## On-Site Training

We understand how difficult it can be during this challenging time to provide critical payments training for your staff. Training budgets have been severely reduced due to current economic conditions. PaymentsFirst can help by coming to you.

The ACH network is constantly changing and many of your employees may not be familiar with the ACH Rules, operational procedures and issues that are impacting your customers. You must educate your staff in order to help mitigate risk for your institution. On-Site training provides the opportunity to customize an education program that provides for the unique needs of your staff. Moreover, there is no limit to the number of employees who can attend this training.

### Benefits:

**Greater convenience** – no need to leave your office.

**Reduced cost** – train unlimited number of employees for the same price with no travel expense.

**Customized for your specific needs** – we can educate your staff on specific areas that you have identified as critical training areas.

## Create a customized plan for your organization in 4 simple steps.

1

Contact us to schedule a training plan meeting.

2

Our payments experts will meet with you to understand your exact needs and training challenges.

3

We build a focused, customized training plan that is tailored to the needs of your organization.

4

Our payments experts come to you . We train your team on-site.

Available for our entire curriculum, on-site training solutions offer flexibility and cost-effective team training options whether at your offices, our training venues or hosted in a virtual environment.

### Flexibility

Available for each of our workshops, tailoring options available. Choose from traditional classroom and virtual classroom deliveries.

### Relevance

Discussions, examples, questions and answers are relevant to your organization.

Get Started Today! We are excited to work with you to customize training sessions that provides your organization with knowledge and skills necessary for success.

**Contact us:**  
(866) 993-3753 or [info@paymentsfirst.org](mailto:info@paymentsfirst.org)

# AAP Study Program

The PaymentsFirst **AAP Study Program** was designed by trainers with an extensive background in electronic payments for aspiring AAP candidates. This program offers comprehensive knowledge to help you prepare for the AAP exam, while providing you with an interactive experience and a valuable support system outside the classroom.

## We offer three convenient ways to participate:

### Complete Program includes:

- \* Both two day in-person workshops
- \* Summer session
- \* Email Support
- \* Monthly Conference Calls

**\$550** - member price

Sessions can be purchased separately:

In-Person Sessions - \$300 each member price

Online Summer Session - \$200 member price



## What you can expect...

- Interactive learning environment June until testing date
- Learn what areas to study for the exam
- Learn the importance of UCC4A, OCC 235, OFAC, Regulation D, Regulation E and the NACHA Operating Rules and Guidelines
- Review ACH risk management and ACH marketing
- Support from PaymentsFirst trainers

## Plan Your Study Course

### AAP Review Course

May 20 -21 -Birmingham, AL

May 27-28 - Atlanta, GA

June 3-7 - Goodlettsville, TN

June 17-18 - South Carolina

July 16-17 - Sevierville, TN

### AAP Wrap Up Course

September 2 & 3 - Atlanta, GA

September 9 & 10 - Birmingham, AL

September 23 & 24 - Columbia, SC

September 30 & October 1-Goodlettsville, TN

### Online Summer Session

*I wanted to thank you for your classes and help throughout the AAP preparation and testing process. I took the test and passed! It wouldn't have been possible without your extremely informative classes and emails. I really appreciate everything you have done to make this stressful process much easier.*

*Josh Weaver*

*First Covenant Bank*

## Already an AAP!

## Get Credits!

PaymentsFirst training calendar is packed with payments training that allow you to earn CECs throughout the year.

ACH Payments Summit - 4 Cities, 10 CECs  
Solutions Conference - September 16 -18, Atlanta  
PaymentsFirst/ATMA Annual Conference - December 11, Birmingham, AL

Most Workshops - 6 CECs  
Webinar - 1.2

# NCP Preparation Services

## National Check Professional Certification

### Now is the Time to Make Your Next Career Move!

**NCP Exam Window:  
April 19 – May 10, 2015**

### Plan Your Study Course

If you are ready to become an NCP then attend the NCP Preparation sessions

All sessions will be conducted at 2 PM ET. NCP Preparation sessions will consist of the following:

Webinar Session Description	Date
Check Fundamentals and Check Processing	January 23, 2015
Regulations - Uniform Commercial Code	January 26, 2015
Regulations - Regulation CC	January 30, 2015
Standards and Formats	February 02, 2015
Image Exchange: Rules and Agreements - Part I	February 06, 2015
Image Exchange: Rules and Agreements - Part II	February 09, 2015
Image Exchange: Processes	February 13, 2015
Exceptions - Returns and Adjustments	February 20, 2015
Check Products	February 23, 2015
Fraud, Risk and Risk Mitigation - Part I	February 27, 2015
Fraud, Risk and Risk Mitigation - Part II	March 02, 2015
<b>NCPC Study Group Sessions</b>	March 06, 2015
	March 13, 2015
	March 20, 2015
	March 27, 2015
	April 03, 2015

The National Check Payments Certification Program is intended, in part, to recognize an elevated level of payments expertise among payment professionals.

Through the certification process, National Check Professionals (NCPs) will demonstrate a working knowledge of every significant aspect of the new check payment system including products and operations, relevant rules and laws that govern checks, industry standards and fraud and risk mitigation considerations. Additionally, NCPs will explore those characteristics of check payments that make checks unique among payments and that continue to provide lasting value for tens of billions of payments each year valued at tens of trillions of dollars.

**Register for test or learn more at: [www.eccho.org/npc](http://www.eccho.org/npc). For more test prep info visit [www.paymentsfirst.org](http://www.paymentsfirst.org).**



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



## Overview:

Risk, fraud, potential losses and strict regulations are common to all payment channels, including Check, Wire, ACH and Card. Failure to understand the inherent risks, fraud potential and compliance requirements of each system can result in financial losses, lost customers, a tarnished reputation and violations of state and federal regulations.

Building a strong foundation for detecting and mitigating risk and fraud begins with an understanding of the payment channels and their common and unique risks. Federal guidance requires financial institutions and other organizations to understand risk categories and develop sound business practices to minimize exposure.

The *Cross-Channel Risk Certificate Program* is designed for any payments professional that would benefit from an understanding of payment systems risk, fraud potential and governing rules and regulations. The ten course program examines inherent risks, investigates common areas of exposure, identifies compliance obligations and provides sound risk mitigation practices of four key payment networks—Check, Wire, ACH and Card. To measure proficiency in risk identification and management, each module concludes with a knowledge assessment. The Cross-Channel Risk Certificate is awarded upon successful completion of the final course and exam.

Payments professionals who fully complete the *Cross Channel Risk Certificate Program* will be able to:

- Discern the risks of the four major payment systems (Check, Wire, ACH and Card)
- Understand compliance obligations for each payment system
- Identify risk management techniques
- Mitigate the threat of risk and fraud losses

Learning Level: Fundamental to Intermediate

## Who should participate:

Anyone who requires basic payment systems risk and compliance knowledge, including financial institutions operations, cash/treasury management, retail/frontline and credit/lending associates, as well as business users of the payment systems.

## **Cross - Channel Risk Certificate Course Descriptions:**

### ***Cross-Channel Risk Overview***

This prerequisite course provides payments professionals with fundamental knowledge of 11 key risk categories and regulatory compliance obligations, with an emphasis on Cross-Channel Risk.

### ***General Risk Related to Check Payments***

This module examines the risks associated with the clearing and settlement of checks, including key components of proper contracts and agreements.

### ***Operational Risk Related to Check Processing***

This module defines operational risks associated with the processing and clearing of checks, including risks surrounding Remotely Created Checks.

### ***Risk Management for Debit Cards***

This course outlines sound business practices an organization should consider to reduce loss and minimize frustrated cardholders and identifies tools that are available to assist in combating card fraud.

### ***Card Chargebacks and Regulation E***

This course provides payments professionals with an overview of the chargebacks process for disputed card transactions and Regulation E investigation requirements.

### ***Third-Party Senders and Credit Risk Related to ACH***

This course thoroughly reviews Third-Party Sender relationship risk and credit risk in the ACH Network.

### ***Operational and Fraud Risk Related to ACH***

This module examines operational and fraud risks in the ACH Network and identifies techniques payments professionals can use to mitigate these risks.

### ***Wire Transfer Compliance Fundamentals***

This course examines the wire transfer system, including its unique requirements and governing regulations and an in-depth analysis of the Uniform Commercial Code 4A.

### ***Wire Transfer Risk & Risk Mitigation***

This module illustrates how credit, fraud, operations, reputation, systemic and sovereign risks relate to wire transfer. Unique risks associated with wire transfer are also discussed.

### ***Cross-Channel Risk Review & Exam***

This course provides an overview of important concepts discussed in previous workshops and reviews knowledge check questions to confirm an understanding of cross-channel risk. The Cross-Channel Risk Certificate is awarded upon successful completion of the final exam.



# Risk & Compliance Services

**Make PaymentsFirst a Part of Your Compliance Solution**

## ACH Annual Audit

NACHA requires that **all** participating Depository Financial Institutions, third-party senders and third-party service providers that provide ACH services conduct an Annual ACH Audit to be performed by December 31 of each year (*ACH Rules, Appendix Eight, Section 8.1*). Who better to conduct your annual ACH audit than your resource for electronic payments information and training? A PaymentsFirst Accredited ACH Professional (AAP) can conduct your annual ACH audit and examine each facet of your ACH operation.

### **NACHA Rules Compliance Audit Service Includes:**

- Pre-audit checklist
- Performance of audit requirements as required by Appendix Eight of the ACH Rules/ *NACHA Operating Rules*
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written ACH Audit Management Report with findings and recommendations for improvement
- Audit Certification form
- Access to auditor for questions after on-site appointment

## ACH Risk Assessment

Each financial institution is required to 1) perform a risk assessment of their ACH activities, and 2) implement risk management programs in accordance with "the requirements of their regulators". Additionally, ODFI's are further impacted by the requirement to conduct additional risk management practices prior to originating ACH entries and by the requirement to cover specific topics in all new or renewed Originator and Third Party Sender Agreements. A financial Institution must understand and identify the complexity and nature of their ACH services to effectively perform the risk assessment. A PaymentsFirst accredited ACH Professional can evaluate your complexity of services and perform a thorough review of compliance with the required risk management practices and assess your ACH risk.

### **ACH Risk Assessment Service Includes:**

- Thorough assessment of ACH activities & risk management program
- Formal Written Report including Risk Rating Matrix
- Onsite review period (minimum of 1 full day)
- ACH Volume report for 12 months following the assessment
- Pre-Assessment Worksheet & Checklist
- Review of originator agreements to ensure compliance with new requirements
- Exit interview
- Access to auditor for questions after on-site visit

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# Risk & Compliance Services

## Make PaymentsFirst a Part of Your Compliance Solution

**RDC Audit and Risk Assessment** Does your financial institution offer Remote Deposit Capture? Have you read the FFIEC Guidance on Remote Deposit Capture? In order to analyze your RDC compliance and risk management procedures take advantage of PaymentFirst's RDC Audit Services. Our consultants are trained to perform Remote Deposit Capture Risk Assessments. We take pride in our assessments as they compare to RDC regulator expectations.

**RDC risk assessment services include:**

- Pre-audit checklist
- Review of compliance with FFIEC Guidance
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written RDC Risk Assessment Report and recommendations for improvement
- Risk Assessment Certification Form
- Access to auditor for questions after on-site appointment

## Wire Transfer Risk Assessment and Audit of Internal Controls

Wire Transfers are becoming more of a focus for regulatory agencies during yearly exams. Wire transfers are attractive to business customers and consumers because they allow funds to settle same day, additionally, wire transfers are irrevocable, both of these attributes make wire transfers a significant risk. PaymentsFirst compliance experts have created a **Wire Transfer Risk Assessment and Audit of Internal Controls**. Let our payments expert complete a comprehensive assessment of your wire transfer program to ensure your program is in compliance with regulatory guidelines.

**Wire transfer Audit and Risk Assessment include:**

- Pre-audit checklist
- Review of compliance with FFIEC Guidance
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written Wire Transfer Audit of Internal Controls and Risk Assessment Report and recommendations for improvement
- Access to auditor for questions after on-site appointment

**Custom Consulting** Do not let projects simmer on the back-burner. PaymentsFirst Consultants can develop a customized consulting program to meet your electronic payment project needs. Programs may include: ACH Origination Start-Up, Risk Management and Policy and Procedure Development, to name a few.

**Legal Consulting** PaymentsFirst has established, for our Membership, a relationship with an Attorney whom specializes in electronic payments affairs. Members can utilize the Attorney complimentary for basic questions. Escalated questions or scenarios with Attorney will be provided at PaymentsFirst Membership discounted rate.





## PaymentsFirst Rules Committee

### Your Voice in NACHA Rule Making Process

PaymentsFirst invites your participation in the PaymentsFirst Rules Committee which will serve as a platform for ACH Rules discussion on proposed changes to the NACHA Operating Rules and Guidelines. Conference calls are held as needed to formulate PaymentsFirst's responses to issued Requests for Comment (RFC) and Requests for Information (RFI). We do not meet to vote on ballots unless there are significant changes to the ballot from the discussed RFC. Calls generally last 30 minutes to 1 hour. Attendance on each call is encouraged, however, not required. AAP Continuing Education Credits are available for time spent on each call. It is your responsibility to track CECs and report to NACHA. For more info email [jrios@paymentfirst.org](mailto:jrios@paymentfirst.org).

**Add value to your Membership at no out of pocket additional cost; When your voice is heard and you influence the Rules!**

## Payments Support Hotline

**(866) 993-3753**

**[info@paymentsfirst.org](mailto:info@paymentsfirst.org)**

All payment related questions welcome:



**We are here for our Membership, providing this complimentary service!**

- Rules Interpretation
- Operations
- Risk Management
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- REGs
- Cards
- Wire
- Checks
- Remote Deposit
- ACH and more.....

**Disputes?** PaymentsFirst will assist our Members with dispute resolution by utilizing our national network of contacts. Don't take a loss, call us for support.

# 2015 Payment Publications

## Compliance Publications and Step-by-Step Guidance

***NACHA Operating Rules and Guidelines*** - Members receive 1 *complimentary* copy of the Rules book annually. Additional copies are available to order either in print form, CD electronic or serial number only for online access. When ordering in bulk, Members will also enjoy a favorable discount which increases in savings as numbers increase.

**Corporate Edition—NACHA Rules also available for originators and third-party practitioners.**

***ACH Policies & Procedures Guidance*** - Don't go into your next examination with incomplete policies and procedures! The ACH Policies & Procedures Guidance is a comprehensive template built for Financial Institutions. The expert authors believe strongly that sample policies are not effective therefore this Guidance allows for personalization in each area that a Financial Institution should make a business decision. Customization is easy in this electronic format.

***Tabs for NACHA Operating Rules & Guidelines*** - PaymentsFirst published two pages of quick reference tabs for the *NACHA Operating Rules & Guidelines* book. Each tab highlights the Rule pages in which most common questions and references are based.

***The ACH Audit Guide*** - is a publication designed to assist you in completing your annual audit and allow you to assess compliance with the rules and regulations specific to your institution. This is a comprehensive, working ACH audit document that has been updated and contains new working tools to enable you to easily perform the annual ACH audit required by NACHA.

***ACH Risk Assessment*** - Guidance to assist you in completing a step-by-step ACH Risk Assessment. Convenient storage and organization of supporting documentation. Help to identify strengths and weaknesses in your existing program. Individual chapters address Credit Risk, High-Risk Activities, and Compliance Risk, Third-Party Service Providers & Direct Access to the ACH Operator, Transaction Risk, and Information Technology Risk. User-friendly worksheet questions, also available on CD. Background information on Risk Assessment Rule and Preparation Checklist.

***Wire Transfer Risk Assessment and Audit of Internal Controls*** - Guidance to assist you in completing a step-by-step review of your wire transfer program internal controls. This guide will provide convenient storage and organization of supporting documentation. Help to identify strengths and weaknesses in your existing program. Individual chapters address; Organization structure, Internal Controls, Accounting and Contingency plans. User-friendly worksheet questions, also available on CD.

***2015 ACH Audit Guide for Third-Party Service Providers and Third-Party Senders*** - is a publication designed to assist in completing the required annual ACH audit and allows you to assess compliance the rules and regulations specific to the services you provide to Financial Institutions, Originators and Other Third-Party Senders. This is a comprehensive, working ACH audit document that has been updated and contains new working tools to enable you to easily perform the annual ACH audit required by NACHA. This Guide is designed to specifically outline each exposure point financial institutions and third-party processors are required to test. The workbook can be completed by internal or external auditors or ACH management .

**More Publications Are Available at**

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

*See You Soon!*

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