

SESSION TITLE	DURATION	DESCRIPTION
<b>Prerequisite</b> Introduction to Payments Players and Regulatory and Network Requirements	38 minutes	This session will focus on the payments foundation including the entities responsible for regulating, processing/settling and developing rules for the different payment collection system. In addition, this session provides attendees with an understanding of each payment network including ACH, Debit Card, Wire Transfer and Checks. This module is required for all certificates and certifications as it helps individuals obtain a working knowledge of the overall requirements for participation in each payment collection system.
<b>ACH Certificate</b>		
ACH Basics for Originating and Receiving	51 minutes	This session will focus on the participants, flow and the general rules of ACH. Participants will gain an understanding of: <ul style="list-style-type: none"> <li>• How items are processed through the network</li> <li>• The participants and their roles and responsibilities, and</li> <li>• How funds settle and post to accounts</li> </ul> Participants will also learn how ACH is similar and different than other payment channels such as the wire and check network
ACH Exception Item Handling	51 minutes	This session will focus on the exception item process that goes along with the operational responsibilities on both the origination and receiving side. Areas covered on the receiving side will include <ul style="list-style-type: none"> <li>• Return processing</li> <li>• Notification of change initiation</li> <li>• Posting and funds availability</li> <li>• Regulation E disputes</li> <li>• Requirements for passing electronic data interchange to your clients as required under the NACHA Operating Rules</li> </ul> Areas covered on the origination side include <ul style="list-style-type: none"> <li>• Dishonored returns</li> <li>• Reversal initiation</li> <li>• Rejected entries</li> <li>• Responsibilities for passing returns</li> <li>• Notifications of change back to your ACH customers and much more</li> </ul> This session will provide participants with best business practices on how to effectively handle those exception items on both sides of the ACH network.
ACH Federal Payments Processing	44 minutes	This session will focus on the best business practice for handling federal payments. Participants will learn <ul style="list-style-type: none"> <li>• How to handle issues such as name and account number not matching when posting to the account</li> <li>• Notification of change processing</li> <li>• Best business practices for handling reclamations and death notification entries, and</li> <li>• Other exception item handling when dealing with federal payments.</li> </ul>
ACH Risk Management, Reporting and Monitoring	60 minutes	This session will focus on the requirements within the ACH network for managing and mitigating your ACH risks, assessing your risk on a periodic basis, and effectively acting on those areas that represent the greatest exposure to your financial institution. This segment will include a sample ACH Risk Assessment for you to use back at your financial institution when performing your periodic assessment as required under the NACHA Operating Rules.
ACH Fraud Trends	55 minutes	This session will bring light to the increase in fraud and fraud concerns regarding the ACH network. Learn the types of attacks such as <ul style="list-style-type: none"> <li>• Corporate account takeover</li> <li>• Man-in-the-middle</li> <li>• Payroll fraud</li> <li>• ACH kiting and</li> <li>• Best business practices for mitigating these types of fraud attacks</li> </ul> It takes additional layers of protection as stated in the FFIEC Guidance but also takes the commitment from the financial institution to stop the fraud <ul style="list-style-type: none"> <li>• Does it take sophisticated systems</li> <li>• Does it require fraud specialists to work for your institution</li> <li>• What is necessary to avoid such attacks and do it in a way that doesn't inconvenience your ACH Customers</li> </ul> This session will provide best business practices to answer all of these questions and many more.
ACH Legal and Compliance Considerations	57 minutes	As with any payment channel, it is important to know the legal responsibilities to provide the appropriate protection for the origination and receiving side of ACH. This session will focus on required legal documents to have in place to protect your financial institution including: <ul style="list-style-type: none"> <li>• Your deposit agreement</li> <li>• Origination agreement</li> <li>• Authorization</li> <li>• Written Statement of Unauthorized Activity and</li> <li>• Additional documents financial institutions are utilizing to further protect them against unnecessary liabilities as well as the BSA compliance requirements for ACH.</li> </ul>

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Effective Communication of ACH, Wire Transfers and RDC Rules to Your Commercial Clients	50 minutes	This session will focus on best business practices for effectively communicating ACH, RDC, and Wire Transfer responsibilities to the Cash Management customer. Areas covered include <ul style="list-style-type: none"> <li>• Applicable Rules and responsibilities of the cash management customer as it relates to each payment stream</li> <li>• Effective methods of communicating these responsibilities and</li> <li>• Follow-up best business practice tools to ensure these requirements are met.</li> </ul>
Payments Risk Assessments and Regulatory Expectations for ACH, RDC, Wire Transfer and Debit Cards	45 minutes	This session will outline the regulatory expectations for processing ACH, RDC, Wire Transfer and Debit Cards. In addition, the presenter will take participants through best business practices for conducting the risk assessments, identifying high risk threats for each payment system and testing these key mitigating controls when performing the ACH, RDC, Wire Transfer and Debit Card risk assessments.
Top Findings in ACH, RDC and Wire Transfer Audits	63 minutes	This session will focus on the top findings in ACH, Remote Deposit Capture and Wire Transfer Audits and how financial institutions can better prepare for these exams. Learn the biggest gaps in the ACH, RDC and Wire transfer systems and how financial institutions have responded to audit findings to improve their payment programs.