

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>Debit/ATM Cards Certificate</b>		
Introduction to Debit and ATM Cards	58 minutes	This session will focus on the participants, flow and the general rules and regulations of Debit and ATM Cards. Participants will gain a better understanding of: <ul style="list-style-type: none"> <li>• The different types of debit/ATM cards</li> <li>• How items are processed through the card network</li> <li>• The difference between offline and online debit card systems, and</li> <li>• How funds are loaded and settled through the financial institution.</li> </ul>
Introduction to Prepaid Debit Cards	55 minutes	Prepaid Debit Cards (also called Stored Value Cards) provide an entry point into the financial transaction system. These cards may be used for making an in-store purchase, renting a car, making a bill payment, purchasing over the internet or simply keeping your money safe. Prepaid cards function as payroll cards, remittance cards, store gift-cards or reloadable cards. Many financial institutions are determining whether or not to get into the prepaid card business. What are the risks associated with offering prepaid cards? This session will review the various types of prepaid debit cards and outline the risks associated with each type of prepaid card.
Debit Card and ATM Disputes and Exception Item Handling	55 minutes	Regulation E is the consumer protection law that defines the requirements of the Electronic Funds Transfer Act established in 1978. This session provides participants an effective foundation for connecting the daily Regulation E business practices of the financial institution to the regulatory requirements: <ul style="list-style-type: none"> <li>• A practical understanding of what needs to be documented</li> <li>• How staff should be trained and</li> <li>• What is required for compliance</li> </ul> Areas of focus consist of: <ul style="list-style-type: none"> <li>• How to effectively handle daily debit card disputes</li> <li>• Knowing your liability for Regulation E claims</li> <li>• Understanding the timing of your liability</li> <li>• Determining the amount of your liability, and</li> <li>• Ensuring your communication and documentation complies with the requirement.</li> </ul>
Debit Card Fraud Trends and Fraud Management	59 minutes	Operational losses resulting from fraud, specifically debit/ATM card fraud are evolving quickly and at a pace that threatens your customers' accounts and the reputation of your financial institution. This session focuses on: <ul style="list-style-type: none"> <li>• The growing trends of debit/ATM card fraud</li> <li>• How your financial institution can take a proactive stand in mitigating your risks in card fraud and</li> <li>• The impact of organized crime rings in the debit card fraud space.</li> </ul> This session also provides tips on how to have a fraud management strategy for your financial institution in fighting back against these ever increasing fraud events.
Debit Card Legal and Compliance Obligations	51 minutes	This session will focus on the legal and compliance obligation under Electronic Funds Transfer Act which includes: <ul style="list-style-type: none"> <li>• Timing of the notice to the financial institution</li> <li>• Legal requirements of the financial institution when receiving the notice from the customer</li> <li>• Knowing when the customer may be fully liable and</li> <li>• Understanding your overall responsibilities for resolving the customers' claim.</li> </ul> This session will also provide an overview of the controversial Durban Amendment to the Dodd-Frank Act of 2010 and the affects this amendment has had on the debit card industry.
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.