

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>Checks and Remote Deposit Certificate</b>		
Introduction to Check Services and Check Exceptions	33 minutes	This session will provide the Framework, Participants, Processing, Flow, and Rule and Regulations surrounding check services. It will cover check exceptions including return handling, forgeries, unauthorized signatures and endorsement requirements.
Check Legal and Compliance Obligations	45 minutes	This session will focus on the legal and compliance obligations of a check in accordance with: <ul style="list-style-type: none"> <li>• Uniform Commercial Code 3 and 4,</li> <li>• Regulation CC, J, Check 21, and</li> <li>• Clearinghouse Rules.</li> </ul> This session will also outline the FFIEC regulatory guidance for remote deposit capture.
Liabilities for Check Forgeries under UCC	55 minutes	Check fraud law is governed by Articles 3 and 4 of the Uniform Commercial Code (UCC). Uniform Commercial Code Articles 3 and 4 addresses the (i) Alterations to the check, (ii) Forgeries of the maker's signature or the payee's endorsement on the back of the check, or (iii) Counterfeit checks created by a dishonest third party. This webinar will provide an overview of UCC Article 3 and 4 and discuss your liabilities under the law for forgeries.
Check Fraud	29 minutes	This session will take the participant through the types of fraudulent activity occurring in the check industry today and methods to mitigate this type of fraud. Attendees will learn <ul style="list-style-type: none"> <li>• Trends in check fraud,</li> <li>• Types of check fraud events, and</li> <li>• Mitigation strategies for preventing check fraud.</li> </ul>
The Different Types of Remote Captures: From Branch to Mobile Capture	36 minutes	This session will provide attendees with a strong foundation for understanding the different types of check capture. These types of capture include branch, teller, consumer (flatbed), mobile, and merchant capture processing. Participants will learn the flow, participants and responsibilities of the financial institution for processing checks in a remote environment.
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.
Remote Cash Capture: New RDC on the Block	52 minutes	Remote cash capture provides a hardware and courier independent solution for financial institutions and their merchants to manage their cash supply chains more cost effectively. This service is a newer concept for a number of financial institutions looking to service customers that require a cash specific service for securing their funds against theft while gaining better funds availability. This webinar will review what this new service is all about and provide participants with a working knowledge of how to determine the need and how to manage the risks associated with this service.
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.