

SESSION TITLE	DURATION	DESCRIPTION
Prerequisite 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.
Wire Transfer Certificate		
Wire Transfer Basics and Exception Item Processing	74 minutes	This session will focus on the participants, flow, legal framework and rules and regulatory requirements for processing wire transfers. This session will also review effective controls and procedures to implement in order to avoid exception item processing and escalated risks. Topics that will be discussed include such issues as: <ul style="list-style-type: none"> • Uncollected funds at the point of origination • Incorrect posting to an account • Procedures when names do not match the account number and • Other exception items that would result in a liability to the financial institution.
Fundamentals of International Wire Transfers	56 minutes	This session will focus on the fundamentals of International Wire Transfers including flow, participants and settlement for outgoing and incoming wire transfers. This webinar will also focus on the types of International Wire Transfers including consumer vs. commercial, foreign exchange vs. non-foreign exchange wires, and the purpose of SWIFT, CHIPS, and the Federal Reserve Bank in the wire transfer system. This webinar will provide attendees a clear understanding of: <ul style="list-style-type: none"> • Information required for customers to send international wires such as BIC or SWIFT codes • IBAN numbers and other codes specific to certain countries/regions • The purpose of these codes, and • How financial institutions can better communicate these instructions to their customers wishing to send international wire transfers.
Wire Policy and Procedures Workshop	67 minutes	This session will cover: <ul style="list-style-type: none"> • Wire transfer regulatory requirements • Provide participants the components of what needs to be included in your wire policy and procedures and • Review a sample wire policy & wire procedure to provide a comprehensive understanding of what needs documenting.
Wire Transfer Fraud Trends and Effective Mitigation Controls	54 minutes	This session will focus on methods for mitigating wire transfer fraud including such business practices as: <ul style="list-style-type: none"> • Strong authentication procedures • Exposure limits • Staff training and well documented procedures • Risk management systems and agreements. Other areas of fraud risk will be covered and best business practices will be offered to mitigate the financial institutions fraud risk.
Wire Transfer Legal and Compliance Considerations	29 minutes	Financial institutions continue to be concerned over the legal and compliance risks associated with sending wire transfers. This session will focus on the laws and regulations that provide guidance over the wire transfer system and the requirements to comply. The participant will gain a working knowledge of: <ul style="list-style-type: none"> • What is required to comply with regulatory guidance over the wire transfer program, • Specific laws and regulations that govern the wire transfer system and • The expectations of what should be included in the executed wire transfer agreement between the customer and the financial institution prior to providing wire transfer services.
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"> • Applicable Rules and responsibilities of the cash management customer as it relates to each payment stream • Effective methods of communicating these responsibilities and • Follow-up best business practice tools to ensure these requirements are met.
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.
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.