2017 EPCOR EDUCATION ADDENDUM

2017 EPCOR
MEMBER BENEFITS & SERVICES CATALOG

Helping members maintain compliance, improve operational processes and mitigate risk and fraud.

Your guide to making the most of your EPCOR membership.

education support information advocacy relevant timely publications

epcor®
Electronic Payments Core of Knowledge

EPCOR is your electronic payments core of knowledge and influence. We are a member-focused association devoted to providing personalized support and services.

The mission of EPCOR is to provide our members with the knowledge, support and industry representation necessary to succeed in the ever-evolving electronic payments business.

EPCOR is a not-for-profit trade association devoted to providing timely and relevant payments education and support to our members to help them maintain compliance, improve operational processes and mitigate risk and fraud. Through our affiliation with NACHA and other industry associations EPCOR fosters and promotes improvement of the payment systems which are in the best interest of our members. EPCOR serves more than 2,100 member banks, credit unions, thrifts and affiliated organizations located in Arkansas, Indiana, Kansas, Kentucky, Missouri, Nebraska, Oklahoma, Ohio, Illinois, Iowa, Pennsylvania and West Virginia.

NACHA DIRECT MEMBER
Regional Payments Association®

EPCOR, as a Direct Member of NACHA, is a specially recognized and licensed provider of ACH education, publications and support.

CATALOG TABLE OF CONTENTS

Benefits of Membership . . . . . page 4

Member Support . . . . . page 4

Advisory Services . . . . . page 5

Audit & Risk Assessment Services . . . . . page 6

Third-Party Services . . . . . page 7

EPCOR Audit Services . . . . . page 8

2017 Payments Benchmarking Study . . . . . page 9

Communications and Information . . . . . page 10

EPCOR Executive Exchange . . . . . page 12

EPCOR Committees . . . . . page 13

Educational Offerings . . . . . page 14

Free Training & Member Discount Programs . . . . . page 16

Connect with EPCOR Online . . . . . page 17

EPCOR Knowledge Community . . . . . page 18

Industry Representation . . . . . page 19

Payment Systems Awards . . . . . page 20

EPCOR by the Numbers . . . . . page 21

Not an EPCOR Member? . . . . . page 24

Learning Events . . . . . page 26

EPCOR Education Club . . . . . page 27

EPCOR Electronic Resources License . . . . . page 28

Education . . . . . page 29

EPCOR Payments Conferences . . . . . page 30

AAP Prep Program . . . . . page 32

NCP Training . . . . . page 33

EPCOR Payments University . . . . . page 34

Faster Payments Symposiums . . . . . page 35

EPCOR Compliance Days . . . . . page 36

Webinars . . . . . page 37

Curriculums . . . . . page 38

Course Descriptions . . . . . page 49

Publications & Tools . . . . . page 54

MEMBER SUPPORT

Membership in EPCOR means everyone within your organization has access to an entire staff of payments professionals dedicated to serving you. EPCOR offers financial institutions and affiliated organizations a wide array of services to assist you in maintaining compliance, mitigating risk and fraud and improving operational processes.

EPCOR provides access to reliable information and support for your check, card, wire, ACH, compliance, audit, security, risk management and fraud questions and concerns. Our AAPs, NCPs and risk/fraud specialists are available to help answer your questions at any time by phone, fax or via email. Member support is free and available only to EPCOR members.

EPCOR recognizes that our members have different needs. As an EPCOR member your entire staff has access to personalized support services. Visit www.epcor.org for more information.

EPCOR Helpline: 800.500.0100

Members Email: memserve@epcor.org

EPCOR Website: www.epcor.org

EPCOR Fax: 816.471.7665

EPCOR Knowledge Community: community.epcor.org

! ***ACH Rules* Violations**—EPCOR staff is on hand to help you address situations before a report needs to be filed. We can also help you with the filing process.

Share our contact information with others in your organization including check, wire, card, compliance, audit, risk and security staff members. Add additional contacts with EPCOR by contacting Member Support.

ADVISORY SERVICES

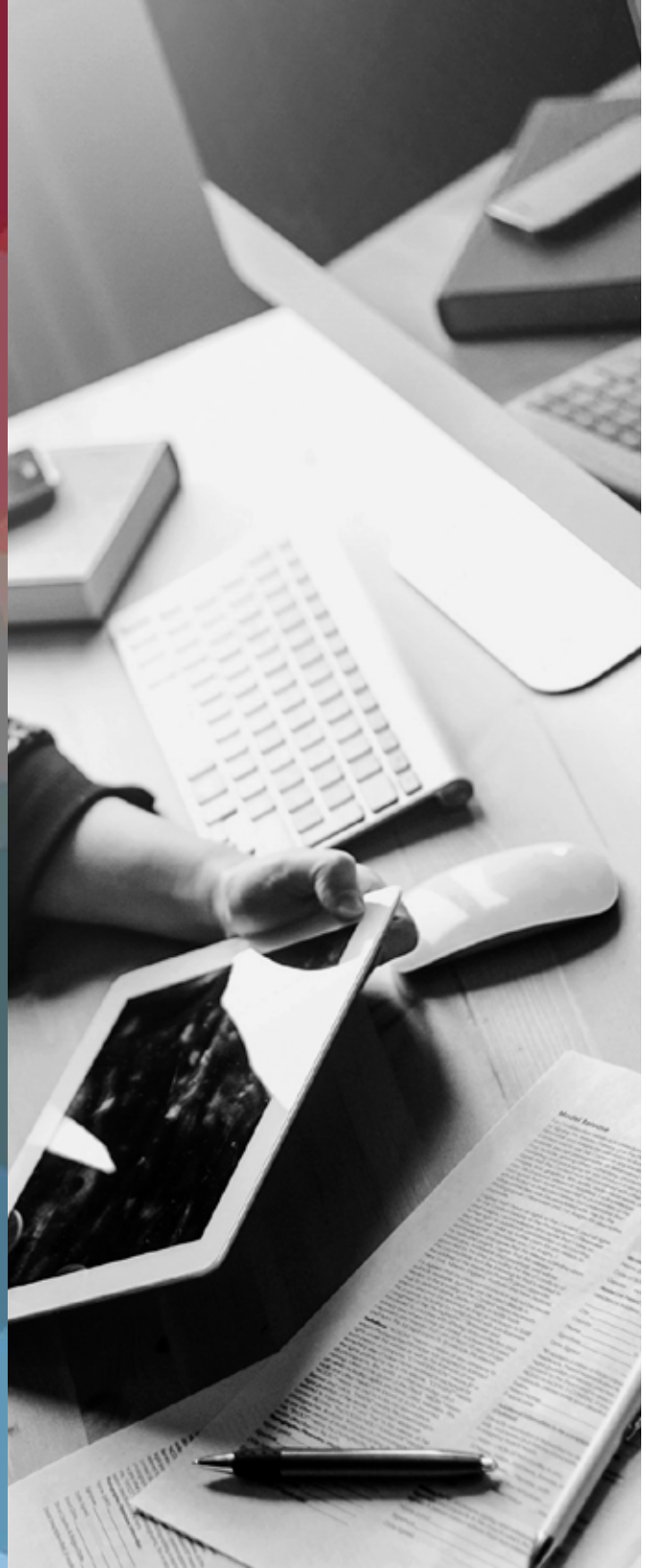
Banking Law Information Service—While EPCOR is a resource for your everyday questions regarding the rules and regulations that govern the payment systems, we recognize that there are certain situations in which you may desire a second opinion. The Banking Law Information Service is a free, members-only resource offering you the opportunity to ask an experienced attorney your basic payment laws and regulations questions without establishing an attorney-client relationship.

Consulting Services—Whether you are updating your disaster recovery/business continuity plans, gearing up to launch a new application, want to identify ways to operate more efficiently or are looking for a second opinion, our payments experts will leverage their extensive knowledge to assist you in a professional and objective manner at a fraction of the cost of big-name consulting groups.

NEW! ACH POLICIES, PROCEDURES AND AGREEMENTS REVIEW

EPCOR members have been inquiring about our services in this area for some time and we are proud to now offer our assistance with the development, review and refinement of your ACH Policies, Procedures and Agreements.

Contact **epcoradvisory@epcor.org** for more information.



AUDIT & RISK ASSESSMENT SERVICES

ACH Audit Services—The *ACH Rules* requires all participating depository financial institutions to conduct an annual ACH Rules Compliance Audit. EPCOR has experienced AAPs to conduct your audit and can help you identify potential problems, allowing you to correct them before an issue arises and potentially limit your liability. Adherence to the *Rules* and established procedures ensure that your operations are running smoothly, resulting in fewer errors and exceptions.

ACH Risk Assessments—Risk assessments are also an important part of your overall risk management program. The *ACH Rules* require an ACH risk assessment as specified by your regulator. Our EPCOR Auditors can conduct your ACH risk assessment and help your organization identify and mitigate risk.

RDC Risk Assessments—If Remote Deposit Capture is among your product offerings, an RDC risk assessment is of paramount importance. FFIEC Guidance recommends an RDC risk assessment prior to deployment of remote deposit services and regularly thereafter. Our EPCOR Auditors can conduct your RDC risk assessment and help ensure compliance with FFIEC Guidance.

Third-Party Services—EPCOR's Third-Party Services include customized ACH Rules Compliance Audits to ensure a comprehensive review of the unique processing environment of Third-Party Senders and Third-Party Services Providers. Consulting services to assist ODFIs or Third-Party Senders in evaluating, designing and implementing ACH compliance procedures are also available.

LEARN MORE ABOUT OUR THIRD-PARTY SERVICES OFFERINGS BY CONTACTING LARRY MATTESON AT LARRYM@EPCOR.ORG.

THIRD-PARTY SERVICES

Increased regulatory attention and compliance requirements directed toward Third-Party relationships has prompted EPCOR to develop specific, dedicated resources to aid ODFIs, Third-Party Processors and Third-Party Senders in understanding and meeting their compliance obligations.

EPCOR's Third-Party Services include customized ACH Rules Compliance Audits to ensure a comprehensive review of the unique processing environment of Third-Party Senders and Third-Party Processors. We also provide consulting services to assist ODFIs or Third-Party Senders in evaluating, designing and implementing ACH compliance procedures, or to help you create a personalized Third-Party risk management plan.

Here are 3 questions to help you determine if you are prepared for the **New Third-Party Sender Registration Rule:**

1. Have you properly identified all of your Third-Party Sender Originators? Have you looked at your smaller CPA firms, payroll processing companies, property management firms, etc.?
2. Have your Third-Party Senders conducted an annual ACH Rules Compliance Audit as required by the *ACH Rules*?
3. Are you prepared to register your Third-Party Sender Originators with NACHA on September 29, 2017?

NEW! THIRD-PARTY SENDER/ODFI FORUM

This previously Third-Party only forum is now open to ODFIs, allowing a space for open dialogue between participants on current issues, best practices and solutions for meeting compliance requirements. You will be engaged in collaboration on key issues and lend your voice to payment industry concerns. If you are interested in joining the forum, please contact Larry at LarryM@epcor.org.

EPCOR AUDIT SERVICES

Its All In the Details!

- 5 Payments System Experts
- More than 100 Years of Banking Experience
- All Accredited ACH Professional Examiners
- National Check Professionals
- More than 1,000 Audits & Risk Assessments Conducted
- Examiner Acknowledgment for Thorough Reporting
- Detailed Reports & Clear Explanations of Findings
- Actionable Guidance & Education for Improvements
- Competitive Rates

First time RDFI ACH Rules Compliance Audits Starting at $750!

ODFI ACH Rules Compliance Audits Starting at $1500!

Third-Party Sender Audit and Risk Assesments

ACH & RDC risk assessments

VIEW OUR COMPETITIVE PRICING IN THE EPCOR KNOWLEDGE COMMUNITY.

CONTACT AUDIT@EPCOR.ORG TO SCHEDULE YOUR SERVICE.

EPCOR 2017 PAYMENTS BENCHMARKING STUDY

This year, EPCOR distributed our first-ever Payments Benchmarking Survey to 1941 member financial institutions, with the goal of providing insights to the payments industry on the approaches and plans that financial institutions in the central United States are taking in relation to all things payments. One hundred and twenty-eight financial institutions responded, which included 89 banks, 33 credit unions, 4 thrifts and 2 which selected 'other banking entities,' with $100 – $250 million as a median asset tier.

The resulting *2017 EPCOR Benchmarking Study* is now available to help financial institutions benchmark their payments strategy and plans against their peers. Below are five 'key themes' to come out of the study:

1. Financial institutions tend to continue to provide traditional payment services to their customers/members and tend to wait until the market identifies whether a product is worth investing or not.
2. Outsourcing is the dominant core processing model of the financial institutions that participated in the study.
3. Compliance and regulation tend to be a challenge for the financial institutions that responded, and has the greatest impact on profitability, with fraud and risk management following closely behind.
4. ACH, mobile payments and P2P are seen as the greatest opportunity in payments. Almost one third of the respondents see ACH as the number one opportunity in payments today.
5. Only one-third of the financial institutions surveyed have a formal payments strategy! Those that have a payments strategy, though, tend to reap the benefits.

EPCOR members can purchase the full-study for $295 ($590 non-members).

>> ORDER TODAY

DID YOU KNOW ONLY ONE-THIRD OF EPCOR MEMBERS HAVE A FORMAL PAYMENTS STRATEGY?!

Participate in our monthly Explore EPCOR contests to win $100*.

Explore EPCOR

Restrictions apply. Visit the EPCOR homepage for contest details.

COMMUNICATIONS AND INFORMATION

EPCOR Website—A wealth of information is available at your fingertips at www.epcor.org. Members-only resources, which can now be accessed via the EPCOR Knowledge Community, provide a wide variety of payments resources, including cards, checks, ACH, fraud and risk.

News You Can Use—This electronic newsletter informs you of timely payment systems news, upcoming educational offerings and member benefit programs. Choose to receive the e-newsletter weekly and/or monthly, depending on your personal preference. *News You Can Use* is also archived in the EPCOR All-Member Community library of the Knowledge Community.

EPCOR Bulletins—Critical, time-sensitive information is sent on an as needed basis to the primary contact at your financial institution or company and other appropriate contacts as determined by the subject matter. All EPCOR Bulletins are archived in the EPCOR All-Member Community library of the Knowledge Community.

EPCOR Fraud Alerts—As soon as we know, you know about the criminal activities and/or fraudulent attacks affecting the industry. Fraud Alerts are sent to the primary contact and other appropriate contacts at your financial institution or company and are also archived in the EPCOR All-Member Community library of the Knowledge Community.

Inside Origination—This periodic, electronic newsletter contains articles written from an Originator/Third-Party Sender perspective that financial institutions can co-brand and share with ACH origination clients. *Inside Origination* is also archived in the EPCOR All-Member Community library of the Knowledge Community.

Washington Watch—This electronic newsletter provides executive-level insights into governmental and regulatory activities impacting financial institutions and others in the payments industry. *Washington Watch* is also archived in the EPCOR All-Member Community library of the Knowledge Community.

EPCOR Knowledge Community—The EPCOR Knowledge Community is a members-only, restricted platform that fosters communication and collaboration between EPCOR members and staff on payments-related issues. The Knowledge Community serves as a channel for member services, peer-to-peer dialogue and committee activities. It houses useful links, white papers, research reports and more. Members may access the Knowldege Community via the EPCOR website or at community.epcor.org.

Payments Post—This quarterly printed newsletter is mailed to the primary contact at EPCOR member organizations, providing important payment systems information and news in conjunction with the weekly *News You Can Use* e-newsletter. *Payments Post* is also archived in the EPCOR All-Member Community library of the Knowledge Community.

COMMUNICATIONS AND INFORMATION

EPCOR Industry Updates—Stay up-to-date on the latest initiatives, rules and regulations that impact all financial institutions and businesses. Hosted as live webinars and then conveniently made available on-demand in the Knowledge Community, these updates provide timely information on evolving payments industry initiatives. Free to EPCOR members, and eligible for AAP credits.

Special Industry Updates—Scheduled as needed to allow you to learn about and express your views on pending rules proposals and requests for comment in a webinar format. Free to EPCOR members. Registration is required. Select recordings are available in the EPCOR All-Member Community Library.

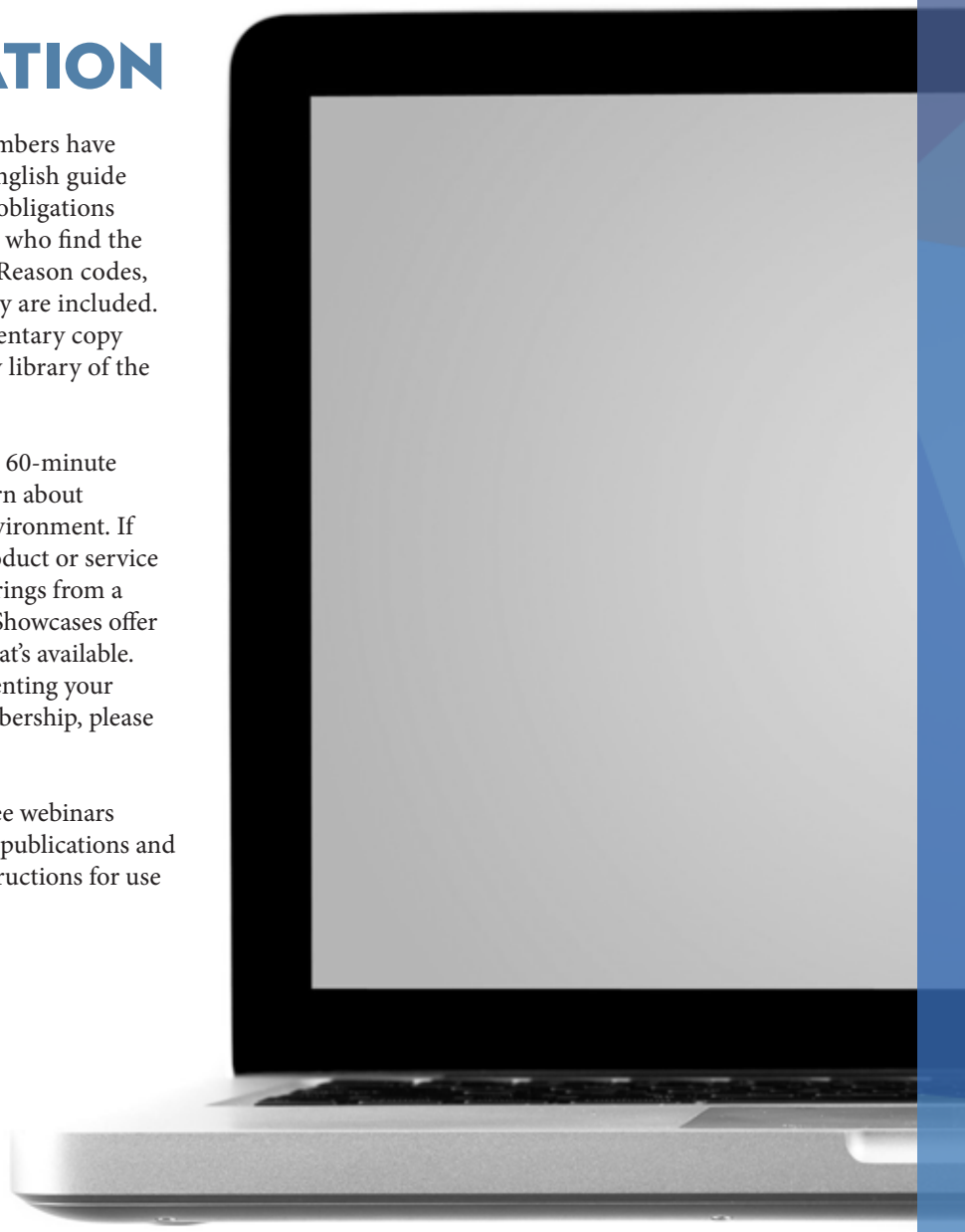
ACH Rules—A current copy of the *ACH Rules* is essential to maintaining compliance with the rules and regulations that govern the ACH Network. EPCOR membership guarantees your organization receives an annual copy of the *ACH Rules*. Additional copies for financial institutions and Originators are available at discounted prices at www.epcor.org.

EPCOR Executive Exchange—Specifically designed for senior executives of our member financial institutions, the *EPCOR Executive Exchange* provides a forum for peer-to-peer dialogue and "need-to-know" information on payments strategies, trends and new initiatives, as well as important risk-related topics to help assure compliance.

ACH Quick Reference Guide—All members have access to the annually-updated, plain-English guide that explains RDFI responsibilities and obligations in an easy-to-reference format for those who find the *ACH Rules* difficult to navigate. Return Reason codes, NOC codes and an ACH Terms Glossary are included. All members may download a complimentary copy in the EPCOR All-Member Community library of the Knowledge Community.

Virtual Vendor Showcases—These free, 60-minute webinars offer you an opportunity to learn about products and services in a hassle-free environment. If you are in the market for a particular product or service or just want to learn about the latest offerings from a particular vendor, these Virtual Vendor Showcases offer a cost-effective solution to evaluating what's available. If your organization is interested in presenting your products or services to the EPCOR membership, please contact memserve@epcor.org.

EPCOR Product Showcases—These free webinars highlight the features of various EPCOR publications and tools, including intended audiences, instructions for use and interactive demos.



A FORUM FOR PEER-TO-PEER DIALOGUE AND "NEED-TO-KNOW" INFORMATION, SPECIFICALLY DESIGNED FOR SENIOR EXECUTIVES OF OUR MEMBER FINANCIAL INSTITUTIONS.

EPCOR EXECUTIVE EXCHANGE

The ***EPCOR Executive Exchange*** provides Presidents/CEOs, CFOs and other senior executives of EPCOR member financial institutions a forum for peer-to-peer dialogue and "need-to-know" information on payments strategies, trends and new initiatives, as well as important risk-related topics to help assure compliance.

The inaugural ***Executive Exchange*** event was held in conjunction with the *EPCOR Payments Conference – Fall 2016*. This complimentary event began with lunch and a dialogue with the EPCOR Board of Directors, followed by opportunities to hear from a community banker who drove innovation from the inside by Suresh Ramamurthi, Chairman of CBW Bank in Weir, Kansas and American Banker's "Innovator of the Year," a discussion of Real Time Payments with Tim Mills of The Clearing House and an update on UDAAP from Richard Fraher, Federal Reserve Bank of Atlanta, and Paul A. Carrubba, Adams & Reese, LLP.

Future ***EPCOR Executive Exchange*** offerings will include periodic webinars and communications on relevant topics. In conjunction with the ***Executive Exchange***, EPCOR conducted a payments benchmarking study in early 2017 to help members assess their payments products and services offerings in the context of peer institutions, See page 9 of this catalog for details.

If you are interested in participating in the ***EPCOR Executive Exchange***, please contact contact Jen Kirk at jenk@epcor.org.

epcor®
Electronic Payments Core of Knowledge

EXECUTIVE
EXCHANGE

Financial Institution Executives Exchanging Essential Information on Payments Initiatives & Risk

Payments decision makers and members of the ***EPCOR Executive Exchange*** have access to a special website dedicated to relevant information on faster payments and payments strategy, regulations and *EPCOR Executive Exchange* events.

EPCOR COMMITTEES

GET INVOLVED

EPCOR committees help ensure EPCOR is meeting the needs of our members by serving as a sounding board on how current payments issues are impacting the membership, and by providing direction and support on current and potential EPCOR services and offerings.

If you are interested in serving on a committee please contact member support.

Cash & Treasury Management Committee

The EPCOR Cash & Treasury Management Committee provides guidance, direction and support to identify training programs and tools that are relevant and appropriate to assist Financial Institutions in educating their Originators.

Conference Planning Committee

The Conference Planning Committee provides guidance, direction and support in the planning and execution of EPCOR's two annual conferences to assure the conferences are relevant and beneficial to the membership. The Conference Committee is chaired by the Vice Chair of the EPCOR Board.

Credit Union Committee

The EPCOR Credit Union Committee is comprised of payments professionals from EPCOR member credit unions The committee is responsible for identifying current and evolving payment systems issues that specifically propose significant impacts on credit unions, and providing guidance to staff regarding EPCOR programs and services that will help members address these issues.

Education Committee

The EPCOR Education Committee provides guidance, direction and support regarding EPCOR's Payments Education offerings to ensure that the association's training and publications are relevant and meet the needs of the members.

Payments Committee

The Payments Committee is a committee of the EPCOR Board of Directors comprised of senior executives actively engaged in payments and payments strategy. The committee identifies payments trends, critical issues and significant legislative, regulatory and rules proposals that impact financial institutions. The committee provides input to the Board; and when appropriate works with staff to craft comments to legislators, regulators and NACHA. Through these activities the committee increases awareness of important payments initiatives and advocates on behalf of members of the association.

Risk Committee

The EPCOR Risk Committee is comprised of payments professionals with responsibility for managing and mitigating risk within their organization. The committee identifies current and evolving risk issues impacting financial institutions and businesses, and provides guidance to staff regarding EPCOR programs and services that will aid members in addressing these risks. The committee is also encouraged to actively engage in discussions on risk related topics on the EPCOR Knowledge Community.

EDUCATIONAL OFFERINGS

Conferences—EPCOR hosts two annual payments conferences: one in Columbus, Ohio in the spring, and one in Overland Park, Kansas in the fall. These conferences, featuring nationally recognized speakers, are the must-attend regional events of the year. Attendees learn about the most pressing operations, compliance and risk management topics in today's payments realm, hear the latest in research and engage in pertinent discussions with payments experts at convenient, cost-effective locations. EPCOR conferences are eligible for a minimum of 13 AAP continuing education credits. Some sessions are eligible for NCP and other accreditation programs continuing education credits.

Seminars—For in-depth knowledge and peer-to-peer dialogue, EPCOR seminars are the place to be. Our full-day seminars and workshops allow for increased interaction between the instructor and participants. Most EPCOR seminars qualify for AAP continuing education credits. Reference the Learning Events section of this catalog for more information, or visit www.epcor.org for a complete listing of our Seminars.

Webinars—Instructor-led, topic specific webinars are designed to provide a collaborative and interactive learning experience and are conducted live on a specific date. Most events qualify for AAP continuing education credits. Courses containing material that follows the NCP Exam Blueprint will be eligible for NCP credits. Additional topics other than those listed in this catalog will be announced throughout the year via *News You Can Use*, future editions of the *Member Services Catalog* and www.epcor.org. If you are unable to attend the live event, a recorded version of most webinars is also available.

On-Demand Training—On-demand courses are conveniently available 24/7 with a computer and Internet access and consist of interactive or recorded, lecture-based training on a variety of topics. Learn more about our on-demand venue by interacting with our free on-demand training demo located on the Education Landing Page of www.epcor.org. On-demand courses can be purchased separately or through the EPCOR Electronic Resources License.

A well-educated staff is one of the best investments an organization can make. EPCOR offers a wide variety of training opportunities, special training packages and members-only discounts.

EDUCATIONAL OFFERINGS

Flex Training—Flex Training offers you the chance for EPCOR to design and conduct training on any payments topic your organization desires. You decide the participants, the content, the timeframe and the format—in-person or webinar. Flex Training can be scheduled after hours and on holidays. It's training that is convenient, cost-effective and flexible!

AAP Prep Program—Demonstrate your commitment and dedication to the payments industry by joining the elite group renowned for ACH excellence. Instructed via in-person, online and on-demand methods, the *AAP Prep Program's* intense, collegiate-style curriculum will help prepare you for the AAP exam administered by NACHA in the fall. Reference page 32 of this catalog or visit the Education Tab of www.epcor.org for more information.

NCP Certification Prep Course—Demonstrate your commitment and dedication to the payments industry by joining the elite group renowned for Check and Check Image excellence. Instructed via online and on-demand methods, the *NCP Prep Program's* intense curriculum will help prepare you for the NCP exam administered by ECCHO in the spring. Reference the Education Tab of www.epcor.org or see page 33 of this catalog for more information.

EPCOR Scholarships—EPCOR awards two free payments scholarships annually to members to attend *The Payments Institute*, The *John P. Borden* and *Anthony Cope* scholarships. Information regarding scholarships is announced in *News You Can Use* and can be found at www.epcor.org under the Education tab.

Publications and Tools—EPCOR offers members discounted prices on a wide variety of ACH and other payment systems publications and tools to assist you in your job. Reference page 54 of this catalog or visit EPCOR's Online Store at www.epcor.org for a complete listing. Members may also purchase NACHA publications at a discount through EPCOR. Selected publications and tools are also included in the EPCOR Electronic Resources License, see page 28 of this catalog for details.

Dates to Remember:

September 23, 2017 Same Day ACH – Phase Two Debits become effective
September 29, 2017 Third Party Sender Registration becomes effective

FREE TRAINING & MEMBER DISCOUNT PROGRAMS

AAP/NCP Discount—EPCOR AAPs and NCPs can now enjoy 10% off the published registration fees for *Payments System Update*, *EPCOR Payments University*, *EPCOR Conferences, Pre-Conference Workshops* and other in-person EPCOR seminars.

Education Club— This flexible savings plan allows discounted pricing on most EPCOR learning events. Save 10, 15 or 20% on EPCOR educational offerings. See page 27 of this catalog for details.

Electronic Resources License—The EPCOR Electronic Resources License provides unlimited access to more than 30 on-demand training courses and 19 publications for your entire organization, with more on the way! For a flat fee, every employee has access to the payments education and tools they need all year long. See page 28 of this catalog for details.

Free Quarterly EPCOR *Industry Update* Sessions—Quarterly EPCOR *Industry Update* webinars help you stay up-to-date on the latest payment systems rules, regulations and initiatives impacting financial institutions and businesses—for free!

CONNECT WITH EPCOR ONLINE

EPCOR Knowledge Community—The EPCOR Knowledge Community is a private platform encompassing all members-only payments resources, and is a place for EPCOR members and staff to communicate and collaborate. This community serves as a channel for member services, peer-to-peer dialogue and committee activities. It houses discussion threads, blogs, news articles, payment systems resources, research studies, sample forms, statistics and more!

Access the EPCOR Knowledge Community via the EPCOR website or at community.epcor.org.

Twitter—Follow EPCOR on Twitter for the latest industry-related news articles, research and important announcements. @ EPCORPymntsNews

Facebook—Join the payments conversation by "Liking Us" on Facebook. @ EPCOR Electronic Payments Core of Knowledge

LinkedIn—Keep up with the happenings of EPCOR and EPCOR staff members by following us on LinkedIn. @ EPCOR - Electronic Payments Core of Knowledge

HAVE YOU ACTIVATED YOUR PROFILE IN THE EPCOR KNOWLEDGE COMMUNITY, YET?

EPCOR KNOWLEDGE COMMUNITY

1. What is the EPCOR Knowledge Community?
The EPCOR Knowledge Community is a private platform where EPCOR members and staff can communicate, collaborate and share payments-related documents.

2. Why should I participate?
As a members-only tool, the Knowledge Community provides another resource for you to ask payments-related questions not only of EPCOR staff, but of your colleagues as well. You can share opinions, find useful industry resources and research as well as sample forms and documents. The Community provides a professional, industry-related networking opportunity in a secure environment.

3. How do I gain access?
You can access the Knowledge Community via the EPCOR website by clicking on the Knowledge Community tab or by typing in community.epcor.org into your browser. All you need is your epcor.org logon and password. Your logon information is the same for both the website and the Knowledge Community.

4. How do I create a profile?
All members have been pre-populated into the Knowledge Community with a basic profile that's waiting to be activated. All you need to do is log in and customize your profile, update your privacy settings and choose your subscriptions. A Knowledge Community User Guide in the All-Member Community Library and Tutorial Videos will walk you through the process.

Be sure to keep your contact information current to enjoy all EPCOR has to offer. You can easily update your contact information by editing your profile in the EPCOR Knowledge Community. Additional staff members may be added by contacting memserve@epcor.org.

Update Your Contact Information with EPCOR

Help us help you! In order to provide high-quality member support, we need current, valid contact information for you and your staff. Update your own contact information via the Knowledge Community (community.epcor.org) or website (www.epcor.org). Email memserve@epcor.org to notify us of new employees, promotions, retirees, mergers, acquisitions, etc.

EPCOR KNOWLEDGE COMMUNITY VIDEO TUTORIALS

1. Profile & Privacy Settings
2. Communities & Subscriptions
3. Member Directory and Private Messages
4. Search, Libraries & Blogs

INDUSTRY REPRESENTATION – WHERE WE REPRESENT OUR MEMBERS

EPCOR is your voice at a national level. We influence new payment applications, payment systems policies, rules and risk management practices that are in the best interest of our members through participation in a variety of councils, committees, associations and work groups.

Our financial institution members are regional banks, community and savings banks, credit unions and thrifts headquartered in the central United States. We work diligently to represent the interests of our members who are among the most stable, conservative and risk averse financial institutions in the country.

The following is a brief listing of the variety of organizations in which we represent our members:

- ABA's Routing Number Administration Board
- Association for Financial Professionals (AFP)
- Bankers Institute
- ECCHO Operations Committee
- Electronic Transactions Association
- Federal Reserve Faster Payments Task Force
- Federal Reserve Secure Payments Task Force
- Financial Services Information Sharing and Analysis Center (FS-ISAC)
- FRB Payments Advisory Council
- International Association of Financial Crimes Investigators
- Institute of Internal Auditors
- NACHA AAP Blue Ribbon Panel
- NACHA Enforcement & Fines Panel
- NACHA Board of Directors
- NACHA Compliance and Operations Standing Rules Work Group
- NACHA Communications and Marketing Advisory Group
- NACHA Government Relations Advisory Group
- NACHA Risk Management Advisory Group
- NACHA Rules & Operations Committee
- Regional Payments Association Executive Leadership Forum
- Payments Innovation Alliance
- U.S. Treasury, Bureau of Fiscal Services Task Group

PAYMENT SYSTEMS AWARDS

Each year, EPCOR recognizes individuals and organizations for their outstanding leadership, innovation and excellence in the development, implementation or advancement of electronic payments and risk mitigation solutions with *The EPCOR Marquis Award* or *The David P. DeMarea Payments Innovation Award*. The awards are presented at the *EPCOR Payments Conference – Spring and Fall*. All EPCOR members, including depository financial institutions, affiliates and associates, and their affiliated organizations, are eligible nominees. Nominations may be for an individual or an organization.

Two *Marquis Awards* are presented annually to individuals or organizations that have demonstrated leadership in the implementation, advancement or awareness of ACH payments, or have exhibited long-standing support and contributions to the EPCOR mission.

The *David P. DeMarea Payments Innovation Award* is presented to an individual or organization that has implemented innovative payments or risk management solutions.

We invite your nominations via the official nomination form located in the EPCOR All-Member Community library of the Knowledge Community. Award winners receive complimentary registration to *EPCOR Payments Conference – Spring or Fall.*

Spring 2016 Marquis Award Recipient
Tim Mills

Spring 2015 David P. DeMarea Payments Innovation Award Recipient
The Bank of Kentucky

Fall 2015 Marquis Award Recipient
Carroll Monden, AAP, First United Bank & Trust of Durant, Oklahoma

Fall 2015 David P. DeMarea Payments Innovation Award Recipient
CBW Bank

Do You Do Something Great? Know Someone Else Who Does? Submit a Nomination Today!

>> NOMINATE

epcor® 2016 by the NUMBERS

Number of AAPs and NCPs in the EPCOR Region

846 AAP Accredited ACH Professional NACHA—The Electronic Payments Association

84 NCP

504
Total years of payments experience amongst EPCOR staff

14K+
Questions Answered by Member Support

30
Accreditations awarded to EPCOR staff.
19 AAPs, **9** NCPs, **1** CRCM, **1** CMP

49
Free educational opportunities provided to EPCOR members

8,220
Individuals participating in EPCOR learning events

14,274 Documents downloaded in the EPCOR Knowledge Community

11,973 NACHA Rule Books purchased

If stacked on top of one another these Rule books would be twice as tall as the Golden Gate Bridge.

2,174
Total EPCOR member organizations

- **1,490** Banks
- **573** Credit Unions
- **111** Associate/Affiliate Companies

18,777 Member Contacts

EPCOR's footprint covers **13.5%** of the U.S. landmass.

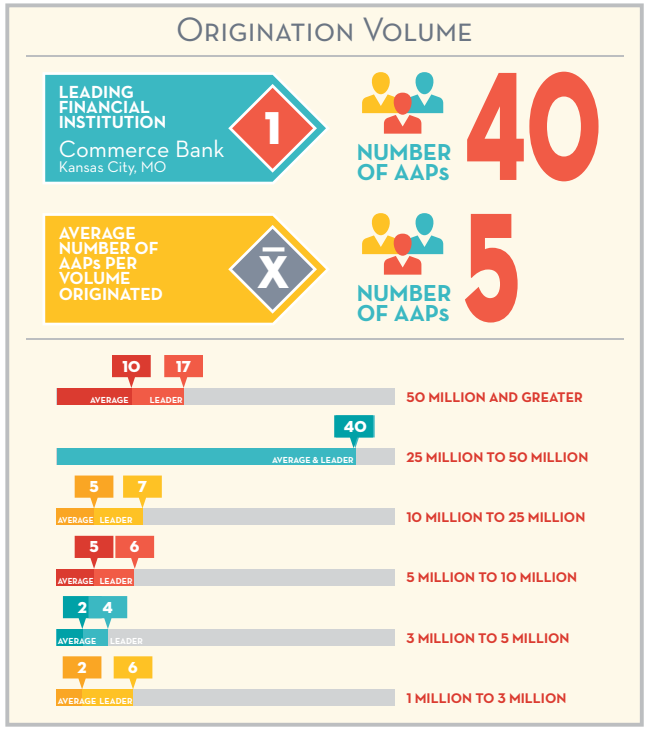
Members in **20** states, Puerto Rico and the Virgin Islands.

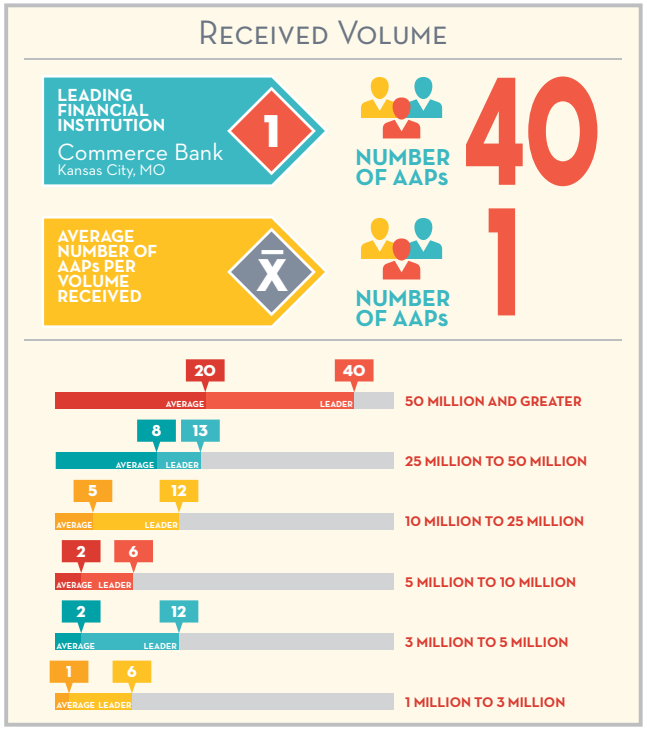
609
Hours spent providing webinar and in-person education to members

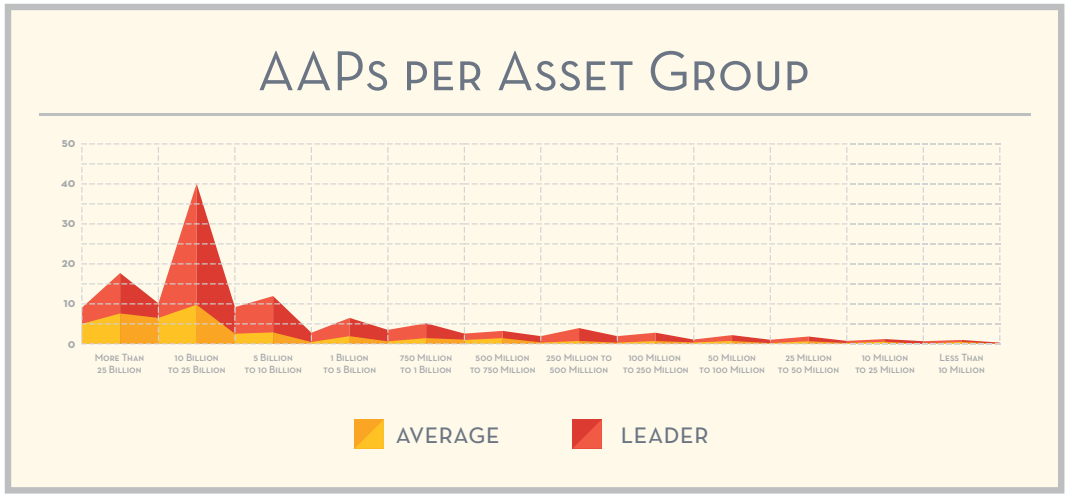
AAP BENCHMARKING INFOGRAPHIC

AAP Peer Groups Breakdown

The AAP Peer Group Breakdown infographic is a comparison of the number of AAPs EPCOR members have on staff based on their ACH Origination Volume, ACH Receipt Volume and Asset Size. Each category identifies that peer group's leader (the FI with the largest number of AAPs on staff) as well as the average number each FI within that peer group has on staff.







NCP BENCHMARKING INFOGRAPHIC

NCP Peer Groups Breakdown

The NCP Peer Group Breakdown infographic is a comparison of the number of NCPs EPCOR members have on staff based on their Asset Size.

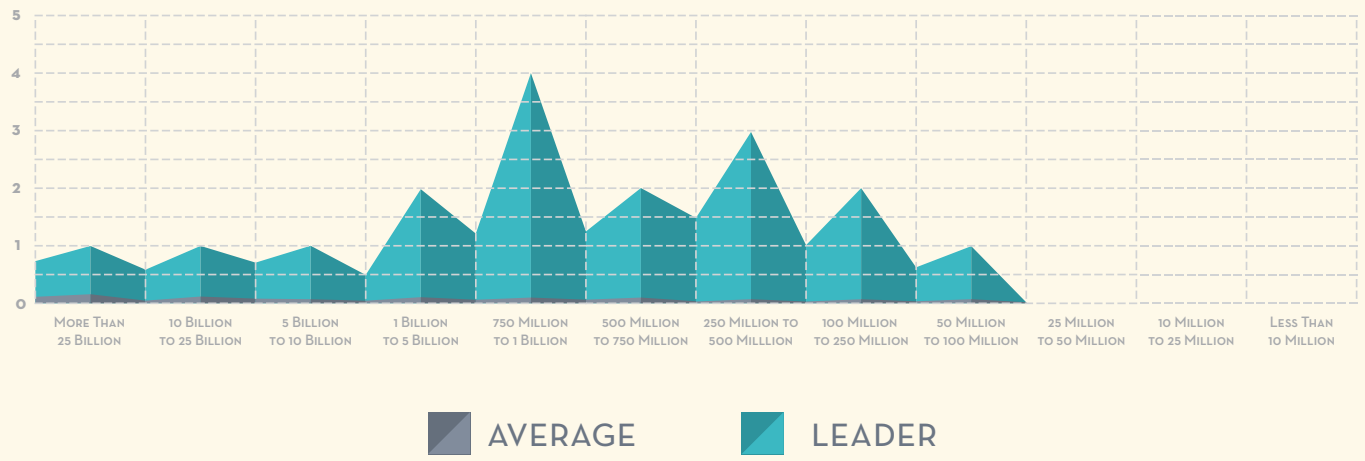
NCP Peer Groups BREAKDOWN

epcor®

Electronic Payments Core of Knowledge

The NCP Peer Group Breakdown infographic is a comparison of the number of NCPs EPCOR members have on staff based on their Asset Size.

NCPs per Asset Group



Disclaimer: The data used for the EPCOR member NCP Peer Group Breakdown is for comparison purposes only. Data was obtained from the NCUA and FDIC as of June 30, 2015.

What Your Peers Are Saying...

"Being an associate member is very beneficial to us—from gaining access to *ACH Rules* and policy information, to receiving a wealth of information related to implementing best practices for ACH payment acceptance and self-audit processes."

—Tom Griffith, Product Manager, TSYS Merchant Solutions

"The burden of keeping up with current industry Rules and Regulations is overwhelming. EPCOR has been a huge relief and a vital move toward organizational efficiency, payment processing and compliance."

—Leslie Frysinger, Midwest Community Federal Credit Union

"EPCOR has been a helpful resource for us, specifically their newsletter and training materials which help new associates better understand the basics of electronic payments. They also help our management stay ahead of changes and trends in the industry, so we are able to respond proactively instead of reactively."

—Valerie Pearman. AVP Operations, Americo Life, Inc.

NOT AN EPCOR MEMBER?

Join today and experience our commitment to providing reliable, timely and accurate payments and risk management education, information, support and national industry representation.

To apply for EPCOR membership, download the Membership Application located on the "Join Now" drop-down page of the Membership tab at www.epcor.org, click on the appropriate form on this page or contact Member Support at 816.474.5630 for more information.

Depository Financial Institutions—Banks, credit unions and thrifts are primary EPCOR members. Dues are based on the asset size of the member financial institution. Every employee of a member depository financial institution has access to all EPCOR programs and services. Download Depository Financial Institution Membership Application.

Associate Members—Companies and Third-Parties that provide products and services to financial institutions can join EPCOR as Associate Members. The roster of EPCOR Associate Members includes software providers, payments processors, CPA firms, consultants and other organizations. In addition to access to member support and a member discount on publications and learning events, Associate membership includes a business profile on the EPCOR website, discounted pricing on EPCOR Payments Conference exhibiting fees and our recently added Third-Party services offerings. Download Associate Membership Application.

Affiliate Members—Businesses and corporations that are payment systems users can join EPCOR as Affiliate Members. Affiliate membership includes access to member support and information, learning events and publications at member discounts. Download Affiliate Membership Application.

What's your membership cost?
FIND OUT WITH THIS HANDY CHART >> VIEW

2017 EPCOR
EDUCATIONAL OFFERINGS

WHO SHOULD ATTEND

EPCOR's educational course offerings are developed to help our members maintain compliance, improve operational processes and mitigate risk and fraud. Courses are designed for all AAPs, NCPs and financial institution personnel including Operations, Risk, Compliance, Audit, Treasury, Cash Management, Product Managers, Training and Education, Fraud and Security, Originators and other payment systems participants, including our Affiliate and Associate members.

Certain educational offerings will have more relevance for specific audiences. Please reference the session descriptions in this catalog or at www.epcor.org for details on topics and content that will help you determine if a specific course is right for you.

Learning Levels

All EPCOR educational course offerings include a learning level to help you determine if the content is right for you.

Fundamental: Courses developed for individuals with limited knowledge of the topic.

Intermediate: Courses designed for participants with a working knowledge of the topic.

Advanced: Courses intended for those with significant knowledge of the topic or who desire in-depth training on a specific subject.

EPCOR OFFERS A WIDE VARIETY OF TRAINING ON PAYMENTS, COMPLIANCE AND FRAUD TOPICS IN DIFFERENT FORMATS TO BEST MEET YOUR EDUCATIONAL NEEDS.

LEARNING EVENTS

Conferences—Multi-day events, featuring nationally recognized speakers presenting the hottest issues in payments at cost-effective locations, convenient to our members. More information on EPCOR Payments Conferences begins on page 30.

Classroom Events—Full-day in-person seminars and workshops offering in-depth information and peer-to-peer dialogue. Reference the Educational Offerings section of this catalog for more information, or visit www.epcor.org for a complete listing of our events.

Webinars and On-Demand Training—Instructor-led, topic specific webinars and interactive or lecture-based, on-demand courses allow you to obtain the payments knowledge and information you need in a short timeframe without leaving your workplace. Hot topic/breaking news webinars focusing on emerging issues including payment trends, regulatory compliance and risk and fraud will be announced throughout the year via *News You Can Use* and the EPCOR website. Additional information on EPCOR Webinars and On-Demand Training begins on page 37.

Flex Training (Custom Training)—Flex Training is training customized to meet the specific needs of your organization. You decide the participants, the content, the timeframe and the format—in-person or webinar. Get the training you need for you, your staff, your Board or your Originators. You decide when the training takes place, the content and how it is delivered. No topic is off limits! Flex Training can even be scheduled after hours and on holidays, if you choose. It's all flexible! For further information on Flex Training, please complete the Request for Information form or email flextraining@epcor.org.

Event Cancellation Policy—Conference cancellations or substitutions must be received in writing at least 48 hours prior to the event in order to receive a full refund or credit to future offerings. Cancellations received less than 48 hours prior to the event will not be refunded. All other events require written notice within 24 hours of the event.

Event Disclaimer—All dates and locations are subject to change. Please reference www.epcor.org for the latest information.

EVENT ANNOUNCEMENTS

Please Note: Course offerings are typically announced via the *News You Can Use* e-newsletter. To ensure that you and your staff receive notifications of events that are of particular interest to you, please be sure to update your contact information and reference our weekly *News You Can Use* e-newsletter. Additional staff members can be added to our distribution lists by contacting memserve@epcor.org.

SAVE UP TO 20% ON PAYMENTS EDUCATION

EPCOR EDUCATION CLUB

Maximize your training budget and meet your educational goals by joining the EPCOR Education Club. Our points-based Education Club gives you the utmost flexibility and can save you up to 20% on EPCOR educational opportunities.

The Education Club is comprised of three levels, each with its own point value and associated discount. Virtually all EPCOR course offerings have a corresponding point value which is outlined in the course descriptions. You can purchase points anytime throughout the year. The flexible pricing structure allows points to be used toward Payments Conferences, Classroom Events, Webinars, On-Demand Training and *EPCOR Payments University*!

Visit the www.epcor.org Online Store for more information and to join the 2017 Education Club.

Points Strecher—Education Club members can now enjoy flexibility by using the Points Stretcher option to add points to their existing Education Club. Purchase additional points for $22.50 per point (equates to 10% discount).

Gold	Silver	Bronze
20% Discount	15% Discount	10% Discount
80 Points	40 Points	24 Points
Member: $1600	Member: $850	Member: $530

Points Guide

EPCOR Payments Conferences	20 Points
Workshops	4 Points
Payment Systems Update	8 Points
EPCOR Payments University	14 Points
Webinars	8 Points
On-Demand Training	5 Points

**Excludes AAP and NCP Prep Courses*

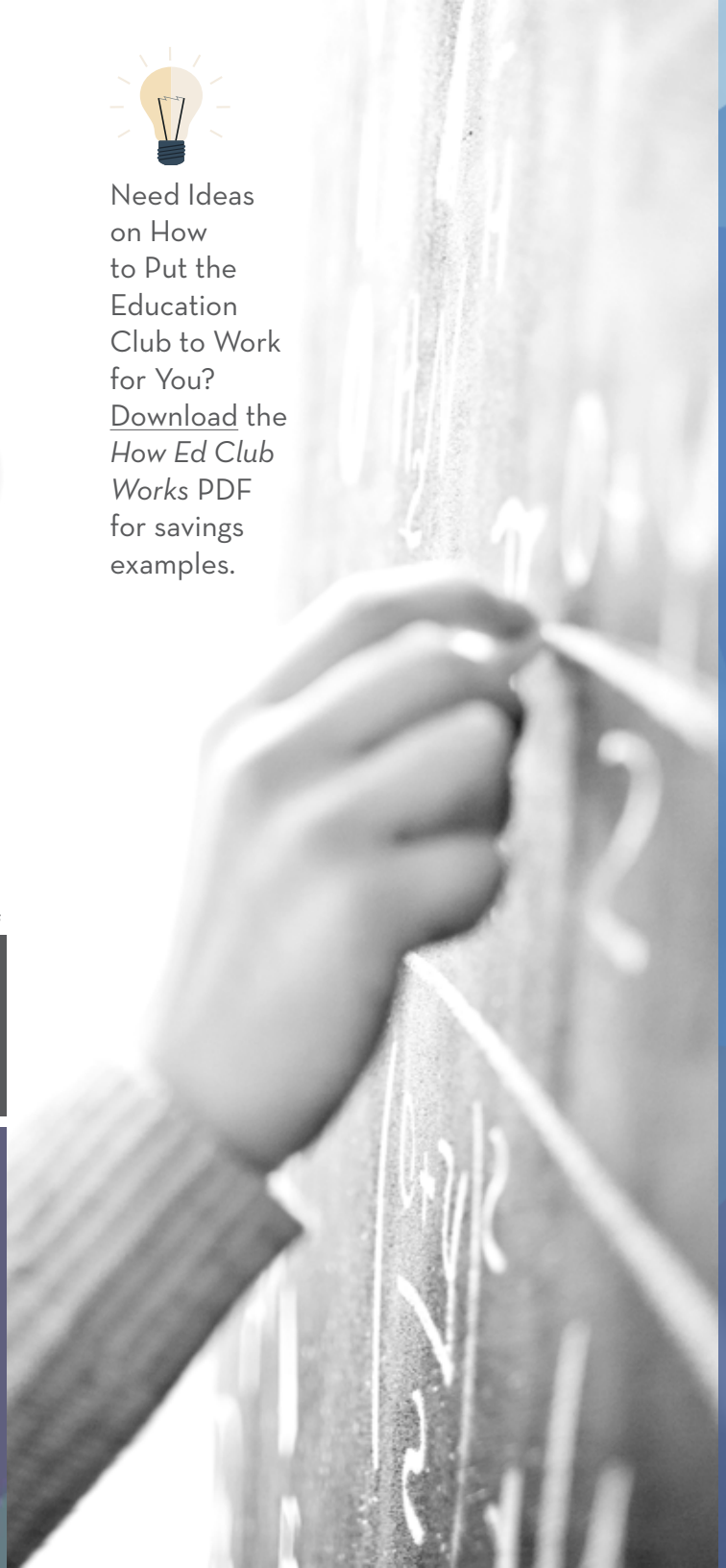
Note: NACHA Teleseminars and Webinars, EPCOR's AAP Prep and NCP Prep Programs and select EPCOR events are not included in the EPCOR Education Club. The AAP/NCP Discount cannot be used to purchase an Education Club or Education Club Points. 2017 Education Club Points may only be used toward 2017 learning events. Points may not be carried over to the following year.

What Your Peers Are Saying...

"We send a few people to *Payment Systems Update* and the *EPCOR Payments Conference* each year, so we decided to try out the Education Club. We initially purchased one Gold Club, but quickly recognized the bargain and purchased a second one. We have saved about $1,000 by joining the club and have easily stayed within our budget. We'll definitely be participating again next year!"

—Bonnie Lawler, Boone County National Bank

Need Ideas on How to Put the Education Club to Work for You? Download the *How Ed Club Works* PDF for savings examples.



EPCOR ELECTRONIC RESOURCES LICENSE

Unlimited access to more than 30 on-demand training courses and 19 publications for your entire organization. For a flat fee of just $150 - $500*, every employee has access to the payments education and tools they need all year long. No travel costs, no scheduling conflicts, it's a no brainer!

CONTACT MEMBER SUPPORT AT 800-500-0100 OR MEMSERVE@EPCOR.ORG FOR DETAILS AND TO ENROLL.

Electronic Resources License Course Library

Account Takeover for the RDFI Lecture
ACH 101
ACH Risk Management for Lenders Lecture
ACH Risk Management:Community Bank Board Lecture
ACH Security Framework for Originators
ACH Stop Payments – Consumer Accounts
An Intro to ACH Security: Operations Perspective
Basics of ACH Origination for Credit Unions
Cards 101
Checks 101
Consumer Unauthorized ACH Transactions
Credit History Fraud Lecture
The Duplicates Dilemma with RDC Lecture
Electronic Data Interchange
EMV: The Switch to Chip Lecture – New for 2017
Federal Government Reclamations
Implementing an ACH Security Framework
International ACH Transactions
International Remittance Transfers (1073) Rule
Navigating the ACH Rules
Other RDFI Exceptions for Consumer Transactions
Payment Systems Rules & Regulations: ACH
Prerequisites of ACH Origination for Credit Unions
RDC & The Regulatory Environment Lecture
RDFI Returns
Regulation E Subpart A – Disclosures & Notices
Regulation E Subpart A – Fundamentals
Regulation E Subpart A – Investigations
Regulation GG Requirements and Compliance
Same Day ACH Basic Rules Lecture – New for 2017
So You Think You Want to be an AAP?
So You Think You Want to be an NCP?
Understanding Check Adjustments
Understanding the Green Book Lecture
Understanding the X9.100-187 Check Standard

Electronic Resources License Publications/Tools Library

A Bank's Quick Reference Guide to ACH Origination – Updated for 2017
ACH File Formatting Tools for Originators – Updated for 2017
ACH Origination Application
ACH Origination Checklist – Bank Version
ACH Origination Checklist – Credit Union Version
ACH Origination Checklist for Third-Party Senders
ACH Policies
ACH Quick Reference Guide
ACH Stop Payment Request Order Form
ATM and Debit Card Dispute Forms
Check/Image Breach of Warranty Claim Form – New for 2017
Merchant RDC Review Checklist – Updated for 2017
ODFI Audit Checklists for Originators and Third-Party Senders
ODFI/Originator Agreements and Tools
Origination Risk Management Tools
Originator Risk Calculator
The Credit Union's Guide to ACH Origination – Updated for 2017
Wire Audit Checklist – New for 2017
Written Statement of Unauthorized Debit Form

**Pricing is based on the number of employees employed by your organization; obtained from the FDIC, NCUA and related websites.*

To better help you identify the courses, publications and tools that may benefit you and your team, we have grouped our offerings into curriculums. Each curriculum is designed around their intended audience. Descriptions for each education course, publication and tool is located toward the back of this section. You may click "GO" to be taken directly to that information.

Please note that we will be announcing several new webinars and on-demand courses throughout the year via the weekly *News You Can Use* e-newsletter and webinar update emails. Refer to the EPCOR Website at www.epcor.org for the most up-to-date information. If your organization needs training on a specific topic not identified in the following pages, please contact FlexTraining@epcor.org and we can design a customized program for you.

EDUCATION

Featured Courses

EPCOR Payments Conferences . . . . . page 30

AAP Prep Program . . . . . page 32

NCP Training . . . . . page 33

EPCOR Payments University . . . . . page 34

Faster Payments Symposiums . . . . . page 35

EPCOR Compliance Day . . . . . page 36

Webinars . . . . . page 37

Curriculums

AAP Prep Curriculum . . . . . page 38

Audit/Compliance Curriculum . . . . . page 39

Board of Directors Curriculum . . . . . page 40

Credit Union Curriculum . . . . . page 40

Financial Staff Curriculum . . . . . page 41

Fraud/Security Curriculum . . . . . page 42

Frontline Curriculum . . . . . page 42

Lenders Curriculum . . . . . page 43

NCP Curriculum . . . . . page 43

Operations Curriculum . . . . . page 44

Originators Curriculum . . . . . page 46

Pre-AAP Curriculum . . . . . page 47

Risk Curriculum . . . . . page 48

Download on the App Store | GET IT ON Google Play

Download our new ***EPCOR Events mobile app***! Just search "EPCOR" in the app store (available for iOS and Android). With the password that you will receive in an email, you can access the Agenda, Speaker Bios, Detailed Session Descriptions, Travel Information and More!

EPCOR PAYMENTS CONFERENCES

Payments professionals of all backgrounds and skill sets look to *EPCOR Payments Conferences* each year as their trusted source of knowledge. Whether your niche is compliance, operations, fraud or management, *EPCOR Payments Conferences* provide you with the vital information you need to secure your position at the forefront of the rapidly changing payments industry.

By participating in our more than 25 information-packed sessions, optional pre-conference workshops, vibrant exhibit hall, exclusive gala reception and entertaining luncheon, *EPCOR Payments Conferences* offer a well-rounded experience with the joint opportunity for education, collaboration, networking and even a few laughs.

Industry experts and dynamic speakers supply you with meaningful, relevant and thought provoking education for all payments professionals with various levels of expertise including operations, compliance, security, cash and treasury management, rules and regulations; zeroing in on current, pressing issues.

EPCOR Payments Conferences GO

EPCOR Payments Conference – Fall 2017

When: **October 16 – 18, 2017**
Where: **Overland Park, KS**
Sheraton Overland Park Hotel
6100 College Blvd.
Overland Park, KS 66211

Fees

Member: **$500**
Non-Member: **$1,000**
Education Club: **20 Points**

Eligible for AAP & NCP Credits

EPCOR Payments Conference – Spring 2018

When: **May 22 – 24, 2018**
Where: **Columbus, OH**
Hilton Columbus/Polaris
8700 Lyra Drive
Columbus, OH 43240

Fees

Member: **$500**
Non-Member: **$1,000**
Education Club: **20 Points**

Eligible for AAP & NCP Credits

EPCOR PAYMENTS CONFERENCES CONTINUED

ENHANCE YOUR CONFERENCE EXPERIENCE

Take a deep dive into topics not generally covered during the conference and thoroughly interact with presenters by registering for the optional pre-conference workshop.

Effectively Handling ACH Exceptions – What You Need to Know Now!

Shelly Simpson, AAP, EPCOR

Everything is great when payments post as expected, but sometimes payments processing is not perfect! And, the most likely area for financial institutions to suffer loss in payments processing is exception handling. This hands-on workshop will provide attendees with an overview of responsibilities for properly handling ACH exception items. From NSF to their related complex disputed transaction situations, we'll walk through the types of exception items and the rules/regulations responsibilities and requirements, and then dive into case studies for a better understanding of handling real life situations. If you work in ACH payments processing, you need to attend this workshop.

Pre-Conference Workshop

FEES

Conference Attendees: **$100**
Non-Conference Attendees: **$200**
Education Club: **4 Points**

Watch conference.epcor.org for detailed session descriptions, speaker bios, agenda and more!

GO

CONFERENCE SAVINGS OPPORTUNITIES

Save up to 20% off of conference registration fees by utilizing the EPCOR Education Club!

Planning on sending multiple staff members to the conference? The Silver Education Club allows you to register two individuals and save $150 off of registration!

AAP PREP PROGRAM

What is an AAP? Accredited ACH Professionals (AAPs) are an elite group of highly-skilled payments professionals nationally recognized for their electronic payments expertise, particularly within the field of Automated Clearing House (ACH) payments. AAPs are especially versed in managing ACH operations, interpreting *ACH Rules* and regulations, developing ACH products, selling ACH products and services and more. Financial institution examiners and other users of the ACH Network accept the AAP certification as a mark identifying individuals who are dedicated to and serious about their profession.

Why should you become an AAP? AAPs have a critical knowledge base that is valuable to any organization. Having an AAP on staff enables organizations with the expertise needed to plan payments strategies and manage payments services, an essential role in day-to-day operations. AAPs can also help organizations mitigate loss, risk and fraud and increase operational processes. As an AAP, you will be recognized throughout the payments industry as a subject-matter expert, and the "go-to" payments professional within your organization and as an individual who has gone the extra mile to become an expert in the field.

Demonstrate your commitment and dedication to the payments industry by joining the elite group renowned for ACH excellence. Instructed via in-person, online and on-demand methods, the *AAP Prep Program's* intense, collegiate-style curriculum will help prepare you for the AAP exam administered by NACHA in the fall.

The AAP Prep Program is a 4 month commitment which includes:

- 2-Day Exam Preparation In-Person Seminar
- *AAP Study Manual* in Electronic Form
- *Destination AAP* – Computerized Practice Tests
- Online Quizzes to Help You Prepare for the AAP Test
- Live and On-Demand Training Courses to Reinforce Your Knowledge
- Final Practice Exam and Review Webinar
- An EPCOR Staff Mentor to Help You Succeed!

AAP Prep Program

CALL TO REGISTER

Method: **Online & In-Person**
Learning Level: **Advanced**

FEES *Not eligible for Education Club

Member: **$695**
Non-Member: **$1,390**
Education Club: **N/A**

Accredited ACH Professional
NACHA—The Electronic Payments Association

"Without the *AAP Prep Program* I don't think I would have stood a chance at passing the AAP Exam. It "forced" me to study and fit in time during my busy work schedule. I needed that discipline. And, Shelly Simpson, the instructor, knows her stuff! "

—Jennifer Smith, AAP, Southwest Missouri Bank

NCP TRAINING

What is an NCP? The National Check Professional (NCP) designation recognizes professionals who have successfully proven an expert level of understanding of the current check payments landscape which continues to provide lasting value for tens of billions of payments each year. NCPs demonstrate a working knowledge of every significant aspect of the check payment systems including products and operations, relevant rules and laws, industry standards and fraud and risk mitigation considerations.

Why should you become an NCP? Achieving the NCP accreditation clearly demonstrates your commitment and dedication to payments excellence and boosts your profile within the industry by recognizing your knowledge and comprehension of check payments. The NCP designation also recognizes you as a leader in your field, strengthens your professional credibility, demonstrates your commitment to customer/member service and in understanding today's industry trends and topics of interest.

WATCH *NEWS YOU CAN USE* FOR NATIONAL CHECK PAYMENTS CERTIFICATION PREP COURSE INFORMATION. THE 2018 PREP COURSE WILL KICK OFF IN JANUARY 2018.

Are You Already an NCP?

2017 NCP Continuing Education Package

GO

METHOD: **WEBINAR**
LEARNING LEVEL: **BASIC TO ADVANCED**

FEES*

MEMBER: **$350**
NON-MEMBER: $**500**

UP TO 10.2 NCP CREDITS AVAILABLE.

**Cost does not include the exam fee. This course is not eligible for Education Club Points*

"EPCOR's *NCP Prep Course*, led by Marcy Cauthon, helped me navigate through the plethora of information that this certification encompasses. The webinars brought clarity to the rules, regulations and standards and inspired me to stay on task and remain focused. If you're serious about earning this certification, I highly recommend that you sign up. It is time and money well spent!"

Sheri L. Wood, CPA, AAP, NCP, Backlund Investment Co.

TAKE THE PREP COURSE THAT HAS PRODUCED NCP EXAM TOP SCORERS FOR THE LAST FIVE YEARS!

The *National Check Payments Continuing Education Package* includes:

Receive 10.2 NCP Continuing Education credits in one place. This package includes seven pre-recorded webinars. Certificates and ECCHO Continuing Education reporting information will be sent with each recording for easy filing of credits. You will receive the following recorded webinars as part of this package:

- Image Exchange: Rules and Agreements - Part 1 (1.8 credits)
- Image Exchange: Rules and Agreements - Part 2 (1.8 credits)
- Image Exchange: Processes (1.8 credits)
- Navigating OC3 (1.2 credits)
- OC3: Returns and Adjustments (1.2 credits)
- Remotely Created Checks - Why Won't They Go Away? (1.2 credits)
- Check/Image Warranties and Exception Handling (1.2 credits).

NCP NATIONAL CHECK PROFESSIONAL

EPCOR PAYMENTS UNIVERSITY

What is EPCOR Payments University? Whether you're a payments veteran or are just beginning your career in the payments industry, *EPCOR Payments University* is the place to get the comprehensive education you need. This is not your typical conference, but a multi-track series of interactive, workshop-style sessions designed for all learning levels. Featuring fundamental and advanced courses, the agenda is easily tailored to meet your specific educational needs.

Event Highlights: 2 days of interactive workshops & general sessions, handout materials for later reference, 2 breakfasts & 2 lunches, opportunity to compare notes, experiences & network with peers and a casual & inviting atmosphere.

EPCOR Payments University – Ohio

GO

Where: **Kalahari Resorts & Conventions Sandusky, Ohio**
When: **August 10 – 11**
Method: **In-person**
Learning Level: **Fundamental/Advanced**

Fees

Member: **$350**
Non-Member: **$700**
Education Club: **14 Points**

AAP & NCP Credits Available

EPCOR Payments University – Missouri

GO

Where: **Chateau on the Lake Branson, Missouri**
When: **August 17 – 18**
Method: **In-person**
Learning Level: **Fundamental/Advanced**

Fees

Member: **$350**
Non-Member: **$700**
Education Club: **14 Points**

AAP & NCP Credits Available

>> VIEW AGENDA

EPCOR FASTER PAYMENTS SYMPOSIUMS

EPCOR Faster Payments Symposiums—EPCOR invites the individuals who provide input to your organization's payments strategy to participate in a power, half-day seminar to talk payments strategy with a small group of EPCOR members and learn more about emerging faster payments initiatives. EPCOR will provide an overview of the faster payment landscape and the players and trends driving the development of faster payment technologies, including global faster payment systems, the Faster Payments Task Force and solutions being developed by The Clearing House, Early Warning and others. Attendees will participate in activities designed to foster critical thinking about current payment processes and strategies and how to plan for the future of payments. Gain the practical information and peer insight needed to ensure your organization is ready to implement new faster payments opportunities. This seminar includes a working lunch.

Faster Payments Symposium

GO

Confirmed Locations

Columbus, OH	September 28, 2017
Co-Sponsored by Ohio Bankers League	
Indianapolis, IN	September 14, 2017
Saint Louis, MO	August 30, 2017

FEES

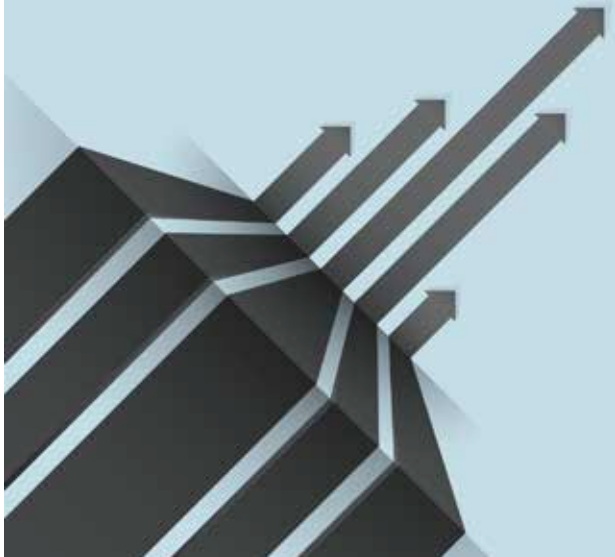
MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

LUNCH WILL BE PROVIDED

>> VIEW AGENDA

BE SURE TO CHECK WWW.EPCOR.ORG FOR THE MOST UP-TO-DATE INFORMATION.

EPCOR FASTER PAYMENTS SYMPOSIUMS



Feeling Weighed Down by Your Compliance Hat?

Get the Knowledge You Need to Lighten Your Load at *EPCOR Compliance Day*!

- Active Shooter/Robbery Response Planning
- Cyber Security Compliance
  - Mobile Financial Services Guidance
  - FFIEC Risk Assessment Workbook
  - Fraud Trends
- FinCen's New Customer Due Diligence Rule – Effective 2018
- Unfair/Deceptive/Abusive Practice Monitoring
  - UDAAP – What is considered Unfair/Deceptive/Abusive
  - Current Regulatory Evaluation Trends
  - CFPB Consumer Complaint Database
- OFAC Requirements & Compliance
- And More...

Join us to dive into these topics and more, as we walk through common scenarios, engage in meaningful discussion and cover the steps you should be taking to meet the latest compliance considerations facing the payments industry.

epcor

EPCOR COMPLIANCE DAY

EPCOR Compliance Day—Join us to walk through common scenarios and engage in meaningful discussion as we cover the steps you should be taking to meet the latest compliance considerations facing the payments industry. This seminar includes a special Active Shooter/Robbery Response session, *How to Create a Survival Mindset*, featuring guest speaker, Michael Hague, President and CEO of Security and Training, LLC, and retired law enforcement officer with over 20 years of experience as a patrol officer, swat team member and detective. We will cover: Cyber Security Compliance, including Mobile Financial Services Guidance and the FFIEC Risk Assessment Workbook; FinCEN's New Customer Due Diligence Rule Effective 2018; UDAAP - Unfair/Deceptive/Abusive Practice Monitoring; CFPB Consumer Complaint Database; OFAC Requirements; and more!

Compliance Day

GO

Indianapolis, IN	October 5, 2017
Kansas City, MO	October 3, 2017
Oklahoma City, OK	August 29, 2017
Saint Louis, MO	September 21, 2017

FEES

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS AVAILABLE
May be eligible for CRCM credits

Special Session: **How to Create a Survival Mindset**

An active shooter could be a current or former employee, customer, or someone known to an employee, such as a spouse. The will to survive is in all of us, but it's important to know how to control our survival mindset when threats arise. Learn what to do if you are caught up in an active shooter situation.

Featuring special guest speaker, Michael Hague, President and CEO of Security and Training, LLC, and retired law enforcement officer from the Garland Police Department in Texas with more than 20 years of experience as a patrol officer, swat team member and detective.

>> VIEW AGENDA

WEBINAR OFFERINGS

EPCOR webinars are designed to bring you information on the most recent hot topics circulating the payments industry. As we survey the payments landscape throughout 2017, we will adjust and add new training topics to our webinar schedule. Currently, EPCOR plans to host two webinars each month. These will be held on Tuesdays, Wednesdays or Thursdays at 1 p.m. CT/2 p.m. ET, which is the time EPCOR members have identified works best with their schedule. Webinars will be announced as they are added to our schedule via our *News You Can Use* e-newsletter, weekly *Webinar Information* emails and on the webinar page of the EPCOR online store at www.epcor.org. On this page are the webinars identified thus far for 2017. If you are unable to attend the live offering, a recorded version of most EPCOR webinars is also available as a separate purchase.

FREE Quarterly EPCOR Industry Updates

Stay up-to-date on the latest initiatives, rules and regulations that impact all financial institutions and businesses. Hosted as live webinars and then conveniently made available on-demand in the Knowledge Community, these updates provide timely information on evolving payments industry initiatives. Free to EPCOR members, and eligible for AAP credits.

July 6, 2017
September 14, 2017
November 30, 2017

Same Day ACH Debits for Originators

As we prepare for Same Day ACH debits to become effective on September 15, 2017, there are some things that ODFIs need to communicate to their Originators. Regardless of whether or not an Originator intends to send Same Day ACH debits, they need to be aware of the potential impact that an inappropriate Effective Entry Date could have on their organization and its customers/clients. Now is also a good time for organizations to consider if Same Day ACH is a good fit for their business and its customers/clients. ODFIs can purchase this 30-minute, recorded webinar and provide it to their business clients to provide them with an overview of Same Day ACH debits from their unique perspective. During the webinar we will address: Considerations of offering Same Day ACH; Payments types eligible for Same Day ACH; Consequences of sending a stale-dated ACH entry; Benefits of Same Day ACH; and Receipt of Same Day ACH transactions.

June 30 – Recording

Walking the Tightrope of Wire Transfer Fraud

Has your institution experienced wire transfer fraud or an attempt of wire fraud recently? If so, your institution is not alone. Wire Transfer fraud is on the rise and seems to be the preferred avenue for fraudsters lately. While many EPCOR institutions have caught this type of fraud before sending a wire, some have reported instances where a loss was taken, either by the financial institution or the accountholder. Join Marcy Cauthon and a panel of EPCOR members for a discussion on what type of wire fraud is present in today's processing environment and what can be done to combat the issue. Learn about mitigation and monitoring methods other EPCOR members are utilizing. This webinar will provide an opportunity to ask the panel any burning questions your institution may having revolving around this growing problem. We look forward to walking this tightrope with EPCOR members so that you can figure out the best mitigation method for your institution.

July 11, 2017

Tokenization Primer

What exactly are tokens? How does tokenization happen? What problem does tokenization solve? How are tokens being used today and where is tokenization headed in the future? What operational considerations should you be mindful of when using tokens? Join us to learn the who, what, when, where and how of tokenization. During this webinar, we will: Differentiate between encryption and tokenization; Explain tokenization as used in electronic payment processing; and Discuss future trends of tokenization.

July 18, 2017

ACH Reclamations and Garnishments

What are your responsibilities when you learn of an accountholder's death? Are you responsible to act upon a word of mouth notification that the accountholder is deceased? Are you required to return post-death payments or can you wait for a reclamation? Find answers to these questions and compare and contrast your financial institution's liability under the ACH Rules and 31 CFR Part 210 (aka The Green Book) related to post-death benefit payments during this webinar. Understand your liability according to what type of payment is received and how to limit your liability. We'll also discuss the impact of signing a Master Agreement and which payments are exempt from garnishments.

August 23, 2017

VISIT WWW.EPCOR.ORG FOR OUR CURRENT WEBINAR LISTINGS >>

Establishing a New Originator: Part 1

Establishing a new Originator carries specific requirements and obligations for both the ODFI and the Originator. How can you ensure a smooth start to each new relationship? It starts with performing appropriate Customer Due Diligence and asking the right questions regarding the business nature and needs of the Originator. This will to help assess the risks of the potential customer. After qualifying all the necessary details of the Originator, the onboarding process will begin with setting up the Originator's profile in the ACH systems. Gathering essential documents, verifying controls, training and testing are important steps before the first ACH file ever leaves the ODFI. Join us in the first of three ODFI Risk Management webinars - Establishing New Originators: Part 1. Details on the second and third webinars in this three-part series coming soon.

November 8, 2017 – Recording

2017 Benchmarking Study: Does Your FI Stack Up?

EPCOR is proud to announce the results of our first-ever Payments Benchmarking Study to examine what 150 financial institutions in the Midwest are considering related to payments and payments strategy. This webinar will highlight the study's results as detailed in the 2017 Payments Benchmarking Study - The Full Report which examines all things payments, including data, core processors, outlook, revenue and expenses, opportunities and challenges, fraud, security and strategy. We'll look at key themes identified and how you can use the report to benchmark your payments practices and plans in the next two years. Purchase the *2017 Payments Benchmarking Study - The Full Report* here. Please note: Participants of the survey have been registered for the webinar.

December 31, 2017 – Recording

Check/Image Warranties and Exception Handling

What warranties does your financial institution make as a Bank of First Deposit or a Paying Bank? What UCC warranties apply when you are dealing with check exceptions such as forged, counterfeit or altered items? Join us to look at some common exception scenarios. Together we will walk through how to apply transfer and presentment warranties to check adjustment situations. Find out what steps your financial institution should be taking and what warranties you are making as a Bank of First Deposit or Paying Bank. We will also cover how to utilize the new EPCOR Check/Image Breach of Warranty Claim Form effectively. This webinar will also be part of the NCP Continuing Education Package.

December 31, 2017 – Recording

AAP PREP CURRICULUM

EDUCATIONAL OFFERINGS

GO AAP Prep Program. . . . . page 32

GO EPCOR Payments University . . . . . page 34

GO So You Think You Want to Be an AAP . . . . . page 52

PUBLICATIONS AND TOOLS

GO 2017 NACHA Operating Rules and Guidelines . . . . . page 55

GO AAP Flashcards. . . . . page 55

GO AAP Test Preparation Materials . . . . . page 55

AUDIT/COMPLIANCE CURRICULUM

EDUCATIONAL OFFERINGS

- GO Account Takeover for the RDFI ..... page 49
- GO ACH Stop Payments - Consumer Accounts ..... page 49
- GO An Introduction to ACH Security; Operations Perspective ..... page 49
- GO Credit History Fraud ..... page 50
- GO The Duplicates Dilemma with RDC ..... page 50
- GO Implementing an ACH Security Framework ..... page 51
- GO International ACH Transactions ..... page 51
- GO International Remittance Transfer (1073) Rule ..... page 51
- GO Payment Systems Rules and Regulation: ACH ..... page 51
- GO Regulation E Subpart A – Disclosures & Notices ..... page 52
- GO Regulation E Subpart A – Investigations ..... page 52
- GO Understanding Check Adjustments ..... page 53
- GO Understanding the Green Book ..... page 53
- GO Understanding the X9.100-187 Check Standard ..... page 53

PUBLICATIONS AND TOOLS

- GO A Bank's Quick Reference Guide to ACH Origination ..... page 58
- GO ACH Agreements and Tools ..... page 56
  UPDATED with Same Day ACH Addendum
- GO ACH Audit & ACH Risk Assessment Workbook Bundle ..... page 63
- GO ACH Audit Workbook ..... page 63
- GO The ACH Compliance Manual: How to Comply with ACH-Related Rules & Regulations ..... page 63
- GO ACH Origination Application ..... page 60
- GO ACH Origination Checklist for Third-Party Senders ..... page 59
- GO ACH Policies ..... page 56
- GO ACH Risk Assessment Workbook ..... page 64
- GO ATM and Debit Card Dispute Forms ..... page 61
- GO Guide to International ACH Transactions (IAT) .. page 57
- GO ODFI Audit Checklists for Originators and TPS . page 60
- GO Merchant RDC Review Checklist ..... page 64
- GO Remote Deposit Capture Risk Assessment Workbook ..... page 65
- GO Revised UCC 4A and ACH System ..... page 65
- GO Third-Party Senders ACH Audit Workbook .... page 65
- GO Third-Party Senders and the ACH Network ... page 58
- GO Wire Audit Checklist ..... page 66

BOARD OF DIRECTORS CURRICULUM

EDUCATIONAL OFFERINGS

GO ACH Risk Management: Community Bank Board . . . . . page 49

PUBLICATIONS AND TOOLS

GO ACH Policies . . . . . page 56

CREDIT UNION CURRICULUM

EDUCATIONAL OFFERINGS

GO Basics of ACH Origination for Credit Unions. . . . page 49

GO Prerequites of ACH Origination for Credit Unions . . . . . .page 51

PUBLICATIONS AND TOOLS

GO ACH Origination Application . . . . . .page 60

GO Credit Union's Guide to ACH Origination. . . . . .page 60

GO Originator Checklist - Credit Union Version. . . page 59

GO Originator Risk Calculator . . . . . .page 60

FINANCIAL STAFF CURRICULUM

EDUCATIONAL OFFERINGS

- GO ACH 101 . . . . . page 49
- GO Cards 101 . . . . . page 50
- GO Checks 101 . . . . . page 50
- GO EPCOR Industry Updates . . . . . page 37
- GO EPCOR Payments Conference . . . . . page 30
- GO EPCOR Payments University . . . . . page 34
- GO Regulation E Subpart A – Disclosures & Notices . . . . . page 52
- GO Regulation E Subpart A – Fundamentals . . . . . page 52

PUBLICATIONS AND TOOLS

- GO 2017 NACHA Operating Rules and Guidelines . . . . . page 55
- GO 2016 NACHA Operating Rules, Corporate Edition . . . . . page 55

FRAUD/SECURITY CURRICULUM

EDUCATIONAL OFFERINGS

GO Implementing an ACH Security Framework . . . . page 51

PUBLICATIONS AND TOOLS

GO Check Quick Reference Cards. . . . . page 62

GO Debit Card Quick Reference Cards . . . . . page 62

GO Deterring and Responding to Robberies DVD. . . . . page 56

FRONTLINE CURRICULUM

EDUCATIONAL OFFERINGS

GO ACH Stop Payments – Consumer Accounts . . . . page 49

GO Consumer Unauthorized ACH Transactions . . . page 50

GO The Duplicates Dilemma with RDC . . . . . page 50

GO International Remittance Transfer (1073) Rule . . . . . page 51

GO Regulation E Subpart A – Disclosures & Notices . . . . . page 52

GO Regulation E Subpart A – Investigations. . . . . page 52

PUBLICATIONS AND TOOLS

GO ACH Stop Payment Request Order Form . . . . . page 66

GO ACH Written Statement of Unauthorized Debit Form. . . . . page 66

GO Deterring and Responding to Robberies DVD. . . . . page 56

LENDERS CURRICULUM

EDUCATIONAL OFFERINGS

GO ACH Risk Management for Lenders ..... page 49

GO Credit History Fraud ..... page 50

PUBLICATIONS AND TOOLS

GO A Bank's Quick Reference Guide to ACH Origination ..... page 58

NCP CURRICULUM

EDUCATIONAL OFFERINGS

GO Checks 101 ..... page 50

GO The Duplicates Dilemma with RDC ..... page 50

GO EPCOR Payments University ..... page 34

GO So You Think You Want to Be an NCP ..... page 52

GO Understanding Check Adjustments. ..... page 53

GO Understanding the X9.100-187 Check Standard .. page 53

PUBLICATIONS AND TOOLS

GO Check/Image Flashcards ..... page 62

GO Check Quick Reference Cards. ..... page 62

GO Remote Deposit Capture Quick Reference Cards. ..... page 63
UPDATED for 2016

GO Merchant RDC Review Checklist. ..... page 64

GO Remote Deposit Capture Risk Assessment Workbook ..... page 65

OPERATIONS CURRICULUM

EDUCATIONAL OFFERINGS

- GO Account Takeover for the RDFI . . . . . page 49
- GO ACH Stop Payments – Consumer Accounts . . . page 49
- GO An Introduction to ACH Security; Operations Perspective . . . . . page 49
- GO Consumer Unauthorized ACH Transactions . . . page 50
- GO Credit History Fraud . . . . . page 50
- GO The Duplicates Dilemma with RDC . . . . . page 50
- GO Electronic Data Interchange . . . . . page 50
- GO Federal Government Reclamations . . . . . page 50
- GO Implementing an ACH Security Framework . . . . page 51
- GO International ACH Transactions . . . . . page 51
- GO International Remittance Transfer (1073) Rule. . . . page 51
- GO Other RDFI Exceptions for Consumer Transactions . . . . . page 51
- GO Payment Systems Rules and Regulation: ACH . . . . page 51
- GO Regulation E Subpart A - Investigations . . . . . page 52
- GO Understanding Check Adjustments. . . . . page 53
- GO Understanding the Green Book . . . . . page 53
- GO Understanding the X9.100-187 Check Standard. . . page 53

PUBLICATIONS AND TOOLS

- GO 2017 NACHA Operating Rules and Guidelines . . . . . page 55
- GO A Bank's Quick Reference Guide to ACH Origination. . . . . page 58
- GO ACH Agreements and Tools . . . . . page 56
  UPDATED with Same Day ACH Addendum
- GO ACH File Formatting Tools for Originators . . . . page 59
- GO ACH Operations Risk Management Tools . . . . . page 64
- GO ACH Origination Application . . . . . page 60
- GO ACH Origination Checklist for Third-Party Senders. . . . . page 59
- GO ACH Policies . . . . . page 56
- GO ACH Product and Marketing Handbook for FI & Co. . . . . page 56
- GO ACH Quick Reference Cards for FI. . . . . page 61
- GO ACH Quick Reference Guide . . . . . page 61
- GO ACH Written Statement of Unauthorized Debit Form. . . . . page 66
- GO ATM and Debit Card Dispute Forms. . . . . page 61
- GO Check Quick Reference Cards. . . . . page 62
- GO Credit Union's Guide to ACH Origination. . . . . page 60
- GO Debit Card Quick Reference Cards . . . . . page 62
- GO Guide to International ACH Transactions (IAT) . . page 57

continued on next page...

OPERATIONS CURRICULUM CONTINUED

PUBLICATIONS AND TOOLS

- GO Healthcare EFT Standard Implementation Guide . . . . . page 57
- GO Healthcare Payments Resource Guide. . . . . page 57
- GO Remote Deposit Capture Quick Reference Cards. . . . . page 63
- GO Stop Payment Request Order Form . . . . . page 66
- GO Third-Party Senders and the ACH Network . . . page 58
- GO Understanding Internet-Initiated ACH Debits . . .page 58
- GO Wire Audit Checklist. . . . . page 66

ORIGINATORS CURRICULUM

EDUCATIONAL OFFERINGS

GO ACH Security Framework for Originators . . . . . page 49

PUBLICATIONS AND TOOLS

GO 2017 NACHA Operating Rules, Corporate Edition . . . . . page 55

GO ACH File Formatting Tools for Originators . . . . page 59

GO ACH Origination Checklist for Third-Party Senders. . . . . page 59

GO ACH Product and Marketing Handbook for FI & Co . . page 56

GO Corporate ACH User Quick Reference Cards. . . page 60

GO Healthcare EFT Standard Implementation Guide . . page 57

GO Healthcare Payments Resource Guide. . . . . page 57

GO ODFI Audit Checklists for Originators and Third-Party Senders. . . . . page 60

GO ACH Origination Checklist - Bank Version. . . . page 59

GO ACH Origination Checklist - Credit Union Version. . page 59

GO Understanding Internet-Initiated ACH Debits . . . page 58

PRE-AAP CURRICULUM

EDUCATIONAL OFFERINGS

- GO ACH 101 . . . . . page 49
- GO An Introduction to ACH Security; Operations Perspective . . . . . page 49
- GO Cards 101 . . . . . page 50
- GO Checks 101 . . . . . page 50
- GO Consumer Unauthorized ACH Transactions . . . page 50
- GO Electronic Data Interchange . . . . . page 50
- GO EPCOR Industry Update . . . . . page 37
- GO EPCOR Payments Conference . . . . . page 30
- GO EPCOR Payments University . . . . . page 34
- GO Federal Government Reclamations . . . . . page 50
- GO International ACH Transactions . . . . . page 51
- GO Other RDFI Exceptions for Consumer Transactions . . . . . page 51
- GO Payment Systems Rules and Regulation ACH . . . . page 51
- GO Regulation E Subpart A – Disclosures & Notices . . . . . page 52
- GO So You Think You Want to Be an AAP . . . . . page 52
- GO Understanding the Green Book . . . . . page 53

PUBLICATIONS AND TOOLS

- GO 2017 NACHA Operating Rules and Guidelines . . . . . page 55

RISK CURRICULUM

EDUCATIONAL OFFERINGS

- GO Account Takeover for the RDFI . . . . . page 49
- GO ACH Stop Payments – Consumer Accounts . . . page 49
- GO An Introduction to ACH Security; Operations Perspective . . . . . page 49
- GO Credit History Fraud . . . . . page 50
- GO The Duplicates Dilemma with RDC . . . . . page 50
- GO Implementing an ACH Security Framework . . . . . page 51
- GO International ACH Transactions . . . . . page 51
- GO Payment Systems Rules and Regulation: ACH . . . . page 51
- GO Understanding the Green Book . . . . . page 53

PUBLICATIONS AND TOOLS

- GO A Bank's Quick Reference Guide to ACH Origination . . . . . page 58
- GO ACH Agreements and Tools . . . . . page 56
  UPDATED with Same Day ACH Addendum
- GO ACH Operations Risk Management Tools . . . . . page 64
- GO ACH Origination Application . . . . . page 60
- GO ACH Origination Checklist for Third-Party Senders. . . . . page 59
- GO ACH Policies . . . . . page 56
- GO ACH Quick Reference Guide . . . . . page 61
- GO ATM and Debit Card Dispute Forms. . . . . page 61
- GO Guide to International ACH Transactions (IAT) . . . page 57
- GO Originator Risk Calculator . . . . . page 60
- GO The ACH Compliance Manual: How to Comply with ACH-Related Rules & Regulations . . . . . page 63
- GO Third-Party Senders and the ACH Network . . . page 58
- GO Wire Audit Checklist. . . . . page 66

2017 EPCOR ON-DEMAND

Full course descriptions can be found in the EPCOR Online Store at www.epcor.org.

Account Takeover for the RDFI

GO

This lecture course defines unique RDFI impacts of Account Takeover and Network Intrusion, including how to identify a Money Mule, RDFI compliance obligations for identifying and handling suspect transactions related to the new ACH Rule, BSA, and CIP and provides helpful tips for Incident Response.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

ACH 101

GO

This interactive course provides an excellent base of knowledge for those new to ACH. *ACH 101* introduces the learner to the ACH Network, the participants, the different ACH applications, rules and regulations and more!

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

ACH Risk Management: Community Bank Board

GO

Specifically developed for community bank board members, this lecture course defines the risks associated with ACH origination, identifies the Network's governing rules and regulations and outlines board member responsibilities related to the institution's ACH Risk Management Program as required by regulators.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

ACH Risk Management for Lenders

GO

This lecture explains why lending and credit officers need to be involved in ACH origination risk management; describes the lender's role in a successful ACH Risk Management Program; outlines ACH risk exposure; and analyzes sample Originator review practices.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

ACH Security Framework for Originators

GO

Free to EPCOR members, this short, on-demand course provides business ACH Originators with a basic overview of their obligations under the ACH Security Framework Rule in an easy-to-understand manner. Actionable guidance to meet those expectations and valuable resources are included.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **FREE**
NON-MEMBER: **N/A**
EDUCATION CLUB: **N/A**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

ACH Stop Payments – Consumer Accounts

GO

Learn the *ACH Rules* and Regulation E requirements for handling consumer ACH stop payments, including return codes and associated timeframes and operational compliance responsibilities.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

An Introduction to ACH Security: Operations Perspective

GO

This interactive course provides Operations staff with a basic understanding of regulatory expectations and requirements related to ACH security and reviews sound practice considerations to limit liability, maintain compliance with security requirements and strengthen an ACH security program.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Basics of ACH Origination for Credit Unions

GO

Review the key benefits and associated risks of ACH Origination to help determine if it's an appropriate offering for your credit union. Applicable rules and regulations, risk mitigation techniques, staff considerations and technologies needed will also be covered, including what you need to onboard your first Originator.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

2017 EPCOR ON-DEMAND

Full course descriptions can be found in the EPCOR Online Store at www.epcor.org.

Cards 101

GO

This interactive course provides an excellent base of knowledge for those new to the card payment system. *Cards 101* introduces the learner to the card system, the participants, the various uses, how the system works, legal framework and more!

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Checks 101

GO

This interactive course provides an excellent base of knowledge for those new to the check payment system. *Checks 101* introduces the learner to the check payment system, how it works, the participants, the different types of checks, legal framework and more!

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

NCP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Consumer Unauthorized ACH Transactions

GO

This course will help you define appropriate frontline and operations staff actions for properly handling consumer ACH transaction disputes, examine related *ACH Rules* requirements and review the most common consumer ACH unauthorized return reasons and their associated timeframes.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Credit History Fraud

GO

This lecture course defines credit history fraud, provides examples of how criminals obtain documentation to commit this form of fraud and outlines mitigation techniques for use by financial institutions to thwart credit history fraud.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

The Duplicates Dilemma with RDC

GO

This lecture explores Remote Deposit Capture (RDC) duplicate scenarios while explaining the responsibilities of each party. Uncover how to detect and identify duplicate RDC items, determine how to properly handle the adjustment process and discover mechanisms to help prevent duplicates from occurring.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP/NCP CREDITS: **1.2/1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Electronic Data Interchange

GO

Define Electronic Data Interchange (EDI) terminology, become familiar with the various ANSI ASC X12 transaction sets and learn how to differentiate between a transaction set, data segment and data element.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

EMV – The Switch to Chip

GO

Get to the bottom of the truths and myths of EMV with this on-demand lecture course. Walk away with a firm grasp on the changes that will impact your financial institution so that you can better prepare for the transition to EMV and shifts in liability.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Federal Government Reclamations

GO

Highly beneficial to ACH Operations staff, attendees will define an institution's liability as it relates to handling Federal Government Reclamations, including steps to take to limit liability and avoid potential losses.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Full course descriptions can be found in the EPCOR Online Store at www.epcor.org.

Implementing an ACH Security Framework

GO

Review the ACH Security Framework Rule requirements and gather actionable guidance and resources to confirm your organization's compliance. Overview how the Rule impacts daily ACH operations, agreements and due diligence, and determine how the new minimum data security obligations impact all Network participants.

Method: **On-Demand Lecture**
Learning Level: **Fundamental**

FEES (per line, per event)

Member: **$200**
Non-Member: **$400**
Education Club: **8 Points**

AAP Credits: **1.2**
Electronic Resources License: **Included**

International ACH Transactions

GO

Explain the active participants and flow of an inbound and outbound International ACH Transaction (IAT); Review ODFI and RDFI responsibilities and requirements related to IAT processing as defined by the *ACH Rules*.

Method: **On-Demand Interactive**
Learning Level: **Fundamental**

FEES (per line, per event)

Member: **$125**
Non-Member: **$250**
Education Club: **5 Points**

AAP Credits: **N/A**
Electronic Resources License: **Included**

International Remittance Transfer (1073) Rule

GO

Overviews the most recent International Transfers (1073) Final Rule. Details the Final Rule's impact on policies and procedures.

Method: **On-Demand Interactive**
Learning Level: **Intermediate**

FEES (per line, per event)

Member: **$125**
Non-Member: **$250**
Education Club: **5 Points**

AAP Credits: **N/A**
Electronic Resources License: **Included**

Navigating the ACH Rules

GO

You no longer need to be intimidated by the *ACH Rules*! This highly interactive course uses recordings, activities and knowledge checks to teach you how to identify the five basic participants in the ACH Network and successfully navigate the ACH Rules to find the answers to your everyday ACH questions.

Method: **On-Demand Interactive**
Learning Level: **Fundamental**

FEES (per line, per event)

Member: **$125**
Non-Member: **$250**
Education Club: **5 Points**

AAP Credits: **N/A**
Electronic Resources License: **Included**

Other RDFI Exceptions for Consumer Transactions

GO

Review RDFI *ACH Rules* requirements for handling Notifications of Change (NOCs), Prenotifications, Dishonored/Contested and Corrected Returns, Responding to Commercial Reclamations and Handling Reversals; and respond quickly to non-post ACH entries to limit liability and potential loss.

Method: **On-Demand Interactive**
Learning Level: **Fundamental**

FEES (per line, per event)

Member: **$125**
Non-Member: **$250**
Education Club: **5 Points**

AAP Credits: **N/A**
Electronic Resources License: **Included**

Payment Systems Rules and Regulations: ACH

GO

This interactive course provides a basic high-level overview of 13 Rules and Regulations that govern the ACH Network to help reduce operational risk and financial loss resulting from noncompliance.

Method: **On-Demand Interactive**
Learning Level: **Fundamental**

FEES (per line, per event)

Member: **$125**
Non-Member: **$250**
Education Club: **5 Points**

AAP Credits: **N/A**
Electronic Resources License: **Included**

Prerequisites of ACH Origination for Credit Unions

GO

This interactive course analyzes next steps for credit unions who have decided to begin offering ACH Origination services. Review necessary agreements and authorizations, processing schedules, various payment options utilizing the ACH Network and general ACH Origination considerations.

Method: **On-Demand Interactive**
Learning Level: **Fundamental**

FEES (per line, per event)

Member: **$125**
Non-Member: **$250**
Education Club: **5 Points**

AAP Credits: **N/A**
Electronic Resources License: **Included**

RDC & the Regulatory Environment

GO

Zero in on the key components of the FFIEC's Guidance on RDC Risk Management, including how to apply the Guidance to specific situations, garner tips and actionable suggestions for how to prepare for your next examination and review appropriate responses to examiner questions.

Method: **On-Demand Lecture**
Learning Level: **Fundamental**

FEES (per line, per event)

Member: **$200**
Non-Member: **$400**
Education Club: **8 Points**

AAP/NCP Credits: **1.2/1.2**
Electronic Resources License: **Included**

2017 EPCOR ON-DEMAND

Full course descriptions can be found in the EPCOR Online Store at www.epcor.org.

RDFI Returns

GO

Evaluate RDFI rights as defined by the ACH Rules for handling non-post ACH entries, determine how to appropriately respond to ACH exceptions in a timely manner to limit liability and potential for loss and define the proper use of 2-day ACH return reason codes.

METHOD: **ON-DEMAND LECTURE/INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Regulation E Subpart A – Disclosures & Notices

GO

Better understand what your institution must include in both general and initial disclosures, as well as changes in service, error resolution notices and ATM disclosures. Then identify Regulation E Subpart A receipt and periodic statement requirements to ensure your institution's compliance.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **INTERMEDIATE**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Regulation E Subpart A – Fundamentals

GO

This basic, interactive course reviews the fundamentals of Regulation E Subpart A, including its purpose and types of transactions it governs, disclosure and notice requirements specified by Regulation E Subpart A and financial institution responsibilities and liabilities.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **N/A**

Regulation E Subpart A – Investigations

GO

Determine what constitutes an error under Regulation E and outline the associated error resolution process to appropriately handle the situation.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **INTERMEDIATE**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Regulation GG Requirements and Compliance

GO

All financial institutions are obligated to comply with Regulation GG. Identify the types of transactions governed by Regulation GG and review financial institution requirements and responsibilities, including policies and procedures that will reasonably identify and block restricted gambling transactions.

METHOD: **ON-DEMAND LECTURE/INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Same Day ACH Basic Rules

GO

Review the key components of the Same Day ACH Rule so that your financial institution can effectively implement the Rule and determine your next steps in the implementation process.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **INTERMEDIATE**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **N/A**

So You Think You Want to Be an AAP

GO

Learn how you can join the elite group of AAPs, renowned for ACH excellence. This free 30-minute webinar will outline what it means to be an AAP, including steps to attain the accreditation, and provide an overview of our highly-revered *AAP Review Course*.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **FREE**
NON-MEMBER: **N/A**
EDUCATION CLUB: **N/A**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

So You Think You Want to Be an NCP

GO

This free lecture course will explain what it means to be an NCP, include an overview of the accreditation and exam process, as well as provide an overview of our *National Check Payments Certification Prep Course*.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **FREE**
NON-MEMBER: **N/A**
EDUCATION CLUB: **N/A**

AAP CREDITS: **N/A**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Full course descriptions can be found in the EPCOR Online Store at www.epcor.org.

Understanding Check Adjustments

GO

This course clarifies the differences between a check adjustment, return and exception. Review the Federal Reserve Bank process for the most commonly used adjustment claim types. Appropriate use of the Check Adjustment Request Form will also be explained.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

NCP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Understanding the Green Book

GO

This lecture hall course provides a high-level overview of the Green Book, explains its purpose, how it differs from the *ACH Rules* and how it affects ACH payments processing. *ACH 101* is highly recommended as a course pre-requisite.

METHOD: **ON-DEMAND LECTURE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$200**
NON-MEMBER: **$400**
EDUCATION CLUB: **8 POINTS**

AAP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

Understanding the X9.100-187 Check Standard

GO

Examine the X9.100-187 check image standard and the Universal Companion Document which assists in applying the standard. Determine how a cash letter file is built and overview file structure, required fields as well as forward and return bundles.

METHOD: **ON-DEMAND INTERACTIVE**
LEARNING LEVEL: **FUNDAMENTAL**

FEES (PER LINE, PER EVENT)

MEMBER: **$125**
NON-MEMBER: **$250**
EDUCATION CLUB: **5 POINTS**

NCP CREDITS: **1.2**
ELECTRONIC RESOURCES LICENSE: **INCLUDED**

PUBLICATIONS AND TOOLS: TABLE OF CONTENTS

Rules and Regulations 55
2017 ACH Operating Rules and Guidelines 55
2017 ACH Operating Rules, Corporate Edition, CD 55
AAP Test Preparation Materials 55
AAP Flashcards 55
AAP Test Preparation Materials 55
Agreements and Policies 56
ACH Agreements and Tools 56
ACH Policies 56
Fraud Mitigation Tools 56
Deterring and Responding to Robberies DVD 56
Implementation Guides and Handbooks 56
ACH Product and Marketing Handbook for Financial Institutions and Companies 56
Guide to International ACH Transactions (IAT) 57
Healthcare EFT Standard Implementation Guide 57
Healthcare Payments Resource Guide 57
2017 Payments Benchmarking Study 57
Same Day ACH: A Guide to Opportunities and Implementation 58
Third-Party Senders and The ACH Network 58
Understanding Internet-Initiated ACH Debits—2nd Edition 58
ODFI Tools 58
A Bank's Quick Reference Guide to ACH Origination 58
ACH File Formatting Tools for Originators 59
ACH Origination Checklist – Bank Version 59
ACH Origination Checklist – Credit Union Version 59
ACH Origination Checklist for Third-Party Senders 59
ACH Origination Application 60
Credit Union's Guide to ACH Origination 60
Corporate ACH User Quick Reference Cards 62
ODFI Audit Checklists for Originators and Third-Party Senders 60
Originator Risk Calculator 60
Quick Reference Tools 61
ACH Quick Reference Cards for Financial Institutions 61
ACH Quick Reference Guide 61
ATM and Debit Card Dispute Forms 61
Check/Image Breach of Warranty Claim Form 61
Check/Image Flashcards 62
Check Quick Reference Cards 62
Corporate ACH User Quick Reference Cards 62
Debit Card Quick Reference Cards 62
Remote Deposit Capture (RDC) Quick Reference Cards 63
Risk Management and Compliance 63
ACH Audit & ACH Risk Assessment Workbook Bundle 63
ACH Audit Workbook 63
The ACH Compliance Manual: How to Comply with ACH-Related Rules and Regulations 63
ACH Operations Risk Management Tools 64
ACH Risk Assessment Workbook 64
ACH Security Framework Checklist for Financial Institutions 64
Merchant RDC Review Checklist 64
Remote Deposit Capture Risk Assessment Workbook 65
Revised Uniform Commercial Code Article 4A and the ACH Network 65
Third-Party Sender ACH Audit Workbook 65
Third-Party Sender Risk Assessment Workbook 65
Third-Party Sender ACH Audit & Third-Party Sender ACH Risk Assessment Workbook Bundle 66
Wire Audit Checklist 66
Stop Payments and Written Statements 66
Stop Payment Request Order Form 66
ACH Written Statement of Unauthorized Debit Form 66

All publications and tools listed are available in the Online Store at www.epcor.org. Please email memserve@epcor.org or call 800.500.0100 for information regarding bulk orders.

Please note: All orders except for immediate downloads are subject to shipping charges. We do not accept returns for downloaded material. However, if you are experiencing technical difficulties, please contact memserve@epcor.org. Notification of any issues must occur within 10 calendar days of the original sale.

RULES AND REGULATIONS

2017 ACH Operating Rules and Guidelines

The *2017 ACH Operating Rules* use clear, straightforward and consistent language throughout to help make them more easily understood and information easier to find. The *Guidelines* contain complete discussions of each ACH Network participant type and its role and obligations in the ACH Network. The *Guidelines* also contain an expanded section on Standard Entry Class Codes and an Appendices section.
Each edition of the *Rules* comes with access to *ACH Rules* Online. The site is fully searchable by phrase and keyword, with additional "go to page" functionality. Users have unlimited ability to bookmark and save searches. Price includes updates throughout the year via our website. Each printed copy includes a handy set of *Rule Book Tabs* to help users to quickly find key sections of the *Rules*. CD and online versions are also available. (NACHA) (2017)

Electronic Resources License: N/A
(2105) Member $50 / Non-Member $100
(2106) On CD Member $50 / Non-Member $100
Online Version Member $50 / Non-Member $100

2017 ACH Operating Rules & Guidelines, Corporate Edition

The *2017 ACH Operating Rules & Guidelines, Corporate Edition* contain excerpts from the *ACH Operating Guidelines* that are important to Corporations. Refer to the *Guidelines* for Originator roles and responsibilities within the ACH Network and an overview of Standard Entry Class Codes. In addition, the *ACH Operating Guidelines, Corporate Edition* offers details on the legal framework of the *Rules*, Third-Party Service Providers, OFAC compliance and a brief history of the development of the ACH Network. Each edition comes with limited access to *ACH Rules* Online. (NACHA) (2017)

Electronic Resources License: N/A
(2100) Member $34 / Non-Member $68
(2101) On CD Member $31 / Non-Member $62
Online Version Member $33 / Non-Member $66

AAP TEST PREPARATION MATERIALS

AAP Flashcards

The *AAP Flashcards* provide a hands-on study aid for those planning to take the AAP Exam. Highlighting the six areas of focus on the AAP Exam, this is a great self-study tool to help registrants prepare for the exam and earn their accreditation. Timeframes, SEC codes, participant responsibilities and most of the need-to-know information is covered in this set of approximately 250 cards. (2017)

UPDATED for **2017**

Electronic Resources License: N/A
(2110) Member $95 / Non-Member $190

AAP Test Preparation Materials

The Accredited ACH Professional (AAP) designation distinguishes bearers as members of an elite corps of payments system professionals. To assist you in preparing for the AAP examination, administered in the fall each year, the following are offered: *2017 ACH Rules, Compliance Manual, ACH Marketing Handbook and Revised UCC-4A and the ACH Network.* (NACHA)

Electronic Resources License: N/A
(2200) With *Rules* Member $185 / Non-Member $370
(2240) Without *Rules* Member $139 / Non-Member $278

AGREEMENTS AND POLICIES

ACH Agreements and Tools

Available for immediate download, this useful suite of easily customizable tools include standard ACH and Third-Party Sender agreements. The sample agreements include a shell ODFI/ Originator ACH Agreement, ODFI /Third-Party Sender Agreement and separate agreements designed for specific ACH applications offered by the financial institution, including IAT. Helpful tools to assist in the origination process such as information sheets, transmittal registers, file control logs, calendars, processing schedules, checklists and sample authorizations are also included. UPDATED with Same Day ACH Addendum. (2016)

Electronic Resources License: N/A
(2150D) Immediate Download Member $50 / Non-Member $100

ACH Policies

Ensure your institution has appropriate policies and procedures in place to limit your liability and set a strategic direction for ACH services with this valuable resource. Sample language within this tool reflect the elements of the *OCC 2006-39: ACH Risk Management Guidance*, *NACHA Rules Compliance Audit* and other areas of consideration. Use the sample language in this policy to customize your institution's ACH Risk Management Program to address the responsibilities for management, as well as the RDFI and ODFI functions. Content includes: Strategies, Risk Management, Board of Director Reporting, Compliance and Audit, Credit Risk Management, High-Risk Activities, Third-Party Service Provider management, Direct Access to the ACH Operator, Transactional Risk, RDFI and ODFI Operational Risks, Information Technology, and Data Security Risks. Available on CD – Word Document format. (2016)

Electronic Resources License: N/A
(5105D) Immediate Download Member $50 / Non-Member $100

FRAUD MITIGATION TOOLS

Deterring and Responding to Robberies DVD

Learn about robberies from a former bank robber. Producers of this 45-minute DVD interviewed over 300 convicted Bank and Credit Union Robbers and provide "real life" insight into the "mind of the enemy." The video combines the perspectives of a law enforcement officer, security consultant, the President/CEO of a large financial institution, a teller who was a robbery victim and a former bank robber, Troy Evans. This valuable training resource ensures employees are armed with practical knowledge and the tools they need to help prevent robberies, protect account holders and staff, assist in the recovery of your financial institution's funds and aid law enforcement in the apprehension of the thieves. To view an online demo go to https://www.epcor.org/wcm/docs/RobberyDVDdemo.wmv (The Evans Group) (2010)

Electronic Resources License: N/A
(3145) Member $299 / Non-Member $399

IMPLEMENTATION GUIDES AND HANDBOOKS

ACH Product Sales and Marketing Handbook

This publication explores strategies and solutions for extending ACH products and services to financial institutions' business and consumer customers. Supporting increased understanding of ACH marketing and sales opportunities, the publication is written to help financial institutions in marketing and using ACH services in support of their business, government and consumer customers. (NACHA) (2015)

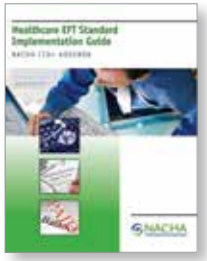
Electronic Resources License: N/A
(2220) Member $40 / Non-Member $70

Guide to International ACH Transactions (IAT)

This publication updates the IAT Survival Guide 3rd Edition and includes all IAT changes to the *NACHA Operating Rules* since 2009, mapping for Identification of Additional Parties in For-Further-Credit/ Debit-To Model, OFAC compliance and responsibilities of financial institutions and Gateways. (NACHA) (2014)

Electronic Resources License: N/A
(2325) Member $40 / Non-Member $65

Healthcare EFT Standard Implementation Guide



The purpose of the *Healthcare EFT Standard Implementation Guide* is to provide the healthcare industry with information on payment processing between the Health Plan to the Provider and for implementing the healthcare EFT Standard for Stage 1 Payment Initiation, as defined by the Standards for Healthcare Electronic Funds Transfers (EFTs) and Remittance Advice. Chapters cover: The Healthcare EFT Standard at a glance; NACHA, the *NACHA Operating Rules* and changes to support healthcare EFT payments; ACH Network fundamentals; ACH formatting requirements; healthcare EFT and ERA operating Rules; and helpful Resources. (NACHA) (2013)

Electronic Resources License: N/A
(4130) Member $32 / Non-Member $47

Healthcare Payments Resource Guide

The purpose of this guide is to give the reader a basic understanding of the complexities of the healthcare industry, identify key terms, review recent healthcare legislation, and discuss potential impacts on the financial services industry. A clear understanding of healthcare reform legislation will position your organization to capitalize on new business opportunities and innovations for the future. Each section: Why Healthcare, Healthcare Language and Legislation, Impact on Financial Institutions, Healthcare EFT Standards, and Healthcare Resources includes aims, objectives, definitions and key terms, a detailed discussion, and summary. A comprehensive listing of acronyms and a Healthcare Payments Glossary is included as well. NACHA (2012)

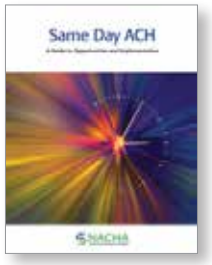
Electronic Resources License: N/A
(5255) Member $32 / Non-Member $47

2017 Payments Benchmarking Study

EPCOR is excited to have completed our first-ever Payments Benchmarking Study to help provide you with a better understanding of what similarly situated financial institutions in the Midwest are considering related to payments and payments strategy. The information gathered and provided in the full study analysis report can be used to help your financial institution benchmark your practices and plans for payments products and services in the next 2 years. The analysis report includes data gathered from 150 financial institutions related to everything payments: data, core processors, outlook, revenue and expenses, opportunities and challenges, fraud, security and strategy. Participants of the survey will receive a complimentary copy of the analysis report. EPCOR member financial institutions that did not participate are invited to purchase the results now to receive the full report. (2017)

Electronic Resources License: N/A
(1100) Member $295 / Non-Member $590

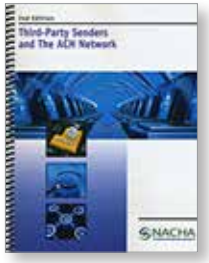
Same Day ACH: A Guide to Opportunities and Implementation



Explores developments made possible by the advent of Same Day ACH. The publication delves into new product and service opportunities afforded FIs with Same Day ACH, as well as detailing steps to implementation and preparedness on an operational front. (NACHA) (2016)

Electronic Resources License: N/A
(6115) Member $45 / Non-Member $65

Third-Party Senders and The ACH Network



The new edition of *Third-Party Senders and The ACH Network* is designed primarily for use by Originators, ODFIs and those Third-Party Service Providers that act in the specific role of Third-Party Senders. This publication provides a review of the variations in legal requirements and processing obligations relating to the origination of ACH entries when a Third-Party Service Provider, acting as a Third-Party Sender, is involved in the origination of transactions through the ACH Network. This Second Edition reflects the latest *Rules* changes, offers real-world examples of third-party sender relationships, includes best business practices, risk management topics and a checklist of issues to be addressed by ODFIs, Originators and Third-Party Senders in processing agreements. Also featured are six new case studies. (NACHA) (2012)

Electronic Resources License: N/A
(5225) Member $42 / Non-Member $67

Understanding Internet-Initiated ACH Debits & Credits

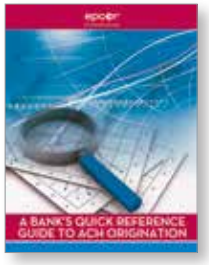
3RD EDITION

This recently updated publication reflects a changing ecommerce environment over the last several years, together with important changes to the WEB Rules—specifically, the Mobile ACH Payments Rule effective January 1, 2011 which incorporated ACH debits authorized and/or initiated via wireless networks into the pre-existing category of Internet-Initiated Entries (WEB), and the P2P Entries via ACH Rule, which allows the use of credit WEB Entries by Originators as of March 7, 2014, and requires the use of credit WEB Entries by March 20, 2015. Topics covered include; Authorization and Authentication; Originator Obligations; Risk Management; Electronic Bill Payment, and Person to Person Payments. (NACHA) (2014)

Electronic Resources License: N/A
(2320) Member $42 / Non-Member $62

ODFI TOOLS

A Bank's Quick Reference Guide to ACH Origination

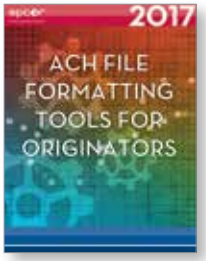


UPDATED for 2017

A Bank's Quick Reference Guide to ACH Origination is designed to assist banks in establishing and maintaining successful ACH origination operations. Written from a bank's perspective, this easy-to-use *Guide* examines the risks of origination, explains preliminary requirements of origination and discusses the responsibilities of the ODFI. Specific ACH payment applications are addressed, allowing the user to concentrate on the transactions it plans to originate. 2017 updates incorporate Same Day ACH, Unauthorized Return Entry Fee and Third-Party Sender Registration. Whether your bank is considering originating loan payments from another financial institution for its account holders, is considering offering Direct Deposit *via ACH* or seeks to offer a full suite of origination services for its business clients, this is a "must have" tool. (2017)

Electronic Resources License: Included
(5265D) Immediate Download Member $25 / Non-Member $50

ACH File Formatting Tools for Originators



UPDATED for 2017

This set of tools provides an introduction to ACH file formatting, including file layout, record format, data specifications and explanations of field contents and requirements for the most popular SEC codes. Each interactive PDF (8 total) outlines the requirements for creating a raw NACHA-formatted file, specifically for PPD (credit/debit), CCD (credit/debit), CTX (credit/debit), TEL debit and WEB debit entries. Updated in 2017 to include a WEB credit sample file layout and Same Day ACH information, specifically how to use the Effective Entry Date and optional Company Descriptive Date. ODFIs may find these tools particularly useful in helping Originators create ACH files as the ODFI may customize field contents to its operations or Originators. (2017)

Electronic Resources License: Included
(2340D) Immediate Download Member $50 / Non-Member $100

ACH Origination Checklist – Bank Version

This interactive tool is designed to assist an ODFI with measuring a potential Originator's state of readiness prior to providing ACH Origination services. Checklist questions relate to software and staff knowledge preparedness; specific SEC Code/Application considerations; network security, processing and risk mitigation requirements; usage of Third-Parties and more. A full report is generated by the Company's responses to the *Origination Checklist* which helps identify potential areas of deficiency. The *Origination Checklist* complements an institution's due diligence process. Available for immediate download, this tool works in tandem with the *ACH Origination Application* and the *Originator Risk Calculator.* (2014)

Electronic Resources License: N/A
(3160D) Immediate Download Member $30 / Non-Member $60

ACH Origination Checklist – Credit Union Version

This interactive tool is designed to assist an ODFI with measuring a potential Originator's state of readiness prior to providing ACH Origination services. Checklist questions relate to software and staff knowledge preparedness; specific SEC Code/Application considerations; network security, processing and risk mitigation requirements; usage of Third-Parties and more. A full report is generated by the Company's responses to the *Origination Checklist* which helps identify potential areas of deficiency. The *Origination Checklist* complements an institution's due diligence process. Available for immediate download, this tool works in tandem with the *ACH Origination Application* and the *Originator Risk Calculator*. (2014)

Electronic Resources License: N/A
(3165D) Immediate Download Member $30 / Non-Member $60

ACH Origination Checklist for Third-Party Senders

If your institution is considering offering ACH Origination Services to a new Third-Party Sender, this interactive tool available on CD, is a must. Designed for ODFIs to provide to prospective Third-Party Senders after the application process, this fillable PDF collects information about the Third-Party Sender's activities and necessary Risk Management practices. Imperative information such as for which companies the Third-Party is originating, anticipated files, frequencies and values, as well as the training, business continuity plans and security practices of the Third-Party is clearly summarized for the ODFI. The tool can be co-branded by the ODFI and allows for easy completion as responses are completed by selecting yes or no and/or completing simple text fields. (2016)

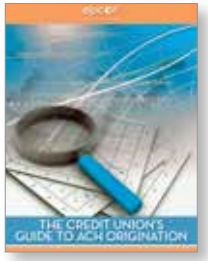
Electronic Resources License: Included
(3185D) Immediate Download Member $30 / Non-Member $60

ACH Origination Application

The *ACH Origination Application* offers ODFIs a streamlined application for businesses applying for ACH Origination Services. The interactive PDF is available for immediate download and is easily branded by the financial institution. The easy-to-use application captures all pertinent information such as applicant contact information, credit references, forecasted ACH Origination activity, account information and the ODFI's conclusion(s). This tool ideally complements the *Origination Checklist* and the *Originator Risk Calculator*. (2016)

Electronic Resources License: Included
(3155D) Immediate Download Member $30 / Non-Member $60

Credit Union's Guide to ACH Origination



UPDATED for **2017**

The *Credit Union's Guide to ACH Origination* is designed to assist credit unions with evaluating and implementing ACH origination. Specifically written from a "credit union's perspective," this Guide details how to establish and maintain successful ACH origination operations. Whether a credit union is looking to originate loan payments from another financial institution for its members, is considering originating its own Direct Deposit *via ACH* or wants to offer ACH origination for its business clients, this *Guide* will serve as a helpful resource. The easy-to-use *Guide* examines the benefits and risks of origination, explains the preliminary requirements, discusses the responsibilities of the ODFI and addresses implementation concerns regarding the most common ACH payment applications. 2017 updates incorporate Same Day ACH, Unauthorized Return Entry Fee and Third-Party Sender Registration. If your credit union is considering taking the leap into ACH origination, this is a "must have" tool. (2017)

Electronic Resources License: Included
(2290) Immediate Download Member $30 / Non-Member $60
Please call Member Services to place orders for printed copies.

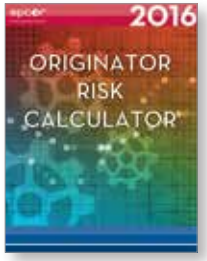
ODFI Audit Checklists for Originators and Third-Party Senders

This tool contains a series of *ODFI Audit Checklists* providing an efficient tool for ODFIs to gauge their Originators/Third-Party Senders understanding and compliance to the *ACH Rules*. These checklists can be completed by financial institution staff or sent to the Originator and/or Third-Party to complete on its own then return to the ODFI. Each *Audit Checklist* is a fillable PDF form for each ACH application. Complete or send the forms that are specific to the ACH entries your institution originates. (2017)

UPDATED for **2017**

Electronic Resources License: N/A
(5130D) Immediate Download Member $35 / Non-Member $70

Originator Risk Calculator



The *Originator Risk Calculator* is designed to assist an ODFI in determining the overall risk of onboarding potential Originators. The interactive PDF tabulates an "Originator Risk Score" based upon answers to weighted, profile questions. This calculator is an effective tool to add to any ODFI's risk management program. (2016)

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(2235D) Immediate Download Member $30 / Non-Member $60

QUICK REFERENCE TOOLS

ACH Quick Reference Cards for Financial Institutions

A seven-card series including codes and timeframes for: ACH Returns, Dishonored and Contested Dishonored Returns, Notifications of Change (NOC), Special Exceptions (including Operator Rejects and Government Payments), Electronic Check Applications, IAT, WEB and TEL. These colorful and durable desktop reference cards provide fingertip access to critical information for proper handling of these ACH items. The cards also include helpful tips and commonly asked questions and answers regarding exception handling. Members overwhelmingly agree that this seven-card reference set is one of the most useful ACH resources available to them. (2017)

UPDATED for 2017

Electronic Resources License: N/A
(2160) Set of 7 Cards: Member $30 / Non-Member $60

ACH Quick Reference Guide

An everyday operational resource for ACH information, this easy-to-use guide is updated with the very latest information, including *Rules* compliance and the special handling of Same Day ACH entries. The guide provides RDFI responsibilities and obligations outlined in an easy-to-reference format. Return Reason Codes, Notification of Change Codes and an ACH Terms Glossary are included. Financial Institutions have found it to be a valuable education tool when training new operations employees. (2017)

UPDATED for 2017

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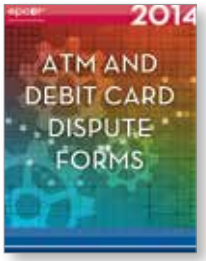
(2125D) Member FREE Download
Member Printed Version $30 / Non-Member Printed Version $60
Please call Member Services to place orders for printed copies.

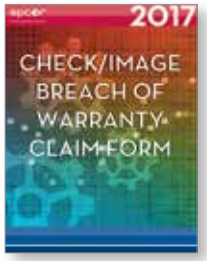
ATM and Debit Card Dispute Forms



Ensure your institution is in compliance with Regulation E provisions related to ATM/Debit card disputes with this collection of forms. Available for immediate download, the ATM Card Transaction Dispute Form and Debit Card Transaction Dispute Form can easily be completed by your institution or accountholders when an ATM or Debit card transaction is disputed. Each form includes a "directions" page with a step-by-step dispute task checklist which will lessen the likelihood for errors or missed steps in the dispute process by financial institution staff. (2014)

Electronic Resources License: Included
(5150D) Immediate Download Member $22 / Non-Member $44

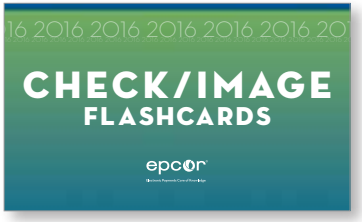
NEW! Check/Image Breach of Warranty Claim Form



Traditionally, UCC (Uniform Commercial Code) Breach of Warranty Claims have been filed between financial institutions via fax, phone or writing letters. This handy form is long overdue, simplifying an often over-complicated process. Developed to help streamline the handling of forged or altered items and help financial institutions communicate effectively. This downloadable form will help your institution identify the information needed to file your claim quickly and easily. The user-friendly format will help ensure consistency and proper handling of forged or altered items. (2017)

Electronic Resources License: Included
(2112D) Immediate Download Member $30 / Non-Member $60

Check/Image Flashcards



Need to brush up on your check knowledge? The *Check/Image Flashcards* are a hands-on, convenient study aide. Sections of study covered in this set of approximately 225 cards include a general overview; rules, laws and regulations; fraud and risk mitigation; operations; products; and standards and formats. (2016)

Electronic Resources License: N/A
(4145) Member $95 / Non-Member $190

Check Quick Reference Cards

These convenient, durable cards have had a total makeover. Keep relevant check/image information right at your fingertips, including all of the available X9 image standard return reason codes and the most commonly used Federal Reserve adjustment type descriptions and time frames. Also provides UCC information regarding the handling of lost cashier's checks and stale/post-dated checks. (2015)

Electronic Resources License: N/A
(4100) Set of 5 Cards: Member $30 / Non-Member $60

Corporate ACH User Quick Reference Cards

UPDATED for 2017

This tool, modeled after the popular *ACH Quick Reference Cards for Financial Institutions,* is specifically designed for Corporate ACH users. This three-card series gives Originators fingertip access to critical information for the correct handling of ACH Returns, Dishonored Returns, Standard Entry Class (SEC) codes, Transaction codes and Notifications of Change (NOC). This is an ideal tool to assist with Originator education and rule compliance, which is a responsibility of the ODFI. These colorful and durable desktop reference cards now provide ACH basics, including prenotifications, for the Originator along with the explanations for Return Reason codes, NOC codes, SEC codes, transaction codes and solutions for handling ACH exception entries. 2017 updates include handling information and Q&A section on Same Day ACH, specifically geared toward the Corporate ACH User. (2017)

Electronic Resources License: N/A
(2155) Set of 3 Cards: Member $20 / Non-Member $40

Debit Card Quick Reference Cards

These cards are a "must-have" for your operations area. The set includes helpful information on Regulation E liability and timeframes, chargebacks, definitions and contacts. Various types of card fraud including skimming, identity theft, telemarketing fraud and phishing are explained. Two new cards have been included to include information on EMV and Mobile Wallets. These cards make a great training tool! (2015)

Electronic Resources License: N/A
(3135) Member $30 / Non-Member $60

Remote Deposit Capture (RDC) Quick Reference Cards

The RDC Quick Reference Cards have been updated. This set of of cards are a great tool to learn about RDC Risk Management and Mitigation, Check Fraud and Security Measures to address the issue and how to handle duplicate items. Learn the key components of what should be in your RDC agreement and explore the key elements of the FFIEC Guidance in order to prepare for your next exam. (2016)

Electronic Resources License: N/A
(5140) Member $25 / Non-Member $50

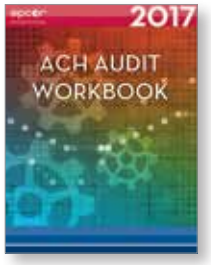
ACH Audit & ACH Risk Assessment Workbook Bundle – SAVE 15%

UPDATED for 2017

Regulators and the NACHA Operating Rules require all financial institutions to conduct an annual ACH Audit and ACH Risk Assessment as necessary. Address both requirements and save 15% by purchasing this bundle which includes our 2016 ACH Audit Workbook and 2016 ACH Risk Assessment Workbook in downloadable format. The ACH Audit Workbook includes audit criteria for all participants, worksheets for each of the criteria, a list of compliance tips and sample audit policy and audit report. The ACH Risk Assessment Workbook guides you in completing the step by-step Risk Assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive risk management program. (2017)

Electronic Resources License: N/A
(3180D) Immediate Download Member $162 / Non-Member $324

ACH Audit Workbook

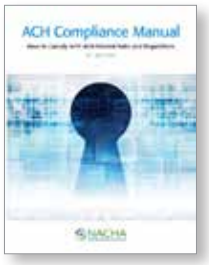


UPDATED for 2017

The ever-popular *ACH Audit Workbook* is updated for 2017. This useful tool includes audit questions and sample reports needed by an Auditor. The revised *ACH Audit Workbook* is designed to assist Financial Institutions and Third-Party Service Providers in the completion of the required annual audit of compliance with the *ACH Rules*. Included in this complete step-by-step audit resource are the audit criteria for all participants, worksheets for each of the criteria, a list of compliance tips and audit report. The *Workbook* easily allows for electronic completion of worksheets and reports. (2017)

Electronic Resources License: N/A
(5100D) Immediate Download Member $95 / Non-Member $190

The ACH Compliance Manual: How to Comply with ACH-Related Rules and Regulations



8TH EDITION

In addition to the requirements the *NACHA Operating Rules*, this comprehensive manual covers a general overview of related Federal Regulations on topics, such as, authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and more. Also featured in this 8th edition is a chapter devoted to Same Day ACH that became effective in September 2016. Helpful compliance tips are included as well as a resource list and glossary of terms. (NACHA) (2016)

Electronic Resources License: N/A
(5200) Member $60 / Non-Member $100

ACH Operations Risk Management Tools

These tools available for immediate download are designed to complement an ODFI's existing ACH origination policies and procedures to streamline the operational risk management functions. The easy-to-use tools cover everything from monitoring and tracking of exposure limits, to reviews of exceeded limits, methods of confirming file legitimacy and trend analysis capabilities. The tools included are: *ACH Exposure Limit Evaluation, Exceeded ACH Exposure Limit (FI), Exceeded ACH Exposure Limit (Originator), Exposure Limit Adjustment Request, ACH Returns Transmittal Register, NOC Entry Transmittal Register, ACH Originated Return Entry Log and ACH File Transmittal Register*. (2014)

Electronic Resources License: N/A
(2295D) Immediate Download Member $95 / Non-Member $190

ACH Risk Assessment Workbook

The *ACH Risk Assessment Workbook* is designed to assist Financial Institutions, both RDFIs and ODFIs, in addressing ACH risk. Content of the *Workbook* includes risk criteria as defined in the *OCC Bulletin 2006-39-ACH Risk Management Guidance*, the *FFIEC Retail Payment Systems IT Examination Handbook* and the *FFIEC updated Guidance to Internet Banking*. Just by answering Yes, No or Not Applicable, this workbook will identify strengths and weaknesses in your existing ACH risk management program. Individual chapters address System and Controls, Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator, Operational and Transaction Risk, and Information Technology Risk. The *ACH Risk Assessment Workbook* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered and include room for comments, to assist in developing a comprehensive risk management program. Compliance officers, audit personnel and operations staff will find the *Workbook* a valuable tool. (2017)

UPDATED for **2017**

Electronic Resources License: N/A
(5230D) Immediate Download Member $95 / Non-Member $190

ACH Security Framework Checklist for Financial Institutions

A financial institution's policies and procedures should reflect what the institution is doing to comply with regulatory standards and payment rules, plus illustrate the Board of Director's expectations. This valuable tool is designed to assist financial institutions with assessing their compliance with Section 1.6 of the ACH Rules, frequently referred to as the ACH Security Framework Rule. This checklist helps an institution assess compliance with the Rule by providing a list of policies and procedures to review, plus provides areas for notes of the assessment. The Checklist includes industry-recognized security standards and guidance, along with defines terms. This valuable assessment tool enhances an institution's annual ACH risk assessment process and provides institutions with a way to document compliance for regulators. (2014)

Electronic Resources License: N/A
(7102D) Immediate Download Member $45 / Non-Member $90

Merchant RDC Review Checklist

This interactive tool is designed to assist a financial institution in verifying its RDC client's adherence to their RDC Agreement and the *FFIEC Guidance on the Risk Management of Remote Deposit Capture*. Available for immediate download, the *RDC Review Checklist* can be completed by an institution during its onsite review of an RDC client or completed by the RDC client and sent to the institution. Questions relate to overall profiling of the RDC program, hardware, software, image quality control, security, fraud and returns processing and reports. (2017)

UPDATED for **2017**

Electronic Resources License: Included
(2535D) Immediate Download Member $30 / Non-Member $60

Remote Deposit Capture Risk Assessment Workbook

UPDATED for 2017

Updated to include Mobile Remote Deposit risks, this comprehensive, easy-to-use *Remote Deposit Capture Risk Assessment Workbook* is designed to assist Financial Institutions in addressing remote deposit capture risk. The *Workbook* content mirrors the *FFIEC Remote Deposit Capture Risk Management Guidance*. The *Remote Deposit Capture Risk Assessment Workbook* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive RDC risk management program. Operations staff, risk managers, compliance officers as well as audit personnel will find this workbook a useful tool. (2017)

Electronic Resources License: N/A
(5120D) Immediate Download Member $95 / Non-Member $190

Revised Uniform Commercial Code Article 4A and the ACH Network

3RD EDITION

Evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. Includes Article 4A with staff commentary. For financial institutions and corporations that handle ACH wholesale credits. (NACHA) (2015)

Electronic Resources License: N/A
(2310) Member $70 / Non-Member $90

Third-Party Sender ACH Audit Workbook

Third-Party Senders that perform any function of an ODFI are required to conduct an annual audit of compliance with the *ACH Rules*. The *Third-Party Sender ACH Audit Workbook*, available on CD, is designed to assist Third-Party Senders in the completion of their required audit. This resourceful *Workbook* includes audit questions, sample reports and complete step-by-step worksheets based on the *ACH Rules*, making it easy for Third-Party Senders to assess and document their level of compliance. (2016)

Electronic Resources License: N/A
(5125D) Immediate Download Member $95 / Non-Member $190

Third-Party Sender ACH Risk Assessment Workbook

The *Third-Party Sender ACH Risk Assessment Workbook* is designed to assist Third-Party Senders in assessing their unique ACH risks. Content of the *Workbook* includes risk criteria as defined in the *OCC Bulletin 2006- 39-ACH Risk Management Guidance*, the *FFIEC Retail Payment Systems IT Examination Handbook* and the *FFIEC updated Guidance to Internet Banking*. Just by answering Yes, No or Not Applicable, this workbook will identify strengths and weaknesses in your existing ACH risk management program. Individual chapters address System and Controls, Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator, Operational and Transaction Risk, and Information Technology Risk. The *Third-Party Sender ACH Risk Assessment Workbook* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered and include room for comments, to assist in developing a comprehensive risk management program. (2016)

Electronic Resources License: N/A
Immediate Download Member $95 / Non-Member $190

Third-Party Sender ACH Audit & Third-Party Sender ACH Risk Assessment Workbook Bundle – SAVE 15%

Third-Party Senders can mark both their ACH Rules Compliance Audit and ACH Risk Assessment off their list and save 15% by purchasing this bundle which includes our *2016 Third-Party Sender ACH Audit Workbook* and NEW! *2016 Third-Party Sender ACH Risk Assessment Workbook* in downloadable format. The *Third-Party Sender ACH Audit Workbook* includes audit questions, sample reports and complete step-by-step worksheets based on the *ACH Rules*, making it easy for Third-Party Senders to assess and document their level of compliance. The *Third-Party Sender ACH Risk Assessment Workbook* guides you in completing the step by-step Risk Assessment by answering with questions that are easily answered Yes/No and also includes a designated action plan to assist you in developing a comprehensive risk management program. (2016)

Electronic Resources License: N/A
Immediate Download Member $162 / Non-Member $324

NEW! Wire Audit Checklist

Conduct an internal review of your wire transfer area, before your examiner does! This new audit checklist was designed to assist your financial institution in identifying potential areas that require stronger internal controls and/or increased focus simply by answering a series of yes/no questions. This valuable tool also includes quick references to applicable rules and regulations covering the wire network. Determine whether the policies, procedures and internal controls regarding wire funds transfers are adequate for your institution. (2017)

Electronic Resources License: Included
(2111D) Immediate Download Member $30 / Non-Member $60

STOP PAYMENTS AND WRITTEN STATEMENTS

ACH Stop Payment Request Order Form

The *ACH Stop Payment Request Order Form*, now available in electronic format via download, includes a fillable PDF form, providing utmost flexibility. The *ACH Stop Payment Request Order* allows you to comply with Regulation E and the *ACH Rules,* permitting a one-time or permanent stop payment on ACH items. It also includes stop payment options for paper and corporate items. The included *Confirmation of Revocation* is a fillable PDF form that provides financial institutions a convenient way to obtain written confirmation of the Receiver's revocation of authorization with the Originator. (2017)

Electronic Resources License: Included
(2300D) Immediate Download Member $30 / Non-Member $60

ACH Written Statement of Unauthorized Debit Form

The *Written Statement of Unauthorized Debit Form on CD* includes a fillable PDF form, providing utmost flexibility, and addresses both unauthorized and improper debits to consumer accounts for ACH debits entries. The form also contains definitions and proper return reason codes to ensure that entries are returned properly. (2017)

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