

# 2024 NATIONAL CHECK PROFESSIONAL (NCP) CONTINUING EDUCATION PACKAGE

Make NCP continuing education easy on yourself with this hassle-free package which offers up to 10.8 National Check Professional (NCP) continuing education credits!

This package of recorded webinars includes a certificate of completion and ECCHO continuing education reporting information to simplify the filing process.



**10.8 NCP Credits for \$445 for members?!  
WHOOO WOULD PASS UP THAT DEAL?**

## Handling Check Returns & Adjustments Parts 1 & 2 2.4 credits

In this course, we will define what an exception, adjustment and return are as well as what rule or regulation covers adjustments and returns. You will learn the return timeframe for checks and the various codes that are used in the industry today. We will look at the various adjustment types and how to handle adjustments through the Federal Reserve Bank. Then we will finish up by going over various scenarios to apply what we have learned.

## A Review of Regulation CC 2.4 credits

This recording provides a foundation for Reg CC as part of the Code of Federal Regulations (CFR) and reviews amendments covering definitions, general provisions and the X9 standards that are now referenced within the regulation. Discover the warranties and indemnities that lie within this regulation and the electronic checks return process and the image exchange process. Take a deeper dive into the subparts that make up this regulation.

## OC3 vs Private Sector Rules 1.2 credits

One check. Two sets of rules. What do you do? There is one set of rules that applies to checks that clear through the Federal Reserve Bank and another for checks that clear through ECCHO. Join us to learn how to identify and apply the right set of rules to each check depending on how the item was cleared. We'll

break down the differences and similarities between Operating Circular 3 (OC3) that covers items that clear through the Federal Reserve Bank and ECCHO Rules that cover items that clear through the private sector (ECCHO). Then, we will work through scenarios to determine which rules apply and what action should be taken.

## Past the Point of a Check Return 1.2 credits

Though sometimes abused, checks have a limited return timeframe. There is not an extended return window for fraudulent checks or other exception items. So, what do you do if a check is past the point of return? Join us to find out how to handle exception items after the return window has passed. During this member-favorite webinar, we will define the time frame for returns and certain adjustment types. We'll also look at how the Uniform Commercial Code (UCC) warranties come into play including the warranties that a Depository Bank makes to a Paying Bank and how the breach of warranty process works. Together, we will work through fraudulent check scenarios to determine if a check can be returned or adjusted, or if a breach of warranty claim can be filed.

## Check Breach of Warranty Pain Points 1.2 credits – Coming June 20, 2024

Have you ever had to file a check breach of warranty claim with a Depository Bank? EPCOR receives frequent calls concerning how and when to file a breach of warranty, where to file a breach of warranty and what can be done if the Depository Bank denies the

claim or ignores it altogether. Join us for this popular conference session turned webinar to troubleshoot the top five pain points when filing a check breach of warranty. We will work through various scenarios to determine what warranty is breached and what path should be taken to appropriately handle filing the breach of warranty claim.

## The Tangled Web of Cashier's Check Handling 1.2 credits – Coming September 30, 2024

Are cashier's checks considered guaranteed funds? You bet! This is why you should never return a cashier's check as stop payment. So what do you do if there is an issue? Join us to examine what Uniform Commercial Code says about cashier's checks, who is liable if the item is lost, stolen or destroyed and when a financial institution should replace one. We will also discuss what your account holders should know before purchasing a cashier's check.

## Altered vs Counterfeit Checks 1.2 credits – Coming October 25, 2024

In today's image environment, fraudsters are able to produce authentic looking checks, making it difficult for financial institutions to spot signs of tampering. So how do you tell the difference between an altered check and a counterfeit check in today's image environment? Join us to learn how to distinguish between these two common types of check fraud and what you need to know when handling fraudulent checks.



## Registration Information

NCP Credits: 10.8

Cost: \$445 member/\$890 non-member

**TO REGISTER VISIT  
THE ONLINE STORE AT  
EPCOR.ORG.**

