



Education on Demand



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Register at www.wespay.org/eod

Classes Available

Payments Basics

- Introduction to ACH
- Demystifying the ACH Rule Book
- ACH Customer Service
- E-Check Applications

Operations

- IAT Overview
- IAT Format and System Considerations
- IAT for ODFIs
- Basics of ACH Origination
- Setting up Financial Institution Agreements

Risk & Fraud

- Fighting Payments Fraud
- Best Practices for Developing an ACH Risk Management Policies and Procedures Manual
- Best Practices for Developing an ACH Operations Policies and Procedures Manual
- ACH Risk for Cash Management Personnel
- RDFI Risk Management
- ODFI Risk Management
- Comprehensive ACH Risk Management Strategies
- How Safe Are You? - Data Security and its impact on Electronic Payments

Rules & Compliance

- ACH Exception Handling
- ACH Payments and the Green Book
- ACH Audit for RDFIs
- ACH Audit for ODFIs
- 2009-2010 ACH Rules Implementation
- Network Rules Enforcement Process
- NACHA Adjustment Entries vs. Regulation E
- Bits & Bytes - ACH Formats
- Hot Topics in Electronic Payments Law

New Products & Technology

- Prospects for the Payments Industry
- Check Electronification as a Payments Business Strategy
- Managing the Risk & Costs of New Check Electronification Processes

Introduction to ACH

75 Minutes-Basic Course

This session focuses on the ACH Operating Rules, Federal Regulations, UCC4A, OFAC and exception processes including procedures for handling Federal Government ACH payments, NACHA's Rules Enforcement procedure, as well as the fundamental types of risk associated with processing ACH transactions.

Demystifying the ACH Rule Book

50 Minutes-Basic Course

This session is designed to familiarize the viewer with the organization and structure of the book, explaining the various sections and contents of both the Operating Rules and Guidelines.

ACH Customer Service

90 Minutes-Basic Course

This session provides an overview of the ACH network from a customer service point of view, including defining the participants and explaining the transaction flow, consumer's rights and how these transactions differ from corporate & government transactions.

E-Check Applications

80 Minutes-Basic Course

Examine different check products that are being converted to ACH debits, including the conversion of both business and consumer checks at the point of purchase, through lock-box conversion and in a back-office environment. This session also describes how TEL and WEB fit into the e-check environment.

**Fighting Payments Fraud**

50 minutes-Intermediate Course

Protecting your financial institution and account holders from fraud is one of the most important jobs you have. Learn about the latest scams affecting the payments industry--phishing, spoofing, identity theft, and others-- as well as the best tactics for protecting your institution and reducing losses related to fraud.

Best Practices for Developing an ACH Risk Management Policies and Procedures Manual

60 minutes-Intermediate Course

More and more, banking regulators and rule-making bodies are requiring financial institutions to develop documented policies and procedures related to ACH processing. The process of developing such documentation can be daunting. This session will give you a framework for building an effective ACH policies and procedures manual for your organization, and describes the alternatives available in the payments industry to assist in this process.

ACH Risk for Cash Management Personnel

90 Minutes-Intermediate Course

With the selling of ACH services and the many types of applications comes the challenge of being able to educate your Originators. Arm your Cash and Product Management staff with the proper knowledge of the ACH to protect your institution, while giving them more products and services to offer clients.

How Safe Are You? Data Security and Its Impact on Electronic Payments

60 Minutes-Intermediate Course

Every week we hear about another data breach, malware download, phishing attack, or other data-security based issue. This session explores the current state of the electronic payments-based data security space, the types of breaches being experienced, and the approaches the industry has taken to manage payments-based data security.

RDFI Risk Management

75 Minutes-Intermediate Course

Financial institutions of all sizes need to be aware of ACH risk factors, and each financial institution needs to manage their risk to minimize potential losses. This session covers risks associated with processing transactions from the RDFI side as well as how to mitigate these risks.

ODFI Risk Management

75 Minutes-Intermediate Course

This session provides an overview of ACH risk for ODFIs. Topics covered include risk management safeguards (including the establishment of exposure limits for each origination application), analyzing ACH Origination processing alternatives, and establishing effective and secure procedures for day-to-day operations and customer service.

Comprehensive ACH Risk Management Strategies

70 Minutes-Advanced Course

This session fully examines the risk reduction suggestions outlined in the Office of Comptroller of the Currency's bulletin 2006-039: Automated Clearing House Activities, Risk Management Guidance. Topics include: risk management systems and controls, reporting to board of directors, audit considerations, high risk activities, elements of a risk strategy and other topics.

Best Practices for Developing an ACH Operations Policies and Procedures Manual

60 Minutes-Intermediate Course

The most effective defense against losses incurred in ACH processing (whether as an ODFI or RDFI) is to have clear, effective documented policies and procedures which guide day-to-day operational processing. This session provides the key elements that must be incorporated into the development of such documentation and describes the alternatives available in the payments industry to assist in this process.

Education on Demand

Operations

IAT Overview

60 minutes-Intermediate Course

This session covers the background of the new IAT rule, roles of the "Gateway" Operators, formatting requirements and issues surrounding regulatory compliance. These changes are substantive, complicated, and mandated by OFAC.

IAT: Format and System Considerations

85 Minutes-Intermediate Course

This session details substantial modifications to the Company/Batch Header, Entry Detail, Addenda Record, Return, and Notification of Change formats related to IAT transactions, and highlights the areas of information that will require specific attention of your data processing/IT departments.

IAT for ODFIs

85 minutes-Intermediate Course

This session provides several detailed scenarios to help participants understand when a specific payment transaction involving the U.S. ACH Network would be deemed an International ACH Transaction (IAT) or a domestic ACH transaction.

Basics of ACH Origination

80 Minutes-Intermediate Course

A broad overview of the ACH Origination business, with a focus on corporate Originator support. Topics covered include; effective ACH Origination policies, agreements and risk management, ACH Origination processing alternatives, and establishing effective and secure procedures for operations.

Setting up Financial Institution Agreements

60 Minutes-Intermediate Course

Electronic payments continue to thrive, and as a result, more legal issues have arisen. We are all working on better ways to manage risk but how are we communicating that to our origination customers? If you don't put your expectations in writing, they won't hold up in a court of law. You must take the necessary steps to cover yourself from liability. This seminar helps you keep abreast of changes in electronic payments law and helps you apply best practices with your customers.

Rules & Compliance

ACH Exception Handling

70 Minutes-Basic Course

When an ACH payment is unable to be processed, the result is an "exception item". This session addresses the most effective ways to handle exceptions and minimize the risk of loss, focusing on stop payment and authorization issues.

ACH Payments and the Green Book

75 Minutes-Basic Course

Federal Government ACH payments are subject to the same rules as private industry ACH payments, but with exceptions. The Federal Government's rules are found in the Code of Federal Regulations (31CFR 210), known as the "Green Book."

2009-2010 ACH Rules Implementation

70 Minutes-Intermediate Course

The ACH environment is rapidly changing and it is critical that you know what you must implement in order to be in compliance with the ACH Rules. You will learn how the rules changes for 2009 and 2010 affect you, your Originators, and the ACH network.

ACH Audit for RDFIs

75 Minutes-Intermediate Course

The review of ACH audit programs is identified as the number one priority for examiners under guidelines published by the Federal Financial Institutions Examination Council. Instructors thoroughly review each audit point and provide specific information on how to properly test for compliance.

ACH Audit for ODFIs

80 Minutes-Intermediate Course

This session focuses on ACH Rule audit requirements specific to the origination of ACH transactions. Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the ODFI. Key guidelines for ensuring Originator compliance with ACH Operating Rules are also shared.

Network Rules Enforcement Process

55 Minutes-Intermediate Course

ODFIs suspected of receiving an unacceptable level of "unauthorized" return entries are now required to provide specific information to NACHA upon request. Current rules enforcement procedures, as well as an examination of NACHA arbitration procedures as an alternative to the rules violation process are examined.

NACHA Adjustment Entries vs. Regulation E

65 Minutes-Intermediate Course

Both NACHA Rules and Regulation E detail procedures for resolving situations involving "unauthorized" consumer transactions, but the procedures, time frames, and financial institution obligations are significantly different.

Bits & Bytes - ACH Formats

80 Minutes-Advanced Course

This session focuses on the intricacies of the ACH Record Formats. It takes you on a comprehensive and detailed review of the field purposes & constructs with discussion of the specific field values, commonly experienced problems, and tips for optimizing ACH Network participation.

Hot Topics in Electronic Payments Law

60 Minutes-Intermediate Course

This session discusses legal issues raised by current innovations in electronic payments law, including recent amendments to the NACHA Operating Rules as well as updates on security breach and FACTA class action litigation; regulatory developments regarding mobile, credit card, and Internet gambling payments; intellectual property rights in payments systems, cross-border payments, and other key areas of concern.



New Products & Technology

Prospects for the Payments Industry

SPEAKER: Richard Oliver, EVP, Retail Payments Product Manager, Federal Reserve Bank of Atlanta

55 Minutes-Intermediate Course

The payments landscape is changing rapidly as economic and marketplace forces accelerate the integration of electronic payments. New opportunities for revenue streams and cost savings emerge as technology converges and the lines blur between ACH, check, credit and debit cards, and online and mobile payments. Financial institutions need to know how to best leverage and integrate these electronic payment vehicles.

Check Electronification as a Payments Business Strategy

SPEAKER: Rick Leander, EVP, Chief Strategy Officer, The Clearing House

45 Minutes-Intermediate Course

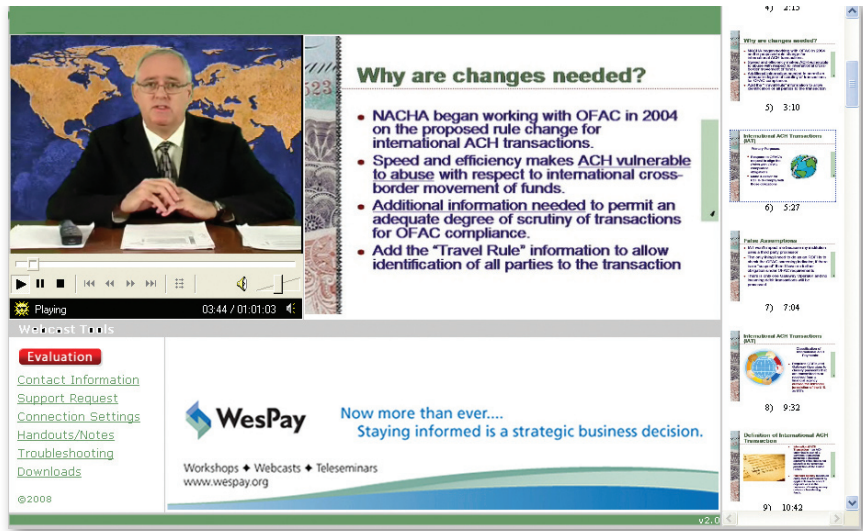
Taking an enterprise wide perspective in leveraging check electronification (check image and ACH conversion) infrastructure investments and utilizing new capabilities as part of an overall payments business strategy can bring significant value to payments operations. Check electronification has largely been addressed from an operational perspective. By stepping back and taking a strategic look at check electronification, financial institutions can leverage payments as a way to diversify their portfolio, increase income, and reduce costs.

Managing the Risk & Costs of New Check Electronification Processes

SPEAKERS: Bob Meara, Senior Analyst, Celent; T. Richard Shier, EVP and Director, Banking & Investment Services, City National Bank

55 Minutes-Intermediate Course

With the convergence and adoption of new payment options, understanding the risks and new FFIEC guidelines, and investing in the right check electronification process in a rapidly changing environment will be critical to the future success of the electronic payment industry. Ensuring that your institution manages risk while leveraging the opportunities and cost savings of these programs will mean the difference between profitability and loss.



Education on Demand webcast interface

Registration Information

Pricing:

Members: \$ 95 each view

Non-members: \$195 each view

Questions? Call:

(415) 433-1230

Western Payments Alliance

685 Market Street, Suite 540

San Francisco CA 94105

Register Online:

www.wespay.org/eod

Education Services

WesPay offers a full complement of workshops, teleseminars and on-line classes that feature topics from basic payments training to advanced operational issues like risk and compliance. We have a variety of opportunities to help professionals navigate the complex and growing electronic payments industry.

Workshops – Our live workshops are taught by industry experts and provide the opportunity to meet directly with your peers from other institutions.

Teleseminars – Phone and web-based training allows you to take advantage of a wide range of topics from the convenience of your own office.

Education-on-Demand – Internet based classes combine streaming video of our instructors with a slide presentation. Each webcast includes downloadable reference materials and can be accessed at a time that best suits your team.

Customized Training – WesPay's education staff can create tailored training programs for your staff on a wide range of topics, such as ACH operations, payments system risk, cross-border payments and many more.