



Accredited ACH Professional Certification

A Tangible Asset For Your Organization

Accredited ACH Professional



NACHA - The Electronic Payments Association

AAP certification program affirms professional competence and subject area expertise for practitioners of Automated Clearing House payments, establishing a professional standard based on best practices and recognized processes and procedures developed by NACHA and the Regional Payments Associations.



The success of your business depends on its reputation for quality and integrity. Your customers rely on you to provide guidance and to help ensure that their business transactions adhere to payments industry regulations, while observing the highest standards of risk management controls. Having staff with the AAP credential reinforces that your organization is in touch with changes and updates to the NACHA Operating Rules and current payments industry regulations.

Customer Confidence – With ACH services available everywhere, your ability to respond immediately to questions regarding electronic payments promotes confidence and satisfaction with your customers. Knowledge and understanding of the ACH Rules enables your accredited staff to respond to questions with confidence and allows them to apply customers' business requirements to the proper applications.

Risk Management – New applications involving spontaneous payments such as telephone-initiated (TEL) entries and Internet-initiated (WEB) entries have increased the number of participants in the ACH Network and present new kinds of risk. AAP certified staff are better prepared to address ACH Network risk issues with ODFIs, Third Parties, Originators, and RDFIs, as well as work with regulators and Federal, state and local law enforcement in identifying and eliminating fraudulent behaviors and transactions.

Operating Efficiency – Staff time and organizational resources can be unnecessarily diverted when ACH operations are not conducted according to established best practices. AAP certification provides employees with a robust knowledge base to execute payments operations efficiently, accurately and securely.

Cost Avoidance – There are numerous warranties that you assume with every transaction you originate, receive and/or return and a breach of warranty can result in substantial financial penalties and reparation costs. Accredited professionals can help avoid these costs through application of knowledge in areas such as appropriate use of return reason codes, statement reporting requirements, understanding consumer vs. corporate rules, and properly managing customer care inquiries.



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Benefits Your Organization...

Accreditation among ACH professionals creates a more efficient, secure, and reliable ACH Network. AAP accreditation is obtained by passing a nationally administered exam and is valid for five years. AAP status can be maintained by earning and reporting continuing education credits or passing another AAP exam.

"I give a lot of weight to the qualifications of someone who has an AAP accreditation when hiring someone for a position in our ACH department."

Jerry Keenan, AAP
Senior Vice President, Financial Institution
Cooperative Services, Inc.

Benefits Your Employees...

Financial Institution examiners and other users of the ACH Network accept the AAP credential as a mark representing individuals who are highly skilled and serious about their profession. Professional accreditation like the AAP can enhance employment opportunities and career advancement.

WesPay Provides The Tools & Guidance

WesPay offers a wide array of services to support your employees in attaining their AAP status:

- AAP Test Preparation Package: Includes 5 week teleseminar series plus a full library of resource materials
- Education on Demand: Cost effective, web-based training modules on all aspects of the ACH Network
- Live Workshops
- Annual Payments Symposium Educational Conference

Western Payments Alliance

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