**2023 Calendar Descriptions**

**Virtual/In-Person Sessions**

**Jan/Feb - Payments Update**

In this session, we will cover updates and changes within the Rules as well as review some of the changes that still cause confusion within our membership. We will arm you with the information you need to ensure compliance in this ever-changing rules and regulatory landscape both now and in the future. Topics include:

* Expiration of COVID-Related Relief Rule Provisions
* ACH Operator - Late Night ACH File Delivery
* Nested Third-Party Senders Amendment & Grace Period Ending March 31st, 2023
* Third-Party Sender's Requirement to Conduct a Risk Assessment
* FedNow Update
* Micro Entries Phase 2
* Proof of Authorization Alternatives
* Liability of Warranty Claim Process (member request)
* Standing Authorization & Subsequent Entries (member request)
* Request for Information / Request for Comment Updates for IAT Topics

The tabbing review will be provided to all registrants as a separate recording.

**February 2 - Government Reclamations**

Did you know that Federal Government Payments are among the largest users of the ACH Network? To prevent your organization from suffering from financial losses, it is critical for your staff to understand the rules behind processing and handling government reclamations. There are specific rules and liabilities set in place and it is important for your institution to keep up to date to reduce losses.

In this session, we will work through the rules and determine what transactions are subject to reclamation, including when and how a transaction should be returned.

On this webinar, you will:

* Understand Death Notification Entry (DNE) and what to do when you receive one
* Discover RDFI Responsibilities and Liabilities regarding government payments
* Learn what should be done when a Government Reclamation is received
* Learn what payments are subject to Government Reclamation
* Learn how to handle a Reclamation error

**March 16 - BSA/AML Virtual Session**

BSA is an on-going, ever-changing “safety and soundness” issue. This workshop will provide current, updated tools, techniques, and “real world” examples for learning the critical components of a BSA/AML Program. We will review the basic BSA regulatory framework and provide you with an understanding of the BSA, OFAC, and core recordkeeping requirements as well as current hot topics and emerging trends.

The specific components to be covered during this BSA Fundamentals include:

* Money Laundering and the History of the Bank Secrecy Act
* The Tools of BSA
* The Role of FinCEN
* BSA/AML Violations and Penalties
* BSA/AML Risk Assessment
* BSA/AML Compliance Program and 4 Components
* Customer Identification Program, Customer Due Diligence and Beneficial Ownership
* Enhanced Due Diligence
* BSA Reporting and Record Keeping
* Office of Foreign Assets Control (OFAC) Compliance
* BSA and OFAC Training
* Record Retention

**April 6 - Are Your Procedures Up To Date?**

When reviewing annual audit findings, we often find that policies and procedures are either outdated or are missing pertinent information.

So, when did you last update your policies and procedures? Was it last month? What about last year? Have you updated them the COVID pandemic? Join us as we cover the following recommended areas to address:

* Three policies that should be addressed
* General ACH Procedures
* Receipt and Origination Procedures
* Origination Application and Agreement
* Originator Responsibilities
* Customer Service Procedures

**May 4 - RDC/Check Boot Camp**

While the Federal Reserve Payments Study continues to show check volume declining, an understanding of check processing is still vital to each financial institution. The presenter will cover not only the fundamentals but how Reg CC, UCC3 and UCC4 apply to check processing. Additional topics will include:

* Identifying the Parts of a Check
* Understanding Participants in the Check Process
* Rules, Codes, Regulations and Agreements
* Warranties, Indemnities, and Indorsements
* Mobile Deposit
* Check Collection Process
* Clearing and Settlement

**July 18 - Regulation E Workshop**

Electronic transactions continue to experience dramatic increases each year. Since a substantial percentage are made by consumers, Regulation E is, and will continue to be a dominant compliance piece that many institutions continue to struggle with.

* Exactly what is the consumer’s liability?
* What requirements can we place on the consumer?
* How can we limit our liability as a financial institution?

These are questions that we receive on a daily basis, and we have packed the answers in our full-day workshop. Topics will include:

* ACH Disputes past the 60-day right of return
* Debit Card Disputes
* P2P Transactions & Disputes including Zelle, Venmo, CashApp
* Remittance Transfer Requirements

**August 4 - Upcoming Rule Changes**

Join us as we review what has happened since the 2023 Payments Update and look ahead to 2024 Rules Changes.

**August 31 - ACH Boot Camp**

Our ACH Boot Camp will cover comprehensive fundamentals in all areas of ACH. This workshop is designed to engage an individual new to ACH or a veteran looking for an ACH refresher. This session provides a great overview on all areas in the ACH process.

* Learn how to use the ACH Rules Book as your right-hand resource
* Gain an understanding of returns
* SEC Codes
* Fundamental of ACH Origination
  + Requirements for Originating Depository Financial Institutions (ODFIs)
  + Third-Party Processors
  + OFAC

**October 26 - Exceptions Jump Start**

Depending on the day, ACH exceptions can be very boring, very time consuming or very frustrating. Some days you may experience the exception trifecta of all three! Join us for this full-day virtual session to analyze those issues and build your confidence as an exception guru. This session is recommended for:

* Someone new in your operations area
* Someone in need of an “exceptions” refresher
* Frontline personnel that are the face of your organization
* Internal compliance staff to help them better understand the back-office area

**October 31 - Card Dispute Boot Camp**

One of the top requested topics from our members is gaining a better understanding of how the dispute and liability process works within the debit card and credit card side of the financial industry. If you are looking for a better understanding of Regulation E liabilities with debit cards or zero liability under Visa and MasterCard rules, we highly encourage you to register for this workshop. We will discuss the rules, learn about the most recent and upcoming changes, along with a discussion on the liability impacting financial institutions, cardholders, and businesses. Each participant will be given helpful tools and resources to better assist them with understanding the dispute process.

Key topics will include:

* Processing
* Transaction cycles
* EMV, debit card, and Regulation E
* Zero liability policies
* Managing disputes
* Visa (VCR, Visa Direct)
* MasterCard (MDRI, MasterCard Send)
* Disclosure statements
* API, CNP, contactless, P2P, and fallback transactions

**November 7 - Origination Boot Camp**

Are you considering starting an origination program? Perhaps you already have one but are not sure what to do next? Join us as we breakdown the aspects of origination from the very beginning through the successful implementation. Topics will include:

* Origination Approval
* Originator Onboarding
* Exposure Limits
* Ongoing Originator Education
* Expanding Origination, What’s Next?

**Webinars**

**January 19 – Tax Refund Exceptions & Liabilities**

Most recently, the IRS processed more than 253 million tax returns and other forms and issued more than $452 billion in tax refunds. Incorrect handling of incoming tax refunds can make the Receiving Depository Financial Institution (RDFI) liable and create the possibility for large losses. This webinar covers:

* Rights and requirements of each participant
* Proper handling of deposits for deceased recipients
* Account number and name matching requirements
* Processes for incorrect account numbers
* A review to correctly handle exceptions

This session will help you learn how to minimize your financial institutions liability and understand what to do and not do.

**February 23 – P2P Disputes**

We continue to see a dramatic rise in P2P transactions. Perhaps some flowed through your online banking system via Zelle. Maybe they were initiated through another app like Venmo or CashApp. Either way, it can be a bit confusing when those transactions are being disputes. Join us as we sort through the various Terms and Conditions of those products and provide some clarity on how to handle disputes according to Regulation E.

**March 22 – Originator Approval Process**

What happens when you have a new potential origination client? Do you have specific procedures and best practices in place to determine if this client is an appropriate fit for your organization or do you just “wing it”. In order to have a successful origination program, you should have the following:

* Board-approval of Products/Services Offered
* Originator Application
* Application Review Process

Join us as we discuss each of these best practices to create an effective and efficient approval process.

**March 30 - Understanding QR Codes**

Are you struggling to understand what QR Codes are and how they work? What does QR even mean? Join us as we describe in detail a beginner’s look at QR Codes and how this transaction type occurs within seconds. This webinar will leave you confident when questions arise about QR Codes and how they can help your organization thrive.

Areas covered during this webinar:

* Analyze What QR Stands for
* Review The History behind The QR Code
* Understanding The Two Types of QR Codes
* Define How Does a Payment with a QR Code Work
* Examine The Features of a QR Code
* Understand QR Code Generators

**April 11 – ACH Agreements – Are Yours’ Up To Date?**

Do you have an Origination Agreement? If yes, great! When was the last time you reviewed your agreement? Have you added new products or services since the last “review”? What about Third-Party Senders, have you expanded you origination program to include them? Join us as we conduct a deep dive into the ACH Agreement. Topics will include:

* What is required by the Nacha Operating Rules to be in an Origination Agreement?
* What “should be included” that is not required?
* Do I need to get a new agreement at each review period?

Join us and let’s ensure that your ACH Agreement is up to date!

**April 27 - Understanding the ACH Return Time Frames**

Returning an ACH Entry within the correct time frame is important. This session will help you determine when the return must be available and from whom it is initiated.

Areas covered during this webinar:

* Standard Return Time Frames
* Extended Return Time Frames
* Returns Initiated by the ACH Operator or Federal Government Agency
* What about Dishonored and Contested Dishonored Returns?

**May 11 – Originator Exposure Limits**

**Every ODFI is required by the Nacha Operating Rules to perform proper due diligence on all of its Originators and Third-Party Senders to ensure compliance with the Rules. In addition, the ODFI must also:**

* **Assess nature of ACH activity and the risks the activity presents;**
* **Establish, implement, and periodically review the exposure limit; and**
* **Establish and implement procedures to:**
  + **monitor the origination and return activity across multiple settlement dates;**
  + **enforce restrictions within origination agreement regarding approved entries; and**
  + **enforce the exposure limit**

**Join us as we review best practices for each of these requirements.**

**May 18 - Contactless & Virtual Cards**

Are you considering making the move to a Contactless or a Virtual card option? Contactless and Virtual cards are quickly becoming a safe and popular option for many organizations. During this webinar, we will define these card options as well as discuss some of the main benefits and uses of Contactless and Virtual cards.

Areas covered during this webinar:

* Define Contactless and Virtual Cards
* Understanding the Differences between Virtual Cards and Physical Cards
* Review the History of Contactless and Virtual Cards
* Overview of The Contactless and Virtual Card Flow
* The Advantages and Disadvantages of Virtual and Contactless Cards

**May 25 – Standing Authorizations and Subsequent Entries – The What, When, and Who**

Even though Standing Authorizations and Subsequent Entries have been around for since September 2021, there is still some confusion regarding the usage and rules of these transactions. Join us as we review and provide answers to the following questions:

* What is a Standing Authorization & Subsequent Entry?
* What Standard Entry Class (SEC) code is used?
* When is a Subsequent Entry used?
* Who can & should use this?

**May 26 – FedNow Instant Payments Session**

The FedNow instant Payments Service is currently scheduled to begin in 2Q/3Q 2023. Join us for the latest info on the FedNow Instant Payments Service. Actual topic may vary depending on the timing of launch.

**June 8 - Preparing Your Frontline for Check Fraud**

Check fraud continues to be a consistent challenge for organizations. While technology has made it easier for fraudsters to create realistic counterfeit and fictitious checks, we will discuss how to prepare your frontline. Join us as we look at ways to help your frontline be better prepared for recognizing check fraud.

Areas covered during this webinar:

* Discuss Parts of a Check That May be Altered
* Review Common Check Fraud Schemes
* Examine Scenarios and How to Manage These Situations
* Review Preventative Measures and Internal Controls
* Discuss Why Frontline Education and Training is One of the Best Defenses

**ACH Summer Series (5 parts) – Available for bundle or individual purchase**

**June 15 – Basic Returns Part 1**

* + Join us as we walk through the most used return reason codes, their usage, and the proper return timeframe for each. In part 1, we will cover the basic return reason codes within the standard return timeframe. Included in this session are:
    - R01, R02, R03, R04, R05, R06, R08, R09

**June 29 – Basic Returns Part 2**

* + Join us as we walk through the most used return reason codes, their usage, and the proper return timeframe for each. In part 2, we will continue with the basic return reason codes within the standard return timeframe. Included in this session are:
    - R14, R15, R16, R20, R23, R24, R29, R31, R33

**July 13 – Extended Returns**

* + Join us as we walk through the most used return reason codes, their usage, and the proper return timeframe for each. In our third installment, we will cover the return reason codes within the extended return timeframe. Included in this session are:
    - R07, R10, R11, R37, R38, R51, R52, R53

**July 27 – Dishonored Returns**

* + Join us as we walk through the most used return reason codes, their usage, and the proper return timeframe for each. In session four, we will cover the dishonored return reason codes. While these are not as common as those discussed in earlier sessions, many times they are even more confusing due to lack of familiarity with the issue. Included in this session are:
    - R61, R62, R67, R68, R69, R70

**August 10 – Contested Dishonored/Corrected Returns**

* + Join us as we walk through the most used return reason codes, their usage, and the proper return timeframe for each. In our final session, we will cover the contested dishonored and corrected return reason codes. As with dishonored return codes, these are not as common as those discussed in earlier sessions, many times they are even more confusing due to lack of familiarity with the issue. Included in this session are:
    - R71, R72, R73, R74, R75, R76, R77

**August 23 - Compensation & Arbitration**

What’s the difference between Compensation and Arbitration? This session will cover the rules for both and help you understand when to apply Compensation Rules or Arbitration Rules.

Areas covered during this webinar:

* Define Compensation and Arbitration
* Explain the rules of each
* Identify the parties involved
* Outline the thresholds for claims
* Discuss the processes for Compensation and Arbitration

**September 14 – Originator Onboarding**

The addition of a new origination client is always important to a growing origination program. Too often, however, there is dread rather than excitement. An onboarding program with documented procedures can greatly reduce that stress. Join us as we break down an effective onboarding program and provide you with a step-by-step process including:

* Documentation retention
* Originator Responsibilities training
* Monitoring of Exposure Limits and Return Rates
* Ongoing Originator Training & Review

**October 12 - Check Standards and Formats**

Understanding the Check XP standards can be confusing. During this webinar, we will discuss specific check standards and formats that you need to be familiar with for the industry’s best practices.

Areas covered during this webinar:

* Examine Key Check Standards and Formats
* Review The Substitute Check Standard
* Review The Image Cash Letter Standard
* Discuss The Standard Record Views for Forward Presentment and Returns
* Examine The Universal Companion Document

**October 17 – Digital Payments – Contactless/Mobile/Faster Payments**

Are you keeping up with the needs of your customers/members? There are big differences between the generations and some of those differences can be significant. When we look at the options available to make purchases and compare that to how we function in our everyday lives, it is important to understand the differences of each generation. These differences are vital as your financial institution targets specific individuals with products and services. The advancement of technology has provided new methods in ways we never considered. The impacts Covid-19 has had on the way we use, and exchange money is important to consider as well. Join us for an exciting hour as we share knowledge and provide recommendations for financial institutions to consider as they make plans to keep and attract new clients. We will cover the following:

* Various generations & their differences
* How has COVID changed the way “we pay”?
* What are factors to consider as you create, reevaluate, or define your payment strategy?
* What options should you consider when providing targeted marketing for 2023 and beyond?

**November 16 – The State of Faster Payments**

As we begin to closeout 2023, what is the status of faster payments? What is new with RTP? How did the FedNow Instant Payments launch go? What “new” faster payments options have appeared or disappeared? Join us as we take a look at the State of Faster Payments as we move into 2024.

**December 14 – Common Audit Findings**

Discrepancies or findings that fall outside of the audit compliance requirements are considered an audit exception. Meet with our team as we guide you through the top audit error findings of 2023 and give you the opportunity to ask questions and get the answers you need to protect your financial institution from unnecessary errors and audit exceptions in 2024.

**Accreditation Programs**

**January-March – National Check Professional (NCP Exam) Prep Series**

Join us for our NCP Exam Preparation Series as we cover essential check education, with multiple trainers and opportunities to engage, ask questions, and prepare for the 2023 NCP Exam.

A set of Check/Image Flashcards and CheckPro is also included in the NCP Exam Preparation package.

**April-June – Accredited Payments Risk Professional (APRP) Exam Prep Series**

Join more than 500 APRPs nationwide by becoming an APRP! Register for the APRP Exam Prep Series to gain comprehensive knowledge of risk management strategies, concepts, and mitigation techniques within the payments ecosystem, including checks, wires, ACH, emerging and alternative payments systems, and cards (debit, credit, prepaid).

A set of APRP Flashcards and the RiskPro is also included in the Exam Preparation Series.

**April-September – Accredited ACH Professional (AAP) Exam Prep Program**

Join more than 4,500 AAPs nationwide by following our proven path to success. This 6-month program includes live sessions, webinars, and resources to prepare you for the AAP exam. Register for our AAP Exam Prep Program and prepare for industry recognition as a certified ACH expert.