

# 2017 CATALOG OF SERVICES

PROVIDING KNOWLEDGE TO MITIGATE RISK







## Our Mission

**We provide leadership, education, and innovative, cost effective products and services for the mutual benefit of our members and their customers.**

Members of Southern Financial Exchange are offered exceptional quality at discounted pricing when compared to other offers.

Our recommendation to you is:

Shop SFE **FIRST** for your Education and Compliance Services!!



Regional Payments Association®

**“The Mark of Excellence”**

This mark signifies that the Regional Payments Associations, through their Direct Membership in NACHA, are specially recognized and licensed providers of ACH education, publications and support. Regional Payments Associations are directly engaged in the NACHA Rulemaking Process and Accredited ACH Professional (AAP) program. Look for this mark as a sign of excellence and commitment to consistency and accuracy in ACH education, publications and support.

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SFE is a Direct Licensed Member of NACHA – The Electronic Payments Association

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other educational events!

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# 2017 Catalog of Services

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Dear Members,

It's an exciting time to be in the payments industry! 2017 promises to continue the high speed pace of change.

Faster payment solutions are popping up like popcorn. Some vendors simply rely on Same Day ACH to achieve speed, while others are building entirely new payment channels. Instant or real time payments are the buzzwords now for our industry. A few solutions are in production while others are still "under development". The challenge for bankers is whether these solutions will help win back fee income from PayPal and Venmo, or if they will continue to siphon income away from the banking industry. Several of the top financial institutions are positioning themselves as early adopters and will shift settlement timeframes to a few minutes or even seconds for their customer base. SFE's first Power Hour for 2017 helped educate you on faster payments.

Was implementation of Same Day ACH credits in 2016 another Y2K event for your institution? That's good news! Southern Financial Exchange Members were prepared for this event and implemented this change smoothly. However, the time for celebration is over - higher volumes of Same-Day Entries are expected in Phase II. While your attention is focused on Same Day ACH (Phase II), don't overlook the introduction of the new rule requiring registration of Third-Party Senders. While this rule only affects ODFIs, the difficulty with Third-Party Senders is identification. Unless you have a clear understanding of the various roles that can occur in an ACH transaction, it can be difficult to tell the difference between Third Party Service Providers and Third-Party Senders. Additional information about Same Day ACH, Faster Payments, and Third-Party Senders is available on our website and through [What's New in Payments in 2017](#) and other SFE In-Person seminars. Webinars and On-Demand courses are also available through our website.

SFE offers education and compliance services for ACH, check, card, wire and emerging payment systems. Our professional development courses and resources are designed to help our members stay abreast of the changes moving the industry to faster and more secure payments. I'd like to take this opportunity to encourage you to take advantage of the many links, industry updates and quick reference materials available under Member Information on our website.

SFE strives to continuously anticipate and meet your needs. So, please let us know if you have a payment resource need and can't find an answer. SFE is here to help. Thank you for your membership and years of support.

Sincerely,

A handwritten signature in black ink that reads "Donald S. Jackson".

Donald S. Jackson, AAP, CTP  
President & CEO

1340 Poydras Street, Suite 2010  
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[www.sfe.org](http://www.sfe.org) [www.sfeannual.org](http://www.sfeannual.org)

## **Professional Development**

**Your Time. Your Way.**

SFE provides professional development sessions to keep you prepared for rapid changes in electronic payments. From ACH Origination to regulation changes, our sessions enhance your knowledge, save you time, money, and contribute to your career and organizational success.

**Membership Value - 50% off all Professional**

### **In-Person Seminar Classes**

Whether you attend one of our comprehensive half-day, full-day or two-day workshops, each offers relevant industry topics. In-Person classes allow you an opportunity to meet with other industry professionals and to engage with industry experts. Registration includes presentation copies and other material to take back to your organization. Sessions are taught by Accredited ACH Professionals (AAP) and other industry experts. All of our classes are eligible for continuing education credits for AAP and other continuing education credits may also be available for other certifications. Classes are offered in multiple city locations.

### **Webinar Classes**

Bring industry experts to your desktop and enjoy the convenience of concise training dealing with relevant payments issues presented right in your office. Share the knowledge! One registration fee covers as many attendees as you want to share a single phone line. The computer presentation is interactive by allowing you to chat with the presenter and take online polls. Dozens of subjects are offered throughout the year. If you do not see the topic you are looking for contact the SFE office where the topic can be located for you.

### **On-Site Training**

Every organization requires a different on-site training solution and to ensure we meet your “needs” any electronic payments topic can be customized to address your organization’s business needs and learning objectives. Customized training can be presented in a half-day, full-day or multiple-day format.

### **On-Demand Classes**

You choose the time, date and class. On-Demand classes offer you flexibility to learn at your pace. Make our On-Demand classes part of your staff training program. SFE staff will be available to take questions after each viewing and beyond.

Register Online at [www.sfe.org](http://www.sfe.org)

# 2017 In-Person Seminar Education Calendar

## In-person seminar classes near you, all year long!

*See In-Person Seminar Description Details on Pages 13 - 65*

### **February**

2/7 - What's New in Payments 2017	8:30 AM to 12:30 PM	Dyersburg, TN
2/8 - What's New in Payments 2017	8:30 AM to 12:30 PM	Hattiesburg, MS
2/8 - What's New in Payments 2017	8:30 AM to 12:30 PM	Jonesboro, AR
2/9 - What's New in Payments 2017	8:30 AM to 12:30 PM	Mobile, AL
2/14 - What's New in Payments 2017	8:30 AM to 12:30 PM	Baton Rouge, LA
2/14 - What's New in Payments 2017	8:30 AM to 12:30 PM	Jackson, TN
2/15 - What's New in Payments 2017	8:30 AM to 12:30 PM	Bartlett, TN
2/15 - What's New in Payments 2017	8:30 AM to 12:30 PM	New Orleans, LA
2/16 - What's New in Payments 2017	8:30 AM to 12:30 PM	Lafayette, LA
2/22 - What's New in Payments 2017	8:30 AM to 12:30 PM	Grenada, MS
2/22 - What's New in Payments 2017	8:30 AM to 12:30 PM	Tupelo, MS
2/23 - What's New in Payments 2017	8:30 AM to 12:30 PM	Ridgeland, MS

### **March**

3/7 - ACH Fundamentals	8:30 AM to 12:30 PM	Crowley, LA
3/8 - ACH Fundamentals	8:30 AM to 12:30 PM	Ridgeland, MS
3/8 - ACH Fundamentals	8:30 AM to 12:30 PM	Baton Rouge, LA
3/9 - ACH Fundamentals	8:30 AM to 12:30 PM	Mobile, AL
3/10 - ACH Fundamentals	8:30 AM to 12:30 PM	Bartlett, TN
3/14 - RDC Rules & Regulations	8:30 AM to 12:30 PM	Bartlett, TN
3/15 - ODFI Risk & Compliance (Part 1)	8:30 AM to 12:30 PM	Baton Rouge, LA
3/22 - ODFI Risk & Compliance (Part 2)	8:30 AM to 12:30 PM	Baton Rouge, LA
3/22 - NCP Exam Review	9:00 AM to 3:30 PM	Hammond, LA
3/23 - RDC Rules & Regulations	8:30 AM to 12:30 PM	Ridgeland, MS
3/29 - NCP Exam Review	9:00 AM to 3:30 PM	Bartlett, TN

### **April**

4/11 - NOC's, Returns & Adjustments	8:30 AM to 12:30 PM	Hattiesburg, MS
4/12 - NOC's, Returns & Adjustments	8:30 AM to 12:30 PM	Baton Rouge, LA
4/12 - NOC's, Returns & Adjustments	8:30 AM to 12:30 PM	Ridgeland, MS
4/13 - NOC's, Returns & Adjustments	8:30 AM to 12:30 PM	Bartlett, TN

**Book Multiple Registrants & Save!**

*Visit [www.sfe.org](http://www.sfe.org) to register and for updated information.*

# 2017 In-Person Seminar Education Calendar

## In-person seminar classes near you, all year long!

*See In-Person Seminar Description Details on Pages 13 - 65*

### **May**

5/2 - 4 - SFE's 27th Annual Conference & Expo	3 Days	Biloxi, MS
5/9 - Advanced ACH Rules	9:00 AM to 3:30 PM	Baton Rouge, LA
5/9 - Payments Fraud	8:30 AM to 12:30 PM	Bartlett, TN
5/10 - Advanced ACH Rules	9:00 AM to 3:30 PM	Bartlett, TN
5/11 - Advanced ACH Rules	9:00 AM to 3:30 PM	Ridgeland, MS
5/16 - Payments Fraud	8:30 AM to 12:30 PM	Baton Rouge, LA
5/16 - Payments Fraud	8:30 AM to 12:30 PM	Ridgeland, MS
5/17 - Payments Fraud	8:30 AM to 12:30 PM	New Orleans, LA

### **June**

6/6 - Same Day ACH Workshop	8:30 AM to 12:30 PM	Hattiesburg, MS
6/7 - Same Day ACH Workshop	8:30 AM to 12:30 PM	Ridgeland, MS
6/7 - Same Day ACH Workshop	8:30 AM to 12:30 PM	Baton Rouge, LA
6/27 - Same Day ACH Workshop	8:30 AM to 12:30 PM	Bartlett, TN

### **July**

7/11 - ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Biloxi, MS
7/12 - ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Baton Rouge, LA
7/12 - ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Tupelo, MS
7/13 - ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Bartlett, TN
7/13 - ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Crowley, LA
7/18 - ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Jackson, TN
7/25 - ACH Audit & Compliance Workshop	8:30 AM to 12:30 PM	Ridgeland, MS

### **August**

8/8 - RDFI Responsibilities & Compliance	8:30 AM to 12:30 PM	Bartlett, TN
8/8 - RDFI Responsibilities & Compliance	8:30 AM to 12:30 PM	Biloxi, MS
8/9 - RDFI Responsibilities & Compliance	8:30 AM to 12:30 PM	Baton Rouge, LA
8/10 - RDFI Responsibilities & Compliance	8:30 AM to 12:30 PM	Crowley, MS
8/17 - AAP Exam Review	8:30 AM to 12:30 PM	Ridgeland, MS

**Book Multiple Registrants & Save!**

*Visit [www.sfe.org](http://www.sfe.org) to register and for updated information.*

# 2017 In-Person Seminar Education Calendar

## In-person seminar classes near you, all year long!

*See In-Person Seminar Description Details on Pages 13 - 65*

### **September**

9/6 - AAP Exam Review	8:30 AM to 12:30 PM	Baton Rouge, LA
9/7 - AAP Exam Review	8:30 AM to 12:30 PM	Bartlett, TN
9/12 - Treasury Day	9:00 AM to 3:30 PM	Baton Rouge, LA
9/13 - Treasury Day	9:00 AM to 3:30 PM	Bartlett, TN
9/14 - Treasury Day	9:00 AM to 3:30 PM	Ridgeland, MS
9/20 & 21 - ACH Payments Summit (2 days)	1:00 PM to 4:30 PM	
	8:00 AM to 3:30 PM	Baton Rouge, LA

### **October**

10/17 - ACH Fundamentals	8:30 AM to 12:30 PM	Biloxi, MS
10/18 - ACH Fundamentals	8:30 AM to 12:30 PM	Bartlett, TN
10/18 - ACH Fundamentals	8:30 AM to 12:30 PM	Baton Rouge, LA
10/19 - ACH Fundamentals	8:30 AM to 12:30 PM	New Orleans, LA
10/19 - ACH Fundamentals	8:30 AM to 12:30 PM	Ridgeland, MS
10/25 & 26 - ACH Payments Summit (2 days)	1:00 PM to 4:30 PM	
	8:00 AM to 3:30 PM	Bartlett, TN

## **Register and Pay Online**

Our online store allows you to login and receive member pricing, confirmations and even make a secure payment online!

On-site registrations will be accepted on a space-available basis only. No-shows will not be eligible for a refund and are still responsible for payment. Instead of cancelling, we encourage you to send a substitute in your place. Substitutions are accepted at any time.

## **View More Online**

Go to [www.sfe.org](http://www.sfe.org) under Education to view course descriptions and cost. Also, dates and locations contained in the catalog are subject to change. More topics are added throughout the year. Visit our website for the most current calendar.

## **Cancellation Policy**

Cancellation of registrations for all education services must be received in writing no later than seven days prior to the event, in order to be eligible for a full refund. If you cancel, a fee of \$25 is charged. Cancellations must be submitted in writing via fax (504) 525-1693 or email to [tricia@sfe.org](mailto:tricia@sfe.org).

*Visit [www.sfe.org](http://www.sfe.org) to register and for updated information.*



# 2017 Webinar Education Calendar

**Webinar classes at your fingertips, all year long!**

Webinars below are live presentations that you attend from your own office. Webinar registration is for one telephone line and one link. Save money! Multiple attendees are welcome to share the phone line to listen to presentations. You can view presentations over the web or print out the presentations for attendees. Don't see topic you need? Call us. We can accommodate your needs!

## **February**

- 2/1 Payments Fraud
- 2/7 BSA and Money Laundering
- 2/9 Fraud, Risk and Risk Mitigation: Part I
- 2/15 Handling Complex ODFI Origination Situations
- 2/15 Remote Deposit Capture (2 Part Series)
- 2/16 Fraud, Risk and Risk Mitigation: Part II—FFIEC Guidance
- 2/21 Same Day ACH Credits Post Implementation: ODFI & RDFI Business Cases

## **March**

- 3/1 Digital Currencies: Blockchain & Bitcoin
- 3/7 ACH Rules Update
- 3/8 2017 ACH Rules Update
- 3/9 Regulations—Uniform Commercial Code
- 3/9 Wire Transfer Agreements: How Protected Are You?
- 3/15 Regulations—Regulation CC
- 3/15 ACH Origination Agreements
- 3/22 FFIEC & Corporate Account Takeover
- 3/28 Card Wars 101—Debit vs Credit Card
- 3/29 Essentials of Card Payments

## **April**

- 4/4 Unauthorized Entries - Before and Beyond the 60 Days
- 4/5 Wire Transfer Basics
- 4/12 ACH Risk for Cash Management Sales
- 4/18 Stop Payments vs Authorization Revoked - Regulation E vs ACH Rules
- 4/19 Essentials of Regulation E
- 4/27 Check Rules & Regulations (2 Part Series)

## **May**

- 5/2 Government Payments - Know Your Responsibilities
- 5/9 Regulation E—Debit Card
- 5/10 Same Day ACH: Get Ready for Debits
- 5/17 CFPB Remittance Transfer Rule
- 5/31 ACH Policies & Procedures (2 Part Series)

## **June**

- 6/6 ACH Origination - Start-Up Lab
- 6/13 ACH Origination - Building Your Originator Education Program
- 6/20 Do I Need to Audit My Origination Customers
- 6/21 OFAC Compliance for Wires & ACH
- 6/28 ACH Risk for RDFIs

# 2017 Webinar Education Calendar

**Webinar classes at your fingertips, all year long!**

Webinars below are live presentations that you attend from your own office. Webinar registration is for one telephone line and one link. Save money! Multiple attendees are welcome to share the phone line to listen to presentations. You can view presentations over the web or print out the presentations for attendees. Don't see topic you need? Call us. We can accommodate your needs!

## July

- 7/5 ACH Risk for ODFIs
- 7/11 Third-Parties—Who's the Customer?
- 7/12 Check Returns & Adjustments  
(2 Part Series)
- 7/18 Account Takeover
- 7/25 Credit Underwriting ACH &  
RDC Customers
- 7/26 ACH Board Strategy & Reporting

## August

- 8/2 Wire Transfer Basics
- 8/8 Cybersecurity—Online Banking
- 8/9 Vendor Management (2 Part Series)
- 8/10 Same Day ACH: Get Ready for Debits
- 8/22 Payments Performance -  
Board Reporting Best Practices
- 8/23 RDC Board Strategy & Reporting
- 8/24 Third-Party Sender Registration
- 8/30 Payments Fraud

## September

- 9/6 Essentials of Card Payments
- 9/12 ACH Before & After - Prenotes & NOCs
- 9/20 Check & RDC Risk
- 9/27 Advanced Wire Topics

## October

- 10/4 ACH Basics (3 Part Series)
- 10/10 Taking Charge of Chargebacks
- 10/25 Essentials of Regulation E

## November

- 11/7 Regulation E—Debit Card
- 11/8 FFIEC & Corporate Account Takeover
- 11/16 ACH Audit (2 Part Series)

## December

- 12/5 Bank Secrecy Act - ACH and Wire,  
Know Your Responsibilities
- 12/6 OFAC Compliance for Wires & ACH
- 12/20 Federal Government Payments
- 12/27 Essentials of Check Payments

## **On-Demand Session Library**

**Don't let a busy schedule get in the way of professional development!**

Just because you missed the live event, doesn't mean you have to wait until next year. Need training for new or experienced employees? Grab the On-Demand Session at your finger tips. No travel is required and one registration fee covers unlimited playback through the end of the calendar year. The On-Demand Session is simply a presentation that you view over your computer's Internet connection by a provided link. The computer presentation has been a pre-recorded live-Webinar class. SFE staff will be standing by to take questions after each viewing and beyond. Visit the website to shop and register for On-Demand Sessions.

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# Complimentary Power Hours

Included in your Membership Dues, is one telephone registration line to SFE's Power Hour Webinars. These are live education events conducted over the telephone and Internet like our scheduled Webinars. No travel is required and one registration covers as many attendees as you want to share a single phone line. Webinars are simply a presentation that you view over your computer's Internet connection. The computer presentation is interactive by allowing you to chat with the presenter, take online polls and watch your presenter's pointer as he moves through the slides. The interaction of these webinars continues while you listen to a live presenter through either your computer speakers or over a telephone connection. If you plan to have people participating from multiple locations on different computers, each additional line is available at a cost of \$25.

**\$640**  
**Value Add**

***Always Industry  
Current  
Hot Topics!***

1:00 PM to  
2:00 PM CT

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**January 20  
March 17  
June 16  
August 18  
October 13**

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Accredited ACH Professional  
NACHA—The Electronic Payments Association

**Earn  
1.2 AAP  
Credits Each  
Session**

Members must register online via [www.sfe.org](http://www.sfe.org) in order to receive call-in and link information. One telephone line is complimentary to each Member.





## Join us in Biloxi!

**If you can only attend ONE conference this year, THIS is the one!**

This conference will equip you with the tools and information that are vital to your organization as you focus on new opportunities for growth. There's something for every financial institution payments professional at every experience level! The conference and exhibit hall will offer insights and answers for individuals from member and non-member financial institutions, businesses and government offices. You'll learn about rapidly evolving technological advances in products and services as well as changing rules and regulations.

You don't want to miss the southeast's premier gathering of financial visionaries!

Register and plan to attend! We are looking forward to a dynamic event! We promise you an enjoyable and rewarding professional and personal experience.

Southern Financial Exchange's conference is the most comprehensive event in the region for payments professionals. Over 250 experts and decision-makers from various financial institutions and other service providers take advantage of this unique regional opportunity for payments professionals to learn, network and build relationships at an exceptional value! The conference examines changes to the industry and discusses their potential impact – both positive and negative – on your business strategy. Industry leaders dedicated to understanding and shaping the payments industry will share valuable insight, hands-on experience and personal knowledge to help you save time and money.

### **Continuing Education Credits**

Attendees are eligible for AAP, CPA, CTP and NCP continuing education credits. Details will be available at [www.sfeannual.org](http://www.sfeannual.org). This is an excellent opportunity for you to earn renewal credits! Sessions may also be eligible for other industry certification renewal credits. Check with your certifying organization for eligibility requirements.

# ACH payments summit

Choose from these locations:

September 20 & 21     Baton Rouge, LA

October 25 & 26     Bartlett, TN

Southern Financial Exchange is ready to guide you to new heights of your ACH knowledge level! Designed for those with intermediate ACH experience. The ACH Payments Summit is an intense 2-day education event with 6 consecutive sessions, which will help participants reach new levels of ACH knowledge.

**Reach new levels of ACH knowledge.**

**Register Today! Visit our website**

**[www.sfe.org](http://www.sfe.org)**

**10 Credits for AAPs!**



**Member: \$250 or \$225 with 2 or more registrations**

**Non-Member: \$500**

**Climbers will be trained on:**

- Roles and Responsibilities from Originator to Receiver and In-Between
- Policies and Procedures — Getting It Together
- Pitfalls to Avoid in ACH Origination
- Fraud, Cybercrime — What's the Answer
- Payments Case Studies — Let's Solve the Problem
- Payments Update — The Year in Review

The ACH Payments Summit is series of training sessions held over a two-day period that will guide you through concentrated and comprehensive ACH topics. Bring back to your institution a higher understanding of ACH operations, compliance and its growing uses in the payments industry.

# 2017 Education Calendar Descriptions & Dates

## WHAT'S NEW IN ACH

### What's New in Payments 2017

New ACH Rules amendments become effective in 2017 and you need to be ready! All participating Depository Financial Institutions, Third-Party Senders and Third-Party Service Providers that provide ACH services are bound by the Rules. Join us to learn about what's coming in 2017, how these changes will impact you and your organization and what you need to do to prepare now. We will also review Rules amendments that occurred in 2016 and are scheduled to occur in 2017. Attendees will learn important information and insights on timely payment topics including: Third-Party Sender Registration, Same Day ACH Debits, ACH Rules Changes, ISO20022, regulatory compliance issues, fraud trends, industry initiatives and more.

A "basic" level of ACH knowledge is required.

#### Schedule:

February 7	Dyersburg, TN
February 8	Hattiesburg, MS
February 8	Jonesboro, AR
February 9	Mobile, AL
February 14	Baton Rouge, LA
February 14	Jackson, TN
February 15	Bartlett, TN
February 15	New Orleans, LA
February 16	Lafayette, LA
February 22	Grenada, MS
February 22	Tupelo, MS
February 23	Ridgeland, MS

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$150 per Single Registrant  
**Discount:** 3 or more Registrants \$100 Each  
**Non-Member Price:** \$250 per Single Registrant

**AAP Credits:** 4.5

## WHAT'S NEW IN ACH

### ACH Rules Update

All participating depository financial institutions, Third-Party Senders and Third-Party Service Providers that provide ACH services are bound by the Rules. This workshop will take you through each of the 2017 Rules changes and give you a look ahead to 2018 changes that may have an impact on your organization. You will leave with a thorough understanding of how each of the Rules applies to your organization and customers.

#### Schedule:

March 7

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### ACH Rules Update 2017

It's time to prepare for the 2017 ACH Rules changes and to see what's on the horizon for the future of Payments. Same-Day Debits, Third Party Registration and the implementation of a new, Real Time Payments system are just a few things we'll highlight.

#### Schedule:

March 8

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2



# 2017 Education Calendar Descriptions & Dates

## WHAT'S NEW IN ACH

### Healthcare Payments

The Department of Health and Human Services issued the interim final rule on Healthcare EFT & ERA Operating Rules. Be aware of this recent legislation impacting the healthcare industry. Hear how to best prepare your staff to provide answers to customers. Learn how to leverage the emerging client market. Take advantage of this educational event as knowledge experts review the impact of the healthcare EFT & ERA operating rules.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### Same Day ACH

The Same Day ACH Rule, Phase One for credits was effective September 23, 2016. Phase Two of the Rule will be effective September 15, 2017 which brings the addition of Same-Day ACH Debits. Join us for an update on review of transaction volumes and lessons learned from Phase One. This workshop will also provide a clear understanding of what is coming next with Same-Day Debits and how your organization can be prepared to receive and initiate these transactions. be compliant with the Same Day ACH Rule change.

#### Schedule:

June 6	Hattiesburg, MS
June 7	Baton Rouge, LA
June 7	Ridgeland, MS
June 27	Bartlett, TN

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$150 per Single Registrant

**Discount:** 3 or more Registrants \$130 Each

**Non-Member Price:** \$300 per Single Registrant

**Discount:** 3 or more Registrants \$260 Each

**AAP Credits:** 4.5

## WHAT'S NEW IN ACH

### Same Day ACH: Get Ready for Debits

So far, so good. We survived Phase I of Same Day ACH; but, are you ready for the next level? 2017 will see the implementation of Same Day ACH Debits. We all know that debit origination lends itself to greater risk and, it's at this level we expect to see even greater volumes. Join us for an in-depth look at what Same Day Debits mean to your organization and the ACH Network.

#### Schedule:

May 10

August 10

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session



# 2017 Education Calendar Descriptions & Dates

## WHAT'S NEW IN ACH

### Same Day ACH Credits Post Implementation: ODFI & RDFI Business Cases

Implementation for Same Day ACH credits is live. Leading up to implementation, NACHA identified a number of use cases that could benefit from using Same Day ACH. Six months later, find out the most popular reasons for utilizing Same Day ACH. Have Originating Depository Financial Institutions (ODFIs) and Receiving Depository Financial Institutions (RDFIs) discovered other positive business cases that organizations should consider?

Join us for this webinar and hear one financial institution's Phase 1 post-implementation perspective and have your lingering Same Day ACH questions addressed.

Same Day ACH is a game-changing offering to many organizations and requires forethought and planning. During this webinar, we want you to purposefully deliberate by doing the following:

- Listen to the speakers talk about their practices with Same Day ACH credits related to identified business cases;
- Learn from their experiences to understand which business cases could benefit your organization and your customers; and

Consider how to apply what you have learned to grow your ACH business.

#### **Schedule:**

February 21

**Time:** 12:30 PM to 2:00 PM

#### **Webinar:**

**Member Price:** \$250

**Non-Member Price:** \$350

**AAP Credits:** 1.8

## WHAT'S NEW IN ACH

### Third-Party Sender Registration

Effective September 2017, a new ACH Rule will be implemented, requiring financial institutions to register Third-Party Sender clients with NACHA. Registering these types of processors is the easy part. The challenge is knowing whether or not you're processing entries for this type of business. Many Third-Party Senders are out there, originating items through multiple financial institutions without the organization truly understanding the business. This requires review of origination files and training with your sales force. This webinar will help you to better understand the role of Third-Party Senders, provide you with requirements of the new TPS Registration Rule, assist you recognizing Third-Party Senders within your organization and provide data to look for within your origination files, so you know if you have them.

#### **Schedule:**

August 24

**Time:** 3:00 PM to 4:00 PM

#### **Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH

### AAP Exam Review

This session is designed to work with the experts! Bring your questions on ACH to class. The AAP review course is an inter-active course designed to prepare professionals for the Accredited ACH Professional Certification Exam. A sample test will be administered and answers will be discussed. Whether you are studying to take the AAP certification test or just considering taking this step toward professionalism, you will want to enroll in this class.

#### Schedule:

August 17	Ridgeland, MS
September 6	Baton Rouge, LA
September 7	Bartlett, TN

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

<b>Member Price:</b>	\$130 per Single Registrant
<b>Discount:</b>	3 or more Registrants \$110 Each
<b>Non-Member Price:</b>	\$260 per Registrant
<b>Discount:</b>	3 or more Registrants \$220 Each

**AAP Credits:** 4.5

### ACH Customer Service

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.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH

### ACH Origination Agreements

This webinar helps you understand what must be in Originator agreements and helps to apply sound practices with customers/members. With the expansion of electronic payments, more legal issues will undoubtedly arise. Having expectations in writing helps to protect your organization's liability.

#### Schedule:

March 15

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### ACH Origination Agreements

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 do not put your expectations in writing, they will not hold up in a court of law. You must take the necessary steps to cover yourself from liability. This session helps you understand what must be in your agreements and helps you apply sound practices with your customers.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.4

# 2017 Education Calendar Descriptions & Dates

## ACH

### eCheck Applications

This webcast is a comprehensive overview of the ACH rules governing check conversion. We will discuss each participant's rights, responsibilities and obligations. We will also discuss operational procedures, return options and how you can explain these items to consumers. In addition, we will discuss the ODFI/Originator requirements specific to the various check conversion options and check conversions' distinguishing characteristics from Remote Deposit Capture.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.1

### Electronic Data Interchange

This session highlights the characteristics and purpose of Electronic Data Interchange (EDI) and financial EDI using real-world examples. Define 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. An overview of the RDFI ACH Rules requirement for providing payment-related information to account holders is also included.

#### On-Demand Session:

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

## ACH

### New NACHA Return Rules—Risk Enforcement & Quality

NACHA recently passed two Rules amendments. The first lowers existing return rate thresholds, establishes return rate levels for "administrative returns" and an overall return rate level. The second creates an Unauthorized Entry Fee which establishes fees paid by the ODFI to the RDFI. These rules will impact every participant in the ACH network.

#### On-Demand Session:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### OFAC Compliance for Wires & ACH

The Office of Foreign Assets Control (OFAC) administers and enforces economic sanction programs, primarily against countries and groups of individuals such as terrorists and narcotics traffickers. OFAC's responsibilities for a financial institution vary depending on whether the transaction is considered domestic or international. Learn your financial institution's responsibilities when handling international transactions and possible liabilities when posting prohibited transactions.

#### Schedule:

June 21

December 6

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## ACH

### Recalls, Reversals & Rejects

Do you understand the difference between a Reversal and a Recall? How about the difference between a Return and a Reject? When can a Recall be done as opposed to a Reversal? Does your operations staff know the answers to these questions? Join us for this webcast and let us clarify the differences between Recalls, Returns, Reversals and Rejects, as well as the rules and risk around how each exception should be handled.

#### On-Demand Session:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.7

### Regulation GG Requirements & Compliance

This session reviews the history and purpose behind the enactment of Regulation GG which implemented the Unlawful Internet Gambling Enforcement Act (UIGEA) of 2006. Identify the types of transactions governed by Regulation GG and review fundamental financial institution obligations and responsibilities, including policies and procedures that will reasonably identify and block restricted gambling transactions.

#### On-Demand Session:

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

## ACH

### Rules Enforcement Process

Do you keep sending NOCs without getting any results? Are you fed up and want to do something about it? We all want to play nice in the network, but sometimes we have to get NACHA involved. Appendix 10 in the NACHA Operating Rules addresses rules violations and enforcement. This webcast will define the criteria under which a rules enforcement proceeding may be initiated and how to file a report. The NACHA Arbitration Rules and Compensation requirements will also be discussed.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### So You Think You Want an AAP?

The AAP certification is universally recognized by regulators and examiners alike as the industry's gold standard for payments education. Rules, regulations and the risk environment are constantly changing, and AAPs are trained and prepared to meet those challenges head on. Learn how you can join such an elite group renowned for ACH excellence. This free 20-minute recorded session will outline what it means to be an AAP, including steps to attain the accreditation. This course is free to SFE members.

#### On-Demand Session

**Member Price:** Complimentary to Members

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## ACH ADVANCED TOPICS

### ACH Payments Summit (2 Days)

Southern Financial Exchange is ready to guide you to new heights of your ACH knowledge level! Designed for those with 2 years + of ACH experience. The ACH Payments Summit is an intense 2-day education event with 6 consecutive sessions, which will help participants reach new levels of ACH knowledge.

#### Climbers will be trained on:

- Rules and Responsibilities from Originator to Receiver and In-Between
- Policies and Procedures — Getting It Together
- Pitfalls to Avoid in ACH Origination
- Fraud, Cybercrime — What's the Answer
- Payments Case Studies — Let's Solve the Problem
- Payments Update — The Year in Review

The ACH Payment Summit is a series of training sessions held over a two-day period that will guide you through concentrated and comprehensive ACH topics. Bring back to your institution higher understanding of ACH operations, compliance and its growing uses in the payments industry.

#### Schedule

September 20 & 21      Baton Rouge, LA  
October 25 & 26      Bartlett, TN

**Time:** 1:00 PM to 4:30 PM (Day 1)  
8:00 AM to 3:30 PM (Day 2 Includes Lunch)

#### In-Person:

**Member Price:** \$250 per Single Registrant  
**Discount:** 2 or more Registrants \$225 Each  
**Non-Member Price:** \$500 per Single Registrant

**AAP Credits:** 10.0

## ACH ADVANCED TOPICS

### Advanced ACH Rules

If you understand the ACH rules, you can solve ACH problems, reduce risk, ensure compliance and design efficient and effective operations. This seminar is a comprehensive review of the ACH rules including the components of the ACH file structure. Those who should attend are ACH operations staff, Compliance Officers, Auditors, Project Managers and individuals preparing for the AAP exam.

#### Schedule:

May 9      Baton Rouge, LA  
May 10      Bartlett, TN  
May 11      Ridgeland, MS

**Time:** 9:00 AM to 3:30 PM

#### In-Person:

**Member Price:** \$150 per Single Registrant  
**Discount:** 3 or more Registrants \$130 Each  
**Non-Member Price:** \$300 per Registrant  
**Discount:** 3 or more Registrants \$260 Each

**AAP Credits:** 6.6

### BSA and Money Laundering

Now that you have the BSA basics down, and have examined how BSA comes into play with OFAC and the ACH Network, it is time to put your knowledge to work. Let's roll up our sleeves and get hands on with some commonly encountered issues as you decide what to do in a set of scenarios. Together, we will: recognize current criminal money laundering patterns; explain the record retention and reporting requirements for the Bank Secrecy Act (BSA); and given a scenario, decide when to file and determine appropriate information to include when filing a Suspicious Activity Report (SAR).

#### Schedule:

February 7

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$200  
**Non-Member Price:** \$400

**AAP/NCP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH ADVANCED TOPICS

### CFPB Remittance Transfer Rule

The CFPB's Remittance Transfer Rule was implemented as subpart B of the Electronic Funds Transfer Act, or Regulation E. This rule saw several updates over the years and had shown significant impact on the financial services community. The primary compliance point is disclosing the correct information to consumers transmitting funds outside of the U.S. But, this goes beyond the BSA Travel Rule and incorporates the "when", "how much" and other factors. Join us for a detailed look at the Remittance Transfer Rule to be certain you remain in compliance.

**Schedule:**

May 17

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### Compliance Beyond the ACH Rules

Complying with the ACH Rules involves more than just studying the ACH Rulebook. This session discusses the related rules and regulations for a comprehensive ACH compliance program, including handling international ACH transactions, reclamations, required disclosures, and the differences between the ACH Rules and Reg. E.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH ADVANCED TOPICS

### Third-Parties—Who's the Customer?

Is your financial institution processing ACH payments for a Third Party? Not sure! This session will help you identify Third Party relationships and provide information regarding the role of ODFIs and RDFIs to conduct due diligence on their Third Parties. We'll also discuss Third-Party Service Providers and Third-Party Senders and their responsibilities and obligations under the NACHA Operating Rules and Guidelines.

**Schedule:**

July 11

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### International ACH Transactions

This session defines an International ACH Transaction (IAT), explains the active participants and flow of an inbound and outbound IAT while identifying unique IAT formatting requirements. An overview of ODFI and RDFI responsibilities related to IAT processing as defined by the ACH Rules is also included.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## ACH & IAT

### International Payments and IAT

This 90-minute session will provide an introduction to International Payments with special emphasis on the ACH standard entry class code IAT (International ACH Transaction), which went into effect on September 18, 2010. Participants in this class will get a high level overview of IAT with discussion about how it has impacted every financial institution in the United States.

**On-Demand Session:**

**Member Price:** \$195

**Non-Member Price:** \$360

**AAP Credits:** 1.8

### OFAC Compliance

OFAC (The Office of Foreign Assets Control) administers and enforces economic sanction programs primarily against countries and groups of individuals, such as terrorists and narcotics traffickers. OFAC's responsibilities for a financial institution vary depending on whether the transaction is considered domestic or international. This session will cover your responsibilities when handling international transactions and address possible liabilities when posting prohibited transactions.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH AUDIT

### ACH Audit—2 Part Series

This webinar series thoroughly reviews every ACH Participant's audit points, providing specific information on how to properly test for compliance, and suggests "sound practices" to be incorporated into existing policies and procedures. The review of compliance with ACH audit requirements has been identified as a key priority for examiners under guidelines published by the Federal Financial Institutions Examination Council (FFIEC).

**Schedule:**

Part 1 — November 16

Part 2 — November 21

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$259

**Non-Member Price:** \$518

**AAP Credits:** 1.2 Each Session



# 2017 Education Calendar Descriptions & Dates

## ACH AUDIT

### ACH Audit & Compliance

How does your compliance stack up? Is your ACH audit up-to-date? Are you prepared for a new risk of fines for noncompliance? Are you looking for ways to reduce your ACH risk, either from receiving or originating ACH transactions? SFE's workshop will help you identify, manage and reduce numerous risk factors including the most common compliance problems.

#### Schedule:

July 11 Biloxi, MS  
July 12 Baton Rouge, LA  
July 12 Tupelo, MS  
July 13 Bartlett, TN  
July 13 Crowley, LA  
July 18 Jackson, TN  
July 25 Ridgeland, MS

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$230 per Single Registrant  
**Discount:** 3 or more Registrants \$180 Each  
**Non-Member Price:** \$460 per Single Registrant  
**Discount:** 3 or more Registrants \$360 Each

**AAP Credits:** 4.5

### ACH Audit for ODFIs

The 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. SFE also recommends taking "ACH Audit for RDFIs."

#### On-Demand Session:

**Member Price:** \$150  
**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH AUDIT

### ACH Audit for RDFIs

The review of compliance with ACH audit requirements has been identified as a key priority for examiners under guidelines published by the Federal Financial Institutions Examination Council. This session thoroughly reviews each RDFI audit point, providing specific information on how to properly test for compliance, and suggest "sound practices" to be incorporated into existing policies and procedures.

#### On-Demand Session:

**Member Price:** \$195  
**Non-Member Price:** \$390

**AAP Credits:** 1.6

### ACH 101

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!

#### On-Demand Session:

**Member Price:** \$125  
**Non-Member Price:** \$250

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## ACH FUNDAMENTALS

### ACH Basics—3 Part Series

This three-week series focuses on the basics of ACH including the history of the Network, defining the parties of ACH transactions, their roles and responsibilities, the transaction flow and settlement process. We will cover all aspects of exception item processing, including options for handling unauthorized transactions, stop payments or revoked authorizations. This is a basic overview of ACH and intended for individuals new to ACH operations, front line staff, treasury sales personnel, and those in similar roles.

#### Schedule:

Part 1 — October 4

Part 2 — October 11

Part 3 — October 18

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$400

**Non-Member Price:** \$800

**AAP Credits:** 1.2 Each Session

### ACH Before and After—Prenotes and NOCs

The RDFI's responsibility for handling Prenotes is sometimes misunderstood. Originators and ODFIs may use Prenotes as a method of account validation. Do you know an RDFI must act on a Prenote in one of three ways? Does your staff understand their responsibility according to the ACH Rules? This webinar will help you better understand your options for handling Prenotes and Notifications of Change (NOC).

#### Schedule:

September 12

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

## ACH FUNDAMENTALS

### ACH Bits N Bytes — 2 Part Series

This two-part series is designed to give you the technical understanding needed to confidently review ACH files. Covered in this class will be such topics as file layouts, field definitions and requirements, data acceptance specifications and more. This session is essential for anyone supporting ACH services or wanting greater ACH expertise.

#### On-Demand Session:

**Member Price:** \$195 Each Session

**Non-Member Price:** \$390 Each Session

**AAP Credits:** 1.6 Each Session

### ACH Fundamentals

This is a lecture-based seminar that starts from “ground zero” and provides foundational information on the ACH Network. Personnel new to ACH or with limited experience should attend.

#### Schedule:

March 7	Crowley, LA
March 8	Baton Rouge, LA
March 8	Ridgeland, MS
March 9	Mobile, AL
March 10	Bartlett, TN
October 17	Biloxi, MS
October 18	Bartlett, TN
October 18	Baton Rouge, LA
October 19	New Orleans, LA
October 19	Ridgeland, MS

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$110 per Single Registrant

**Discount:** 2 or more Registrants \$100 Each

**Non-Member Price:** \$220 per Single Registrant

**Discount:** 2 or more Registrants \$210 Each

**AAP Credits:** 4.5

# 2017 Education Calendar Descriptions & Dates

## ACH FUNDAMENTALS

### ACH Origination—Building Your Originator Education Program

The ACH Rules require ODFIs to keep their Originators informed of their responsibilities in compliance with the Rules. Does your organization have an Originator education program? This webinar will help you create basic Originator education program and provide you with a easy to use checklist.

**Schedule:**

June 13

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### ACH Origination—Start-Up Lab

Today's consumers and businesses expect to move money quickly and efficiently. Are you able to meet their demands? The payments landscape is constantly changing: new regulations, new advancements in technology and new demands from consumers on the ability to access their money their way. Learn how the existing payments infrastructure and products may be utilized to capitalize on the demands from your customers.

**Schedule:**

June 6

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

## ACH FUNDAMENTALS

### Basics of ACH Origination for Credit Unions

This session analyzes first steps for credits unions who have decided to begin offering ACH Origination services. Whether you only want to offer Direct Deposit via ACH (i.e. payroll) to your own employees, initiate debits to collect your own loan payments from another financial institution, or originate ACH debits or credits for one of your SEGs, this course helps you get started. Designed to let you select the services you plan to offer and only learn more about those specific applications, attendees will review necessary agreements and authorizations, processing schedules and more.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

### Essentials of ACH

This session focuses on the essentials of ACH, including a brief history of the Network and defining the parties of ACH transactions. We will also discuss the transaction flow and settlement process. In addition, we will cover many aspects of exception item processing, including stop payments vs. authorization revoked and unauthorized debits. This is a basic overview of ACH and is intended for individuals new to ACH operations, front line staff and individuals wanting to learn more about ACH.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.4

# 2017 Education Calendar Descriptions & Dates

## ACH FUNDAMENTALS

### Essentials of Regulation E

Federal Regulation E sets forth the requirements of the Electronic Funds Transfer Act (EFTA). This session will discuss the impact of the regulation for the financial industry as it relates to consumer rights. We will cover your financial institution's obligation to investigate consumer disputes and other topics to help you comply with Federal Regulation E.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Fraud 101 — Fraud for the Frontline

The frontline is a critical step in fraud detection, loss prevention and reputation preservation. This interactive course depicts the fundamentals of the most commonly encountered frauds on the frontline including forms of check fraud, cash advances, money mules and more. New staff and those needing to know how to better detect, quickly respond to and prevent monetary losses from fraud will benefit from this course.

#### On-Demand Session:

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

## ACH FUNDAMENTALS

### Payment Systems Rules & Regulations: ACH

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

Ideal for anyone new to the ACH Network or those preparing for the AAP Exam, attendees will identify the Network's governing Rules and Regulations, determine how they impact ACH transactions and be able to apply them to real-life situations.

#### On-Demand Session:

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

### Prerequisites of ACH Origination for Credit Unions

This session is designed to assist any credit union, large or small, in evaluating the first steps of becoming an ODFI, including topics to address before making the decision to offer ACH Origination services. Chapters of this self-paced exercise outline the key benefits of ACH Origination to help you determine if ACH origination is an appropriate offering for your credit union. We will summarize associated risks and mitigation techniques, review applicable rules and regulations, staff considerations and technologies needed.

#### On-Demand Session:

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## ACH FUNDAMENTALS

### Regulation E Subpart A - Fundamentals

This basic, interactive course reviews the fundamentals of Regulation E Subpart A (Subpart B is covered in a separate course), 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.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

### Understanding eCheck Requirements & Warranties

This webcast is a comprehensive overview of the ACH rules governing check conversion. We will discuss each participant's rights, responsibilities and obligations. We will also discuss operational procedures, return options and how you can explain these items to consumers. In addition, we will discuss the ODFI/Originator requirements specific to the various check conversion options and check conversions' distinguishing characteristics from Remote Deposit Capture.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## ACH GOVERNANCE

### ACH Board Strategy & Reporting

As the payments industry continues to evolve and risks become more present, regulators wanting to see proof that financial institutions understand their roles at executive levels. The best way to provide this is through documented board approvals and periodic reporting. By attending this session, you will gain a better understanding of board reporting; what to include, areas to highlight and how to justify the risks. We will also cover the basics of a board strategy document, used to inform executive management of the "why" you perform ACH Services, whether only receiving or as an Originating institution.

**Schedule:**

July 26

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2 Each Session

### ACH Policies & Procedures — 2 Part Series

This two-part webinar will show how to develop your own policies and procedures documents. With rapidly evolving financial regulations, keeping current with ACH-related requirements can be a challenge. Regulators at both state and federal levels require board-approved policies to define the scope, strategy, and risk tolerance of an organization's ACH service. Good procedures can reduce your exposure to operating risk.

**Schedule:**

Part 1 — May 31

Part 2 — June 7

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$259

**Non-Member Price:** \$518

**AAP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## ACH GOVERNANCE

### ACH Policies & Procedures — 2 Part Series

Part 1 - In today's environment of rapidly evolving financial regulation, keeping current with ACH-related requirements can be a challenge. Regulators at both state and federal levels require Board-approved policies to define the scope, strategy, and risk tolerance of an organization's ACH service. Good procedures can reduce your exposure to Operating Risk. This two part ACH Policies and Procedures session series will put you on the path to developing your own policies and procedures documents.

Part 2 - Continuing the two-part series on ACH Policies & Procedures, in this session, we'll look at requirements from the RDFI perspective. If you are an ODFI, or are considering becoming an ODFI, SFE recommends you also view ACH Policies & Procedures - Part 1 ODFI.

#### On-Demand Session:

**Member Price:** \$150 Each Session

**Non-Member Price:** \$300 Each Session

**AAP Credits:**     Part 1—1.2  
                            Part 2—1.3

## ACH GOVERNMENT PAYMENTS

### Federal Government Payments

This session discusses the processing of Federal Government ACH payments. Understanding the fundamental differences of Federal Government Payments will impact a financial institution's ACH operations and assist in preventing unnecessary losses. This webinar will cover important topics such as automated enrollment (ENR), paper and paperless enrollments, notifications of change (NOC), death notification entries (DNE), return items and most importantly, reclamations.

#### Schedule:

December 20

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### Federal Government Payments

This session discusses the processing of Federal Government ACH payments. Understanding the fundamental differences of Federal Government Payments will impact a financial institution's ACH operations and assist in preventing unnecessary losses. This session will cover important topics such as automated enrollment (ENR), paper and paperless enrollments, notifications of change (NOC), death notification entries (DNE), return items and most importantly, reclamations.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## ACH GOVERNMENT PAYMENTS

### Federal Government Reclamations

The Federal Government uses Reclamations to recover benefit payments made via ACH to an account of a recipient who died or who has become legally incapacitated. Timing and accuracy are crucial when dealing with this sensitive process. Under 31 CFR 210, your Fed accounts may be debited the full amount of Reclamations if proper procedures are not followed, but a few simple procedures can dramatically reduce your financial institution's liability.

#### On-Demand Session:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

### Government Payments—Know Your Responsibilities

DNEs, reclamations and garnishments, oh my! ACH Federal Government Payments are subject to the same Rules as the private industry, but with exceptions, which can affect the liability of your financial institution. Speakers will clarify the responsibilities of the RDFI when it comes to DNEs, reclamations and garnishments. The focus of this webinar will be on how to limit your financial institution's liability.

#### Schedule:

May 2

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

## ACH GOVERNMENT PAYMENTS

### Payments Performance—Board Reporting Best Practices

In order for the board of directors and management to effectively oversee the execution of payments programs, they should receive periodic reports that assist in determining whether payments activities remain within board-established risk parameters and are achieving expected financial results. Are your board of directors and management team aware of your payments performance success? Attendees will learn based on an institution's size, volume and activity how to effectively report payments performance.

#### Schedule:

August 22

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2



# 2017 Education Calendar Descriptions & Dates

## ACH GOVERNMENT PAYMENTS

### Treasury Day

This seminar on government payments is designed to educate financial institution employees on basic Treasury structure and procedures. We will discuss various types of payments, government flow, legal responsibilities of the financial institutions and much more.

A detailed review of the GREEN BOOK will be provided. Relevant topics such as regulations, funds availability and enrollment changes will be reviewed as well as trace requests, reclamations and ACH returns.

#### Schedule:

September 12	Baton Rouge, LA
September 13	Bartlett, TN
September 14	Ridgeland, MS

**Time:** 9:00 AM to 3:30 PM

#### In-Person:

**Member Price:** \$180 per Single Registrant

**Discount:** 3 or more Registrants \$150 Each

**Non-Member Price:** \$360 per Single Registrant

**Discount:** 3 or more Registrants \$300 Each

**AAP Credits:** 6.6

## ACH OPERATIONS

### ACH Exception Item Handling

ACH Exception Item Processing can be confusing and it is important to understand the various processes surrounding ACH Rules. Non-compliance with the rules may lead to rules violations and customer dissatisfaction. This session will cover issues such as Reclamations, Return items and NOCs. We will share tips and ideas others have used to limit their liability and make their Operations more successful. Let us help increase your knowledge by attending this session.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP/NCP Credits:** 1.2

### ACH Risk for ODFIs

This webinar will cover risks associated with being an ODFI, as well as steps to mitigate these risks. Being an Originating Depository Financial Institution (ODFI) can be risky without the right tools in place. The ACH Rules require every financial institution to perform an ACH Risk Assessment. Financial institutions of all sizes need to manage risk to minimize potential losses. Rapid growth, new and evolving products and consumer transfer applications are prevalent ACH trends representing increased risk for ODFIs.

#### Schedule:

July 5

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH OPERATIONS

### ACH Risk for RDFIs

This webinar will cover risks associated with processing transactions from the RDFI's perspective, and how to mitigate these risks. Receiving Depository Financial Institutions (RDFI's) of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs.

**Schedule:**

June 28

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### ACH Stop Payments—Consumer Accounts

This interactive course is designed for the new operations professional or anyone who needs to know more about properly handling ACH stop payments related to consumer accounts. Learn the ACH Rules and Regulation E requirements for handling consumer ACH stop payments, including return codes and associated timeframes, and operational compliance responsibilities.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

## ACH OPERATIONS

### An Intro to ACH Security: Operations Perspective

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

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

### Consumer Unauthorized ACH Transactions

This session 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.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## ACH OPERATIONS

### Handling Complex ODFI Origination Situations

Get a handle on complicated ACH Origination situations at your ODFI. Join us so that your institution will be prepared to mitigate potential risk and loss by responding appropriately when faced with sticky issues such as duplicate files, files sent for the wrong amount and suspicious files. Together we will walk through potential scenarios to determine the best way to respond to each situation. Methods for monitoring Origination activities, including which returns should be monitored by the ODFI and how to respond to NACHA if an Originator exceeds a return rate will also be covered.

**Schedule:**

February 15

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

## ACH OPERATIONS

### NOCs, Returns & Adjustments

There is an exception to every rule! Attend this seminar to learn how to identify an exception and, once identified, the best method to handle the exception. You will also learn:

- ACH return reasons
- Notification of change
- When to use the Written Statement of Unauthorized Debit (WSUD) form
- Stop payment vs revoked authorization or unauthorized transactions
- Death Notification Entries Reclamations

This session is ideal for ACH Operations, AAP Candidates, Compliance Officers and ACH Auditors

**Schedule:**

April 11	Hattiesburg, MS
April 12	Baton Rouge, LA
April 12	Ridgeland, MS
April 13	Bartlett, TN

**Time:** 8:30 AM to 12:30 PM

**In-Person:**

**Member Price:** \$150 per Single Registrant

**Discount:** 3 or more Registrants \$130 Each

**Non-Member Price:** \$300 per Single Registrant

**Discount:** 3 or more Registrants \$260 Each

**AAP Credits:** 4.5

# 2017 Education Calendar Descriptions & Dates

## ACH OPERATIONS

### RDFI Responsibilities & Compliance

This program is for anyone involved in processing the receipt of ACH entries in supervisory, primary or backup roles. It is designed to be a comprehensive discussion of relevant methods, procedures and rules. Compliance topics and handling exception items will also be discussed.

#### Schedule:

August 8	Bartlett, TN
August 8	Biloxi, MS
August 9	Baton Rouge, LA
August 10	Crowley, LA

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

<b>Member Price:</b>	\$150 per Single Registrant
<b>Discount:</b>	3 or more Registrants \$130 Each
<b>Non-Member Price:</b>	\$300 per Single Registrant
<b>Discount:</b>	2 or more Registrants \$260 Each

**AAP Credits:** 4.5

### RDFI Returns

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.

#### On-Demand Session:

**Member Price:** \$125  
**Non-Member Price:** \$250

**AAP Credits:** 1.0

## ACH OPERATIONS

### Recalls, Reversals & Rejects

Do you understand the difference between a Reversal and a Recall? How about the difference between a Return and a Reject? When can a Recall be done as opposed to a Reversal? Does your operations staff know the answers to these questions? Join us for this webcast and let us clarify the differences between Recalls, Returns, Reversals and Rejects, as well as the rules and risk around how each exception should be handled.

#### On-Demand Session:

**Member Price:** \$100  
**Non-Member Price:** \$200

**AAP Credits:** 0.7

### Stop Payments vs. Authorization Revoked

There is always confusion as to when we use a stop payment or authorization revoked. Are you aware of the rules related to authorization revoked? This session will go into detail around the differences between stop payments and revoked authorizations, and when they are to be used. We will also take a look at unauthorized returns, when to use them, what the rules say, and how they differ between consumers and our corporate customers.

#### On-Demand Session:

**Member Price:** \$100  
**Non-Member Price:** \$200

**AAP Credits:** 0.6

# 2017 Education Calendar Descriptions & Dates

## ACH OPERATIONS

### Stop Payments vs Authorization Revoked— Regulation E vs ACH Rules

When to use Authorization Revoked vs. Stop Payment is the source of much confusion. Who's responsible for revoking the authorization, the consumer or the financial institution? Is the stop payment for one payment or all payments? What do the Rules say? Join us for a detailed discussion about the differences between Authorization Revoked and Stop Payment; we will use scenarios and case studies to train staff to respond to these situations.

**Schedule:**

April 18

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### Tax Return Exception Processing

With so many tax returns posting to consumer accounts in the next few months, you can expect an increase in exception items. Several factors need to be considered before posting a transaction that has been rejected. The safest course of action is to return the item. However, this is not necessarily the level of service many consumers have come to expect. This session will cover the essential issues you need to know, including the RDFI's rights and responsibilities for these exceptions.

**On-Demand Session:**

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

## ACH OPERATIONS

### Treasury Day

This seminar on government payments is designed to educate financial institution employees on basic Treasury structure and procedures. We will discuss various types of payments, government flow, legal responsibilities of the financial institutions and much more.

A detailed review of the GREEN BOOK will be provided. Relevant topics such as regulations, funds availability and enrollment changes will be reviewed as well as trace requests, reclamations and ACH returns.

**Schedule:**

September 12     Baton Rouge, LA

September 13     Bartlett, TN

September 14     Ridgeland, MS

**Time:** 9:00 AM to 3:30 PM

**In-Person:**

**Member Price:**     \$180 per Single Registrant

**Discount:**             3 or more Registrants \$150 Each

**Non-Member Price:** \$360 per Single Registrant

**Discount:**             3 or more Registrants \$300 Each

**AAP Credits:** 6.6

### Unauthorized Entries – Before and Beyond the 60 Days

One pain point some RDFIs experience when processing ACH entries is how to handle unauthorized entries. Many RDFIs get confused about NACHA Operating Rules vs Regulation E. This webinar will explain the difference and inform you of your RDFI responsibilities.

**Schedule:**

April 4

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH REGULATORY TOPICS

### ACH Operating Rules — 2 Part Series

The ACH Operating Rules series is a two-part session designed to provide attendees with an in-depth look at the ACH rules, section by section. This program is targeted for those not familiar with the rule book, or those who need to have a better understanding of how to use the rule book as a reference.

#### On-Demand Session:

##### Session Series:

**Member Price:** \$350

**Non-Member Price:** \$730

##### Individual Session:

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8 Each Session

### Bank Secrecy Act—ACH and Wire, Know Your Responsibilities

Recent regulatory focus and well-publicized BSA enforcement actions support a climate proving BSA compliance remains of paramount importance to all financial institutions.

#### Schedule:

December 5

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

## ACH REGULATORY TOPICS

### Essentials of Regulation E

Federal Regulation E sets forth the requirements of the Electronic Funds Transfer Act (EFTA). This webinar will discuss the impact of the regulation for the financial industry as it relates to consumer rights. We will cover your financial institution's obligation to investigate consumer disputes and other topics to help you comply with Federal Regulation E.

#### Schedule:

April 19

October 25

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session

### NACHA Adjustment Entries vs. Regulation E

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. This session explains the key differences and suggests operational procedures and best practices.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## ACH REGULATORY TOPICS

### Regulation E & Friends — 3 Part Series

Welcome to Regulation E and Friends! This three-week series will highlight the rules and regulations that govern the electronic payments. These regulations provide the legal framework for all financial institutions, and provide protection for consumers from erroneous entries as well as establishing specific requirements for the financial industry. Join us for this three-part series of regulatory instruction and walk away with the knowledge you need to ensure you're in compliance.

#### On-Demand Session:

**Member Price:** \$150 Each Session

**Non-Member Price:** \$300 Each Session

**AAP/NCP Credits:** 1.2 Each Session

### Regulation E Subpart A - Disclosures & Notices

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.

#### On-Demand Session:

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

## ACH REGULATORY TOPICS

### Regulation E Subpart A - Investigations

This session reviews recommended Regulation E investigation procedures for financial institution staff to employ once an error is identified, including how to calculate account holder and financial institution liabilities. Determine what constitutes an error under Regulation E and outline the associated error resolution process to appropriately handle the situation.

#### On-Demand Session:

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

### Understanding the Green Book

This session 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.

#### On-Demand Session:

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2



# 2017 Education Calendar Descriptions & Dates

## ACH RISK

### Account Takeover

Payment professionals need to understand and spread the word about Account Takeover, a new and growing crime in the United States. Join us and learn what the crime entails, how cyber-thieves gain control and find the money mules to move the funds. We will explore preventive actions from the financial institution and corporate payment processor perspective. The speaker will cover steps for victims and provide resources for attendees to use to educate their customers.

**Schedule:**

July 18

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### Account Takeover for the RDFI

This session 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.

**On-Demand Session:**

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

## ACH RISK

### ACH Risk for Cash Management

Does your cash or product management personnel know all they need to know about the ACH services they are selling? Are they aware of upcoming rules changes affecting your corporate Originators? Do they know how to keep your customers informed of the rules affecting you as an ODFI? Attend this informative session and arm your cash and product management staff with the proper ACH knowledge to protect your institution from loss, while helping them understand the products and services you offer.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ACH Risk for Cash Management Sales

Selling ACH origination services is great for building revenue and cementing business relationships, but it's not without risk. Arm cash and product management staff with the proper knowledge to protect your institution from loss. Help them understand rules changes affecting your corporate Originators. This webinar is a great option for internal training within your Cash Management group.

**Schedule:**

April 12

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH RISK

### ACH Risk for ODFIs

This webinar will cover risks associated with being an ODFI, as well as steps to mitigate these risks. Being an Originating Depository Financial Institution (ODFI) can be risky without the right tools in place. The ACH Rules require every financial institution to perform an ACH Risk Assessment. Financial institutions of all sizes need to manage risk to minimize potential losses. Rapid growth, new and evolving products and consumer transfer applications are prevalent ACH trends representing increased risk for ODFIs.

**Schedule:**

July 5

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### ACH Risk for ODFIs

Being an ODFI can be risky if you do not have the right tools. Financial institutions of all sizes need to manage risk to minimize potential losses. Rapid growth, new and evolving products and consumer transfer applications are prevalent ACH trends representing increased risk for ODFIs. The ACH Rules require every financial institution to perform an ACH Risk Assessment. This webcast will cover risks associated with being an ODFI, as well as steps to mitigate these risks.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## ACH RISK

### ACH Risk for RDFIs

This webinar will cover risks associated with processing transactions from the RDFI's perspective, and how to mitigate these risks. Receiving Depository Financial Institutions (RDFI's) of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs.

**Schedule:**

June 28

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### ACH Risk for RDFIs

RDFIs of all sizes need to be aware of their ACH risk factors. The ACH Rules require every financial institution to perform a Risk Assessment related to their activities within the ACH Network. Proper processing of return items, timely posting of ACH transactions and the exceptions related to Federal Government transactions are just a few of the risks faced by RDFIs. This webinar will cover risks associated with processing transactions from the RDFI side as well as how to mitigate these risks.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH RISK

### **ACH Risk Management: Community Bank Board**

Federal and state regulators require bank boards to be involved in the oversight of ACH Risk Management. This session, specifically developed for community bank board members, explains why it is critical for the bank board to be involved in a financial institution's ACH Risk Management Program. Attendees will define the risks associated with ACH origination while identifying the Network's governing rules and regulations, then outline board member responsibilities related to the institution's ACH Risk Management Program as required by regulators.

#### **On-Demand Session:**

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

### **ACH Risk Management for Lenders**

This session 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.

#### **On-Demand Session:**

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

## ACH RISK

### **ACH Security Framework**

In 2013 NACHA implemented the ACH Security Framework designed to protect the security and integrity of certain ACH data throughout its lifecycle. It establishes minimum data security obligations for ACH all Network participants and requires each participating Depository Financial Institution, Third Party Sender, and Third Party Provider to verify they are compliant in their annual ACH Rules Audit. This session discusses sound practices to consider in helping your institution comply.

#### **On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### **ACH Security Framework for Originators**

Free to SFE 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.

#### **On-Demand Session:**

**Member Price:** Complimentary to Members

# 2017 Education Calendar Descriptions & Dates

## ACH RISK

### ACH Third-Party Risk

Third-Party Processors, Third-Party Senders, and Direct Access each represent a different relationship that may exist between a financial institution and different organizations. All of these relationships create its own unique risk. This session will help you identify which role your organization and any of the third parties you do business with fall into, and provide you with ways to mitigate your risk.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### Corporate Account Takeover

Risks to the payments network are ever-changing. Cyber-thieves are becoming increasingly sophisticated at exploiting vulnerabilities in corporate systems in order to commit fraud. In 2010, NACHA issued a policy statement addressing the importance of ODFIs utilizing sound business practices to prevent and mitigate risk of Corporate Account Takeover within the ACH Network. Join us and let us provide you with tools to help protect you and your corporate customers against these threats.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## ACH RISK

### Credit History Fraud

This 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.

**On-Demand Session:**

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

### Credit Underwriting ACH & RDC Customers

The Payment Process begins with your customer signing up for service whether it be Remote Deposit Capture or ACH. Although the first thing on your mind shouldn't be the risk in payments, it is crucial that your credit underwriters get involved as well as understand your payment's risk management program. Join this interactive webinar to discuss how credit underwriting goes from approval into processing. Understand the resources your team needs to successfully underwrite these customers.

**Schedule:**

July 25

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH RISK

### Cybersecurity—Online Banking

Financial institutions increasingly rely on internet based products. Cyber criminals use a variety of methods to steal information and deceive users into revealing personal information. Cybersecurity will continue to be the focus of examiners. Join us to discuss industry best practices to keep your organization safe.

**Schedule:**

August 8

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### Do I Need to Audit My Origination Customers

Industry best practices agree that due diligence includes ongoing monitoring and review of your origination customers. This session will look to create a best practices checklist with items to consider as you prepare due diligence procedures for your Originators.

**Schedule:**

June 20

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

## ACH RISK

### FFIEC & Corporate Account Takeover

Corporate Account Takeover is nothing new, but the threats are increasing and financial institutions are being further tasked by regulators to protect their clients from these ongoing dangers. Learn how to protect your corporate and consumer clients, as well as ensure compliance with FFIEC Guidance. The FFIEC issued Guidance on Authentication in an Internet Banking Environment, as well as a supplement to this guidance which identifies increased risk and requires financial institutions to review its tools for online authentication and authorization. We will also discuss corporate account takeover and best practices you can implement to help prevent this from occurring.

**Schedule:**

March 22

November 8

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session

### Implementing an ACH Security Framework

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.

**On-Demand Session:**

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## ACH RISK

### Key Elements in an ACH Risk Management Program

This session examine components of an ODFI risk assessment while highlighting some less-than-obvious considerations. Have you really thought of everything from the ODFI perspective? Have you considered every area—from systems to vendors, compliance to legal, and operations to credit? Reviewed third-party processors and senders? This session enables you to answer such questions as: Did I consider that in our risk assessment? Should I revisit our existing assessment? Am I really prepared to share this with our audit group? What about the regulators?

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### ODFI Risk & Compliance — 2 Part Series

Do you fully understand the roles and responsibilities of the ODFI? Are your processes and procedures to onboard Originators in compliance with the *NACHA Operating Rules* your Originators must know to be in compliance and what their audit requirements are?

These workshops will navigate you through the ACH network specifically from the origination perspective. Understanding the warranties and liabilities and risk of the ODFI will help you make the right decisions as you establish relationships with originating companies.

#### Schedule:

March 15 & March 22      Baton Rouge, LA

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$230 per Single Registrant

**Discount:** 2 or more Registrants \$210 Each

**Non-Member Price:** \$500 per Single Registrant

**Discount:** 2 or more Registrants \$470 Each

**AAP Credits:** 4.5 Each Session

## ACH RISK

### Payments Fraud Workshop

Are you using the best tools to mitigate fraud? In this workshop you will learn the trends and risks associated with the payment systems and the most powerful tools used to combat fraud. This workshop is a must for Risk Managers, Compliance Officers, Product Specialist and Payment Professionals.

#### Schedule:

May 9	Bartlett, TN
May 16	Baton Rouge, LA
May 16	Ridgeland, MS
May 17	New Orleans, LA

**Time:** 8:30 AM to 12:30 PM

#### In-Person:

**Member Price:** \$150 per Single Registrant

**Discount:** 2 or more Registrants \$130 Each

**Non-Member Price:** \$300 per Single Registrant

**Discount:** 2 or more Registrants \$260 Each

**AAP/NCP Credits:** 4.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## ACH RISK

### Third-Party Sender Registration

Effective September 2017, a new ACH Rule will be implemented, requiring financial institutions to register Third-Party Sender clients with NACHA. Registering these types of processors is the easy part. The challenge is knowing whether or not you're processing entries for this type of business. Many Third-Party Senders are out there, originating items through multiple financial institutions without the organization truly understanding the business. This requires review of origination files and training with your sales force. This webinar will; help you to better understand the role of Third-Party Senders, provide you with requirements of the new TPS Registration Rule, assist you recognizing Third-Party Senders within your organization and provide data to look for within your origination files, so you know if you have them.

**Schedule:**

August 24

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

## CARD

### Card Fraud & Risk Management

Fraudsters are continually looking for new ways to obtain cardholder information. Unfortunately, by the time you identify a trend or see suspicious activity, the damage has been done and you can only hope to recover some of the loss. This session will examine steps you can take to identify suspect transactions in a timely manner and mitigate financial risk to your organization.

**On-Demand Session:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Card Wars 101—Debit vs Credit Card

This webinar will provide you an introduction to the world of card payments. We'll discuss basic concepts, participants, terms and provide an overview of the legal framework. We'll clarify the distinctions between debit and credit instruments, signature and PIN-based debits, and the various card associations and networks.

**Schedule:**

March 28

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2



# 2017 Education Calendar Descriptions & Dates

## CARD

### Cards 101

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!

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

### EMV — The Switch to Chip

What are the impacts of EMV on your financial institution? Get to the bottom of the truths and myths of EMV with this on-demand lecture course. Take a look at the big picture, beginning with a tour of the evolution of EMV before moving on to where EMV is headed now. 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. Find out how this new technology will help combat some of the card fraud circulating the card network today.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.2

## CARD

### EMV & Cards—What You Need to Know

The purpose of this session is to look at the latest developments and initiatives regarding the migration to EMV in the United States. Regardless of where you are in regard to introducing this technology to your cardholders, it is important that you stay current with the forever changing decisions and direction that this migration might take.

**On-Demand Session:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### Essentials of Card Payments

Credit cards are no longer just about "credit". Debit, pre-paid, payroll and other cards continue to evolve. Multiple regulatory changes are affecting the ever-changing world of plastic. Understanding card processing has become more essential. Join us for this informative webinar as we discuss the fundamentals of card processing. This is a basic overview of Cards and is intended for individuals new to card operations, front line staff and individuals wanting to learn more about cards.

**Schedule:**

March 29

September 6

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## CARD

### Essentials of Cards

Credit cards are no longer just about "credit." Debit, pre-paid, payroll and other cards continue to evolve. Multiple regulatory changes are affecting the ever-changing world of plastic. Understanding card processing has become more essential. Join us for this informative session as we discuss the fundamentals of card processing. This is a basic overview of Cards and is intended for individuals new to card operations, front line staff and individuals wanting to learn more about cards.

#### On-Demand Session:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.9

### PCI Compliance: Evaluating Your Preparedness

Are the days of quietly sitting on the sidelines of PCI compliance coming to an end for Banks and Credit Unions? There is a growing trend of preparatory work being done in the financial services realm towards PCI compliance. Find out what steps you can take to evaluate your preparedness for PCI compliance and some key tips for minimizing its impact and the resources needed to be in compliance.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

## CARD

### Regulation E—Debit Card

Financial institutions must ensure that they are correctly interpreting Regulation E and are compliant with all of the requirements for processing error disputes for debit card transactions. This webinar will review the error resolution process and the very specific requirements for disclosing information to your customers during the investigative process.

#### Schedule:

May 9

November 7

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### Taking Charge of Chargebacks

Managing the charge back life cycle is important to your institutions and customers. According to The 2013 Federal Reserve Payments Study there are approximately 333.6 million credit cards, so chargebacks will likely continue to be a part of your operations workflow. This webinar will provide you with the basic knowledge you need to understand the chargebacks life cycle and the steps you need to take to ensure chargebacks are handled properly and timely.

#### Schedule:

October 10

**Time:** 1:00 PM to 2:00 PM

#### Webinar:

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## CHECK

### 10 Years of Distributed Image Capture: Where We've Been & Where We're Headed

Check payments have moved from paper check exchange to image exchange and from centralized processing locations to distributed capture. Join us and learn more about what drives payments processing today and the system impacts, new products, and risk management in a rapidly evolving world of RDC and mobile RDC.

**On-Demand Session:**

**Member Price:** \$199

**Non-Member Price:** \$398

**NCP Credits:** 1.8

### ABCs of the ICL (Image Cash Letter)

Nearly 13 billion transit check images were exchanged across the U.S. in 2015. Images follow nationally accepted X9 formatting standards. And when grouped into ICLs (image cash letters), the standard format is the X9.100-187 standard. Who is X9 and what are these standard formats? What makes up an image cash letter and what does it actually look like? Join this informative session to dig in and learn from the experts.

**On-Demand Session:**

**Member Price:** \$199

**Non-Member Price:** \$398

**NCP Credits:** 1.8

## CHECK

### Canadian Cheques

This session provides an overview of Canadian Banking, its transformation to a cheque image environment and highlights of the ECCHO Canadian Cheque image exchange Rules.

**On-Demand Session:**

**Member Price:** \$89

**Non-Member Price:** \$178

**NCP Credits:** 0.6

### Check Acronyms From A to Z

Do you speak and understand check? The payments industry has its own language and this light-hearted session discusses common acronyms used in Check processing.

**On-Demand Session:**

**Member Price:** \$89

**Non-Member Price:** \$178

**NCP Credits:** 0.6

# 2017 Education Calendar Descriptions & Dates

## CHECK

### Check Exceptions & Timely Returns

Statutory and regulatory requirements for returns, common return reason codes, and an overview of the X9 standard records required for presentment, return and re-presentment.

**On-Demand Session:**

**Member Price:** \$159

**Non-Member Price:** \$318

**NCP Credits:** 1.2

### Check Images & Faster Payments

If you have wondered about the Fed's Faster Payments Project and how it relates to the evolution of payments across the globe, you will be interested in these comments.

**On-Demand Session:**

**Member Price:** \$39

**Non-Member Price:** \$78

**NCP Credits:** 0.3

## CHECK

### Check Payments 101

Basics of check payments including rules and agreements, common Day 1 and Day 2 processes and considerations for both returns and adjustments.

**On-Demand Session:**

**Member Price:** \$89

**Non-Member Price:** \$178

**NCP Credits:** 0.6

### Check & RDC Risk

Check processing has changed over the past several years and so has the risk. Image exchange, remote printing, alternative clearing networks and now Mobile Remote Deposit Capture (MRDC) have altered the landscape of this vital network. Regulation CC, ECCHO Rules, OC-3 and other important rules and regulations related to check processing have changed as well. From this session, you will gain an understanding of the rules and new risks surrounding check processing and take away best-practices you can implement to mitigate those risks.

**Schedule:**

September 20

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP/NCP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## CHECK

### Check & RDC Risk

Check processing has changed over the past several years and so has your risk. Image Exchange, Remote Printing, Alternative Clearing Networks and now Mobile Remote Deposit Capture have altered the landscape of this vital network. Regulation CC, ECCHO Rules, OC-3 and other important rules and regulations related to check processing have changed as well. This webcast provides an overview of these rules and these new risks, and more importantly, practices you can implement to mitigate those risks.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**NCP Credits:** 1.2

### Check Returns & Adjustments

Understanding which rules or agreements apply is an important consideration in knowing what is required to resolve a check return or adjustment entry. Some of the questions you must be able to answer are as follows: Will this be a Return or an Adjustment? What time frames apply? Will the item be handled via a private exchange or through the Federal Reserve? Are my rights based on Regulation CC, ECCHO rules or Federal Reserve rules? Join us for this informative session and find out.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP/NCP Credits:** 1.2

## CHECK

### Check Returns & Adjustments—2 Part Series

This in-depth, two-part webinar will help you answer critical questions in resolving check returns and adjustments. Understanding which rules or agreements apply is an important consideration. Some of the critical questions include: 1) Should this be a return or an adjustment?, 2) What time frames apply?, 3) Will the item be handled via a private exchange or through the Federal Reserve?, 4) What are my rights based on Regulation CC, ECCHO rules or Federal Reserve rules?

#### Schedule:

Part 1 — April 27

Part 1—July 12

Part 2 — May 3

Part 2—July 19

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$259

**Non-Member Price:** \$518

**AAP/NCP Credits:** 1.2 Each Session

### Check Rules & Regulations

Understanding your rights and liabilities is important when considering which rules or agreements to apply to a check. Is the item the original or a substitute check? Will the item be handled via a private exchange or through the Federal Reserve? Are there any differences between ECCHO rules and OC-3 when it comes to the specific rights for your financial institution? Join us for this informative webcast and find out.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP/NCP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## CHECK

### Checks 101

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, the participants, the different types of checks, how the system works, legal framework and more!

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP/NCP Credits:** 1.2

### Duplicates 101: Understanding the Concepts

Learn about the basics of RDC-caused duplicates including: definitions and warranties, history and impact, resolving duplicates, re-presentments, and avoiding duplicates.

**On-Demand Session:**

**Member Price:** \$89

**Non-Member Price:** \$178

**NCP Credits:** 0.6

## CHECK

### Duplicates 201: Holders in Due Course Issues

Second in the series on duplicates. Learn about holder in due course definition, issues that are occurring as a result of mobile RDC, and suggestions for managing these issues.

**On-Demand Session:**

**Member Price:** \$89

**Non-Member Price:** \$178

**NCP Credits:** 0.6

### Essentials of Check Payments

Now more than ever, it is important to understand how a paper item becomes an image and an image becomes an Image Replacement Document. In this Essentials of Checks session, we will discuss the basics of checks, how they are processed and available products. We will also touch on Mobile Remote Deposit Capture and Remotely Created Checks and they associated warranties. This course is intended for individuals new to check operations, front line staff and individuals wanting to learn more about checks.

**Schedule:**

December 27

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**NCP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## CHECK

### Essentials of Checks

Now more than ever, it is important to understand how a paper item becomes an image and an image becomes an Image Replacement Document. In this Essentials of Checks session, we will discuss the basics of checks, how they are processed and available products. We will also touch on Mobile Remote Deposit Capture and Remotely Created Checks and their associated warranties. This course is intended for individuals new to check operations, front line staff and individuals wanting to learn more about checks.

#### On-Demand Session:

**Member Price:** \$150

**Non-Member Price:** \$300

**NCP Credits:** 1.2

### Image Exchange What If's

What is a warranty and what is an indemnification? This session will cover some of the most common breach of warranty examples such as duplicates and MICR mismatches.

#### On-Demand Session:

**Member Price:** \$129

**Non-Member Price:** \$258

**NCP Credits:** 0.9

## CHECK

### Mobile & Consumer Capture Risk

Consumer and Mobile Remote Deposit Capture is the fastest growing trend in a rapidly changing industry. If you offer this product now or plan to offer it in the near future, attend this important session and learn about the potential risks and how to mitigate them.

#### On-Demand Session:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

### Mobile RDC Considerations: RDC and the Real World

What happens when you move to an all-image exchange environment? Consider the shift in how payments are initiated today. Check deposits can come into the banking system through many different channels including remote deposit capture of original checks at the branch, via image-enabled ATMs, and via a mobile device. Learn about real world examples and how RDC is changing the way we do our banking today. 90 Minute Session

#### On-Demand Session:

**Member Price:** \$199

**Non-Member Price:** \$398

**AAP /NCP Credits:** 1.8



# 2017 Education Calendar Descriptions & Dates

## CHECK

### NCP Exam Review

This In-Person Review is designed to help you prepare for the NCP Exam. Covered in this full day review will include such topics as Check Standards and Formats, Image Exchange, Fraud Risk, Federal Regulation UCC, Federal Regulation CC, and more. Also included will be common test taking tips, sample quizzes and a question and answer period.

#### Schedule:

March 22            Hammond, LA  
March 29            Bartlett, TN

**Time:** 9:00 AM to 3:30 PM—Lunch @ Noon

#### In-Person:

**Member Price:**     \$150 per Single Registrant  
**Discount:**           3 or more Registrants \$130 Each  
**Non-Member Price:** \$300 per Single Registrant  
**Discount:**           3 or more Registrants \$260 Each

**AAP/NCP Credits:** 6.6

### Payment Strategies

Presented by David Walker, NCP and CEO, ECCHO and Daniel Gonzalez, VP, Federal Reserve Bank, Chicago. Faster Payments - what does that mean to you? Join us for an informative overview of the new Federal Reserve initiative "Strategies for Improving the U.S. Payment System" or how to achieve faster payments in the U.S. payments systems. Learn about the task force discussions underway and what impact this may have on your financial institution or business in the future.

#### On-Demand Session:

**Member Price:** \$199  
**Non-Member Price:** \$398

**AAP/NCP Credits:** 1.8

## CHECK

### Payment System Overview

Overview of the payments system, state and federal regulations related to check payments, need for rules/agreements for image exchange, and an industry view of check payments.

#### On-Demand Session:

**Member Price:** \$89  
**Non-Member Price:** \$178

**NCP Credits:** 0.6

### RDC & The Regulatory Environment

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.

#### On-Demand Session:

**Member Price:** \$200  
**Non-Member Price:** \$400

**AAP/NCP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## CHECK

### RDC Board Strategy & Reporting

As the payments industry continues to evolve and risks become more present, regulators wanting to see proof that financial institutions understand their roles at executive levels. The best way to provide this is through documented board approvals and periodic reporting. By attending this session, you will gain a better understanding of board reporting; what to include, areas to highlight and how to justify the risks. We will also cover the basics of a board strategy document, used to inform executive management of the “why” you offer Remote Deposit Capture.

**Schedule:**

August 23

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP /NCP Credits:** 1.2

## CHECK

### RDC Rules & Regulations

What is RDC? What are the risks involved in offering RDC services? What rules, regulations and/or legislations apply to RDC? In this session, we will answer all of those questions and more. The Federal Reserve has called Remote Deposit Capture “The most important development the (U.S.) banking industry has seen in years”. Join us as we explore Remote Deposit Capture (RDC). We will discuss Consumer and Merchant Capture as well as Teller/Branch and Mobile Capture. We will examine FFIEC Guidance for RDC; possible risks with RDC and how to mitigate them; Check 21 and how it made the RDC process possible; duplicate detection and much more. This session will offer insights for those considering RDC, those who are just starting their RDC program and even those who have utilized RDC for years!

**Schedule:**

March 14                      Bartlett, TN

March 23                      Ridgeland, MS

**Time:** 8:30 AM to 12:30 PM

**In-Person:**

**Member Price:**            \$150 per Single Registrant

**Discount:**                2 or more Registrants \$130 Each

**Non-Member Price:** \$300 per Single Registrant

**Discount:**                2 or more Registrants \$260 Each

**NCP Credits:** 4.2 Each Session

### Regulation CC Proposals

Presents background on Federal Reserve's Request for Comment (RFC) on potential changes to Regulation CC. It reviews in detail both the 2011 and 2013/2014 proposals.

**On-Demand Session:**

**Member Price:** \$189

**Non-Member Price:** \$378

**NCP Credits:** 1.8

# 2017 Education Calendar Descriptions & Dates

## CHECK

### Regulations—Regulation CC

The review of the check payment system regulatory foundation with a discussion of Regulation CC. Part of the Code of Federal Regulations (CFR), Reg CC provisions will be discussed in some detail. Scenarios will be used to illustrate key warranties and how breach of warranty situations may be handled.

**Schedule:**

March 15

**Time:** 1:00 PM to 2:30 PM

**Webinar:**

**Member Price:** \$175

**Non-Member Price:** \$350

**NCP Credits:** 1.8 Each Session

### Regulations—Uniform Commercial Code

Review of the check payment system regulatory foundation begins with the Uniform Commercial Code. This sessions covers UCC Articles 3 and 4 and will discuss negotiable instruments, transfer and presentment warranties, holder and holder in due course, definition of presentment, definition of a properly payable item and more.

**Schedule:**

March 9

**Time:** 1:00 PM to 2:30 PM

**Webinar:**

**Member Price:** \$175

**Non-Member Price:** \$350

**NCP Credits:** 1.8 Each Session

## CHECK

### Remote Deposit Capture Series—2 Part Series

Image Exchange and Remote Deposit Capture (RDC) have become the norm for check processing today. An overview of the necessary steps financial institutions must remember when processing image exchange and/or RDC will be highlighted. We will also review and discuss proper handling of expedited recredit procedures and breach of warranty claims for disputes, risk management of RDC issued by the FFIEC, lessons learned during the implementation process, and RDC agreement recommendations.

**Schedule:**

Part 1—February 15

Part 2—February 22

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$259

**Non-Member Price:** \$518

**AAP/NCP Credits:** 1.2 Each Session

### Remote Deposit Capture Series — 3 Part Series

Remote Deposit Capture can take many forms: Branch/ATM, business/merchant or consumer/mobile. Whatever the flavor, FFIEC guidance requires you to develop a RDC Risk Management Review. These sessions go over the steps to develop an assessment: planning, risk identification, controls, measurement and monitoring. Next, we'll look at critical issues: vendor due diligence, client suitability, training and security. These 3-part sessions will give you a better understanding of what regulators are looking for.

**On-Demand Session:**

**Member Price:** \$150 Each Session

**Non-Member Price:** \$300 Each Session

**AAP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## CHECK

### **Retention: Yes, No, Maybe**

Presents legal and operational retention considerations and requirements for original checks and image/copies.

#### **On-Demand Session:**

**Member Price:** \$129

**Non-Member Price:** \$258

**NCP Credits:** 0.9

### **Rules and Regulations for Check Processing**

There are layers of rules and regulations for check processing. This high-level session overviews the rules and regulatory environment.

#### **On-Demand Session:**

**Member Price:** \$129 Each Session

**Non-Member Price:** \$258 Each Session

**NCP Credits:** 0.9

## CHECK

### **So You Think You Want to be an NCP?**

Achieving the NCP (National Check Professional) accreditation demonstrates your expert level of understanding of the check payments landscape, boosting your payments profile within the banking industry. NCPs demonstrate a working knowledge of every significant aspect of the check payment system. This session will explain what it means to be an NCP, and include an overview of the accreditation and exam process. This course is free to SFE members.

#### **On-Demand Session**

**Member Price:** Complimentary to Members

### **The Duplicate Dilemma with RDC**

The process of handling Remote Deposit Capture (RDC) duplicates can be tricky. This session explores 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.

#### **On-Demand Session:**

**Member Price:** \$200

**Non-Member Price:** \$400

**AAP / NCP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## CHECK

### The FFIEC and Guidance for Remote Deposit Capture

The FFIEC and Guidance for Remote Deposit Capture presented by Erin Fonte, Dykema Cox-Smith LLC. Session focuses on the FFIEC guidance in general, the purpose of the Retail Payments guidance and specifically the updated guidance from Jan-2009 regarding remote deposit capture risk. Recommended components for RDC agreements are discussed as well as mobile RDC considerations. Recent enforcement cases relative to RDC are presented with accompanying legal analysis.

**On-Demand Session:**

**Member Price:** \$199

**Non-Member Price:** \$398

**NCP Credits:** 1.8

### The Future of Check

Consider the significant transition that the check system has undergone and the whether checks have a future.

**On-Demand Session:**

**Member Price:** \$89

**Non-Member Price:** \$178

**NCP Credits:** 0.6

## CHECK

### UCC Top Ten

What are some of the key provisions everyone should know about the Uniform Commercial Code? This session provides the details in a simple UCC Top Ten Countdown.

**On-Demand Session:**

**Member Price:** \$89

**Non-Member Price:** \$178

**NCP Credits:** 0.6

### Understanding Check Adjustments

This session clarifies the differences between a check adjustment, return and exception. Review the Federal Reserve Bank process for the most commonly used adjustment claim types, including definitions, dollar limits, associated timeframes and requirements. Appropriate use of the Check Adjustment Request Form will also be explained.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## CHECK

### Understanding Remotely Created Checks

Remotely Created Checks are often viewed as the "ugly step sister" of the check world, but they still fill an important and vital role in payment processing. To limit your liability associated with these items, it is important to understand your rights and responsibilities both as a Paying Bank or the Bank of First Deposit. This session will discuss these items in detail and walk you through the transaction from authorization through the adjustment process.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

### Understanding the X9.100-187 Check Standard

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.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**NCP Credits:** 1.2

## GENERAL

### Apple Pay—A Bankers View

We've all heard the announcement from Apple about Apple Pay, the ability to use your iPhone to make payments at the point of sale. But what does this mean? Given that Apple has a tremendous adoption rate, is this finally the push we need to make mobile payments mainstream? We will show you the ins-and-outs of Apple Pay, how it works and what it means to the payments community as we embark on the next generation of payments.

**On-Demand Session:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### ATM PIN Audits-Avoiding Common Pitfalls

Many ATM networks require periodic audits of the PIN and Encryption Key Management functions. Learn how to utilize these mandatory compliance audits to evaluate controls over (often neglected) ATM security and the most common findings identified during these audits.

**On-Demand Session:**

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.9

# 2017 Education Calendar Descriptions & Dates

## GENERAL

### CFPB Remittance Transfer Rule

The CFPB's Remittance Transfer Rule was implemented as subpart B of the Electronic Funds Transfer Act, or Regulation E. This rule saw several updates over the years and had shown significant impact on the financial services community. The primary compliance point is disclosing the correct information to consumers transmitting funds outside of the U.S. But, this goes beyond the BSA Travel Rule and incorporates the "when", "how much" and other factors. Join us for a detailed look at the Remittance Transfer Rule to be certain you remain in compliance.

**Schedule:**

May 17

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### Cybersecurity—Online Banking

Financial institutions increasingly rely on internet based products. Cyber criminals use a variety of methods to steal information and deceive users into revealing personal information. Cybersecurity will continue to be the focus of examiners. Join us to discuss industry best practices to keep your organization safe.

**Schedule:**

August 8

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

## GENERAL

### Digital Currencies: Blockchain & Bitcoin

Crypto currencies and digital currencies such as Bitcoin are gaining in popularity, but are you up to speed on what these are and their role in the payments ecosphere? Understanding these newer payment channels is vital to defining the impact they will have on your organization. Whether you are contemplating becoming a player in the virtual environment or need to better understand how your customers and members use them, join us and learn what you should know about these payment models.

**Schedule:**

March 1

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### Digital Currencies & Bitcoin

Crypto currencies and digital currencies such as Bitcoin are gaining in popularity, but are you up to speed on what these are and their role in the payments ecosphere? Understanding these newer payment channels is vital to defining the impact they will have on your organization. Whether you are contemplating becoming a player in the virtual environment or need to better understand how your customers and members use them, learn what you should know about these payment models.

**On-Demand Session:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8



# 2017 Education Calendar Descriptions & Dates

## GENERAL

### Frontline In Action

Explore the flow, common issues and special requests associated with each payment system and learn how to appropriately respond to everyday frontline payments scenarios.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

### GLBA Compliance: Key Points for Successful GLBA Program

GLBA compliance has been around for quite a while now, and yet many organizations still struggle with compliance. We will discuss the key points for a successful GLBA program, common pitfalls, and how to leverage your GLBA risk assessment to help manage overall IT risk.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## GENERAL

### Introduction to Bitcoin

Some have said that Bitcoin is ushering in the next generation of monetary systems, but serious concerns have come to light that have caused many to question its long term viability. We have presenters from Moss Adams, who will discuss what Bitcoin is and the technology behind it. Additionally, we will review the growing security concerns of Bitcoin and how a currency that is based on perceived value could impact payment models going forward.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### OFAC Compliance

OFAC (The Office of Foreign Assets Control) administers and enforces economic sanctions programs primarily against countries and groups of individuals, such as terrorists and narcotics traffickers. OFAC responsibilities for a financial institution vary depending on whether the transaction is considered domestic or international, and this session will cover both.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

# 2017 Education Calendar Descriptions & Dates

## GENERAL

### OFAC Compliance for Wires & ACH

The Office of Foreign Assets Control (OFAC) administers and enforces economic sanction programs, primarily against countries and groups of individuals such as terrorists and narcotics traffickers. OFAC's responsibilities for a financial institution vary depending on whether the transaction is considered domestic or international. Learn your financial institution's responsibilities when handling international transactions and possible liabilities when posting prohibited transactions.

**Schedule:**

June 21

December 6

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session

### Payments Performance—Board Reporting Best Practices

In order for the board of directors and management to effectively oversee the execution of payments programs, they should receive periodic reports that assist in determining whether payments activities remain within board-established risk parameters and are achieving expected financial results. Are your board of directors and management team aware of your payments performance success? Attendees will learn based on an institution's size, volume and activity how to effectively report payments performance.

**Schedule:**

August 22

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

## GENERAL

### Regulation GG Requirements and Compliance

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

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

**AAP Credits:** 1.0

### Vendor Management — 2 Part Series

Face it, there are some things we just can't do alone. Whether it is managing expenses or finding the right talent, there are times when we need to bring in vendors to support various platforms in business. This raises the question: How do I choose the right vendor to provide the solutions I need? In this three-part series, we will; delve into the vendor management selection process, discuss the importance of scope documents, cover the Request for Proposal (RFP) process, examine vendor due-diligence and the need for ongoing monitoring - all to ensure you have the tools needed as you enter the vendor selection process.

**Schedule:**

August 9

August 15

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$259

**Non-Member Price:** \$518

**AAP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## RISK / FRAUD

### Consumer Transfer Risk

Many financial institutions offer consumer transfers, allowing a consumer to transfer funds from their financial institution to credit or debit their account at another financial institution. This can be a very valuable consumer service. However, there are several risks associated with these transfers that must be properly addressed to prevent possible loss or fraud. If you are currently offering this service or are considering it in the future, you will want to attend this important session.

**On-Demand Session:**

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

### Elder Financial Abuse

Elder Financial Abuse is a serious and silent crime that needs to be addressed. Do you know that your financial institution may be required by law to report any "suspected" cases of elder abuse? We will discuss common scams that affect the elderly, the psychology behind these scams and ways your financial institutions can identify and help prevent these scams from occurring.

**On-Demand Session:**

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

## RISK / FRAUD

### End to End Data Security

This Online Training session addresses the electronic payments-based data security space, the types of breaches being experienced, and approaches the industry has taken to manage payments-based data security. We will also discuss the recent supplement to the FFIEC issued Guidance around Authentication in an Internet Banking Environment, which identifies increased risk and requires financial institutions to review their tools for online authentication and authorization. This session will help you better protect your financial institution and consumer clients as well as ensure compliance with the FFIEC guidance.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

### FFIEC & Corporate Account Takeover

Corporate Account Takeover is nothing new, but the threats are increasing and financial institutions are being further tasked by regulators to protect their clients from these ongoing dangers. Learn how to protect your corporate and consumer clients, as well as ensure compliance with FFIEC Guidance. The FFIEC issued Guidance on Authentication in an Internet Banking Environment, as well as a supplement to this guidance which identifies increased risk and requires financial institutions to review its tools for online authentication and authorization. We will also discuss corporate account takeover and best practices you can implement to help prevent this from occurring.

**Schedule:**

March 22

November 8

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## RISK / FRAUD

### **FFIEC Guidance & Corporate Account Takeover**

The FFIEC issued Guidance on Authentication in an Internet Banking Environment, and a supplement to this guidance which identifies increased risk and requires financial institutions to review its tools for online authentication and authorization. Learn how to protect your corporate and consumer clients, as well as ensure compliance with the FFIEC guidance. We will also discuss Corporate Account Takeover and best practices you can implement to help prevent this from occurring.

**On-Demand Session:**

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.9

### **Fraud 101 — Fraud for the Frontline**

The frontline is a critical step in fraud detection, loss prevention and reputation preservation. This interactive course depicts the fundamentals of the most commonly encountered frauds on the frontline including forms of check fraud, cash advances, money mules and more. New staff and those needing to know how to better detect, quickly respond to and prevent monetary losses from fraud will benefit from this course.

**On-Demand Session:**

**Member Price:** \$125

**Non-Member Price:** \$250

## RISK / FRAUD

### **Key Elements in an ACH Risk Management Program**

This session will examine components of an ODFI risk assessment while highlighting some less-than-obvious considerations. Have you really thought of everything from the ODFI perspective? Have you considered every area; from systems to vendors, compliance to legal, and operations to credit? Reviewed third-party processors and senders? This session enables you to answer such questions as: Did I consider that in our risk assessment? Should I revisit our existing assessment? Am I really prepared to share this with our audit group? What about the regulators?

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.2

### **Mobile & Consumer Capture Risk**

Consumer and Mobile Remote Deposit Capture is the fastest growing trend in a rapidly changing industry. If you offer this product now or plan to offer it in the near future, attend this important session and learn about the potential risks and how to mitigate them.

**On-Demand Session:**

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

# 2017 Education Calendar Descriptions & Dates

## RISK / FRAUD

### ODFI Risk & Compliance — 2 Part Series

Do you fully understand the roles and responsibilities of the ODFI? Are your processes and procedures to onboard Originators in compliance with the *NACHA Operating Rules* your Originators must know to be in compliance and what their audit requirements are?

These workshops will navigate you through the ACH network specifically from the origination perspective. Understanding the warranties and liabilities and risk of the ODFI will help you make the right decisions as you establish relationships with originating companies.

**Schedule:**

March 15 & March 22      Baton Rouge, LA

**Time:** 8:30 AM to 12:30 PM

**In-Person:**

**Member Price:**      \$230 per Single Registrant

**Discount:**            2 or more Registrants \$210 Each

**Non-Member Price:** \$500 per Single Registrant

**Discount:**            2 or more Registrants \$470 Each

**AAP Credits:** 4.5 Each Session

## RISK / FRAUD

### Payments Fraud Workshop

Are you using the best tools to mitigate fraud? In this workshop you will learn the trends and risks associated with the payment systems and the most powerful tools used to combat fraud. This workshop is a must for Risk Managers, Compliance Officers, Product Specialist and Payment Professionals.

**Schedule:**

May 9	Bartlett, TN
May 16	Baton Rouge, LA
May 16	Ridgeland, MS
May 17	New Orleans, LA

**Time:** 8:30 AM to 12:30 PM

**In-Person:**

**Member Price:**      \$150 per Single Registrant

**Discount:**            2 or more Registrants \$130 Each

**Non-Member Price:** \$300 per Single Registrant

**Discount:**            2 or more Registrants \$260 Each

**AAP/NCP Credits:** 4.2 Each Session

### Payments Fraud

Financial thieves are business people, just like us. Their job is to learn the cracks in our systems. Our job is to fill those cracks. Gain the tools needed to develop effective anti-fraud policies and procedures, mitigate risk and protect your financial institution. Learn the latest scams affecting the payments industry and sound practices to protect your organization against schemes such as phishing, spoofing, identity theft and other types of fraud.

**Schedule:**

February 1  
August 30

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP/NCP Credits:** 1.2 Each Session

# 2017 Education Calendar Descriptions & Dates

## RISK / FRAUD

### Payments Fraud

Financial thieves are business people, just like us. Their job is to learn the cracks in our systems; our job is to fill those cracks. This session will provide you with the tools needed to develop effective anti-fraud policies and procedures, mitigate risk and protect your financial institution. Join us to learn that latest scams affecting the payments industry and sound practices to protect your organization against schemes such as phishing, spoofing, identify theft and other types of fraud.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0

## RISK / FRAUD

### Third-Party Sender Registration

Effective September 2017, a new ACH Rule will be implemented, requiring financial institutions to register Third-Party Sender clients with NACHA. Registering these types of processors is the easy part. The challenge is knowing whether or not you're processing entries for this type of business. Many Third-Party Senders are out there, originating items through multiple financial institutions without the organization truly understanding the business. This requires review of origination files and training with your sales force. This webinar will; help you to better understand the role of Third-Party Senders, provide you with requirements of the new TPS Registration Rule, assist you recognizing Third-Party Senders within your organization and provide data to look for within your origination files, so you know if you have them.

**Schedule:**

August 24

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## WIRE

### Advanced Wire Topics

Building upon the knowledge acquired in Essentials of Wires, this webinar examines payments message structure and the decisions that participants need to make when using Fedwire or CHIPS. Comparisons are made between the field tags each system uses, the identifying information necessary for each party and other information identified within the field tags. Important payment format changes are discussed, as are remittance format changes for both Fedwire and CHIPS.

**Schedule:**

September 27

**Time:** 3:00 PM to 4:00 PM

**Webinar:**

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

### Advanced Wire Topics

This course builds upon the knowledge acquired in Essentials of Wires and examines payments message structure and decisions that participants need to make when using Fedwire or CHIPS. Comparisons are made between the field tags each system uses, the identifying information necessary for each party and other information identified within the field tags. The 2009 cover payments format changes are discussed, as well as the November 2011 remittance format changes for both Fedwire and CHIPS.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.4

## WIRE

### Bank Secrecy Act—ACH and Wire, Know Your Responsibilities

Recent regulatory focus and well-publicized BSA enforcement actions support a climate proving BSA compliance remains of paramount importance to all financial institutions.

**Schedule:**

December 5

**Time:** 1:00 PM to 2:00 PM

**Webinar:**

**Member Price:** \$140

**Non-Member Price:** \$280

**AAP Credits:** 1.2

### Dodd-Frank 1073 Remittance Transfer Rule

The Consumer Financial Protection Bureau (CFPB) issued its final rule for international remittance transfers on April 30, 2013. Financial institutions originating 100 consumer initiated remittance transfers or more in a single year (ACH/Wire/Card/etc.) will be impacted by this sweeping change. This session will help you understand the new CFPB amendment to Regulation E and discuss solutions for complying with this requirement.

**On-Demand Session:**

**Member Price:** \$150

**Non-Member Price:** \$300

**AAP Credits:** 1.0



# 2017 Education Calendar Descriptions & Dates

## WIRE

### Essentials of Wires

Wire transfers continue to be an integral payment option for corporations and consumers alike. This session examines the main wire systems used in the U.S. Fedwire, CHIPS, and SWIFT. Attendees will gain an understanding of how wire payments are processed, settled, the participants involved, and the rules and regulations governing wires. This is a basic overview of wires and is intended for individuals new to wire operations, front line staff and individuals wanting to learn more about wires.

#### On-Demand Session:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.6

### FFIEC Guidance & Corporate Account Takeover

Wire transfers continue to be an integral payment option for corporations and consumers alike. This session examines the main wire systems used in the U.S. Fedwire, CHIPS, and SWIFT. Attendees will gain an understanding of how wire payments are processed, settled, the participants involved, and the rules and regulations governing wires. This is a basic overview of wires and is intended for individuals new to wire operations, front line staff and individuals wanting to learn more about wires.

#### On-Demand Session:

**Member Price:** \$100

**Non-Member Price:** \$200

**AAP Credits:** 0.9

## WIRE

### OFAC Compliance for Wires & ACH

The Office of Foreign Assets Control (OFAC) administers and enforces economic sanction programs, primarily against countries and groups of individuals such as terrorists and narcotics traffickers. OFAC's responsibilities for a financial institution vary depending on whether the transaction is considered domestic or international. Learn your financial institution's responsibilities when handling international transactions and possible liabilities when posting prohibited transactions.

#### Schedule:

June 21

December 6

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session

### Wire Transfer Agreements: How Protected Are You?

Your Wire Transfer Agreement should be an integral part of your organizations Risk Management Program. Clients are transferring large sums of money through your institution, and the liabilities and obligations should both be properly documented. In the event of a dispute, or claim of an unauthorized transfer, you should be confident that your agreements provide your organization the protection that it needs.

#### Schedule:

March 9

**Time:** 3:00 PM to 4:00 PM

#### Webinar:

**Member Price:** \$169

**Non-Member Price:** \$338

**AAP Credits:** 1.2

# 2017 Education Calendar Descriptions & Dates

## WIRE

### **Wire Transfer Agreements—How Protected Are You?**

Your Wire Transfer Agreement should be an integral part of your organization's Risk Management Program. Clients are transferring very large amounts of money through your institution and the liabilities and obligations should both be properly documented. In the event of a dispute or claim of an unauthorized transfer, you should be confident that your agreements provide your organization the protection that it needs.

#### **On-Demand Session:**

**Member Price:** \$195

**Non-Member Price:** \$390

**AAP Credits:** 1.8

### **Wire Transfer Basics**

Explore the basics of wire transfers which continue to be an integral payment option for corporations and consumers alike. Examine the main wire systems used in the U.S.; Fedwire, CHIPS, and SWIFT. Gain an understanding of how wire payments are processed, settled, the participants involved, as well as the rules and regulations governing wires. This is a basic overview of wires and is intended for individuals new to wire operations, front line staff and individuals wanting to learn more about wire transfers.

#### **Schedule:**

April 5

August 2

**Time:** 3:00 PM to 4:00 PM

#### **Webinar:**

**Member Price:** \$169 Each Session

**Non-Member Price:** \$338 Each Session

**AAP Credits:** 1.2 Each Session



## On-Site Training

We understand how difficult it can be during this challenging time to provide critical payments training for your staff. Training budgets have been severely reduced due to current economic conditions. SFE can help by allowing us to come to you.

The Payments Industry is constantly changing. SFE offers education on ACH, card, check, wire transfer as well as emerging payment solutions. SFE can provide training on policy, procedures and issues impacting your customers. You must educate your staff in order to help mitigate risk for your institution. On-Site training provides the opportunity to customize an education program that provides for the unique needs of your staff. Moreover, there is no limit to the number of employees who can attend this training.

### Benefits:

**Greater convenience** – no need to leave your office.

**Reduced cost** – train unlimited number of employees for the same price with no travel expense.

**Customized for your specific needs** – we can educate your staff on specific areas that you have identified as critical training areas.

## Create a customized plan for your organization in 4 simple steps.

1

Contact us to schedule a training plan meeting.

2

Our payments experts will meet with you to understand your exact needs and training challenges.

3

We build a focused, customized training plan that is tailored to the needs of your organization.

4

Our payments experts come to you. We train your team on-site.

Available for our entire curriculum, on-site training solutions offer flexibility and cost-effective team training options whether at your offices, our training venues, or hosted in a virtual environment.

### Flexibility

Available for each of our workshops, tailoring options available. Choose from traditional classroom and virtual classroom deliveries.

### Relevance

Discussions, examples, questions, and answers are relevant to your organization.

Get Started Today! We are excited to work with you to customize training sessions that provide your organization with knowledge and skills necessary for success.

Contact us: 800.626.4733 or [info@sfe.org](mailto:info@sfe.org)

# AAP Professional Study Program

## Accredited ACH Professional– A Professional Development Tool

### Become the Office ACH Expert!



Become a leader and authority in the electronic payments field! Increase your worth and marketability while your organization benefits from your knowledge!

### Plan Your Study Course

SFE will offer a detailed  
Accredited ACH Professional  
Study Program  
beginning in May 2017.



Accredited ACH Professional  
NACHA—The Electronic Payments Association

### Advanced ACH Rules

May 9 — Baton Rouge, LA

May 10 — Bartlett, TN

May 11 — Ridgeland, MS

### AAP Exam Review

August 17 — Ridgeland, MS

September 6 — Baton Rouge, LA

September 7 — Bartlett, TN

### Already an AAP? Get Credits!

SFE's education calendar is packed with credits at 1 credit per 50 minutes of study. We offer a variety of delivery methods including on-demand, live workshops, webinars and teleseminars. Or try our concentrated events focusing on payments.

**ACH Payments Summit** - 2 Cities, 2 Dates, 10 CECs

**SFE Conference - May 2 — 4** Biloxi, MS, 17.1 CECs

2 CECs for Pre-Conference Workshops

*NACHA owns the copyright for the NACHA Operating Rules & Guidelines.*

*The Accredited ACH Professional (AAP) is a registered service mark of NACHA.*

# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### ACH Annual Audit

NACHA requires **all** participating Depository Financial Institutions, Third-Party Senders and Third-Party Service Providers that provide ACH services to conduct an annual ACH Audit to be performed by December 31 of each year (*ACH Rules, Appendix Eight, Section 8.1*). Who better to conduct your annual ACH Audit than your resource for electronic payments information and training? A SFE Accredited ACH Professional (AAP) can conduct your annual ACH Audit and examine each facet of your ACH operation.

#### NACHA Rules Compliance Audit Service Includes:

- Pre-audit checklist
- Performance of audit requirements as required by Appendix Eight of the ACH Rules/ *NACHA Operating Rules*
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written ACH Audit Management Report with findings and recommendations for improvement
- Audit Certification form
- Access to auditor for questions after on-site appointment

### ACH Risk Assessment

Each Financial Institution is required to 1) perform a risk assessment of their ACH activities, and 2) implement risk management programs in accordance with "the requirements of their regulators". Additionally, ODFI's are further impacted by the requirement to conduct additional risk management practices prior to originating ACH entries and by the requirement to cover specific topics in all new or renewed Originator and Third-Party Sender Agreements. A Financial Institution must understand and identify the complexity and nature of their ACH services to effectively perform the risk assessment. A SFE accredited ACH Professional can evaluate your complexity of services and perform a thorough review of compliance with the required risk management practices and assess your ACH risk.

#### ACH Risk Assessment Service Includes:

- Thorough assessment of ACH activities & risk management program
- Formal Written Report including Risk Rating Matrix
- Onsite review period (minimum of 1 full day)
- ACH Volume report for 12 months following the assessment
- Pre-Assessment Worksheet & Checklist
- Review of originator agreements to ensure compliance with new requirements

***Book Your ACH  
Audit Early &  
Book the  
Savings!***

\$200 discount if  
completed by the  
end of June

***Book Multiple  
Services &  
Save!***

Schedule 2 services  
and receive 10% off  
the total bill

Schedule 3 or more  
services and receive  
15% off the total bill

***Fill Out  
Compliance  
Request Form  
@ [sfe.org](http://sfe.org)***





# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### RDC Risk Assessment

Does your financial institution offer Remote Deposit Capture? Have you read the FFIEC Guidance on Remote Deposit Capture? In order to analyze your RDC compliance and risk management procedures, take advantage of SFE's RDC Risk Assessment Services. Our consultants are trained to perform Remote Deposit Capture Risk Assessments. We take pride in our assessments as they compare to RDC regulator expectations.

#### RDC risk assessment services include:

- Pre-risk assessment checklist
- Review of risks utilizing FFIEC Guidance
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written RDC Risk Assessment Report and recommendations for improvement
- Risk Assessment Certification Form
- Access to auditor for questions after on-site visit

### RDC Audit

The FFIEC released guidance on Remote Deposit Capture in 2009. Although the guidance and subsequent IT booklets do not require an annual audit, as with ACH, most financial institutions choose to have an expert assessment of risk and compliance prior to regulatory examinations. What must your organization do to implement the recommendations? Your expert consultant will cover the guidance and help providers understand what they must do to ensure they are in compliance. As RDC acceptance and use continues to grow, solution providers must be aware of both the risks and the benefits of this payment mechanism. It only makes sense to hire an industry expert to evaluate RDC operations.

#### RDC Audit Service Includes:

- Pre-audit checklist
- Performance of audit requirements utilizing the FFIEC Retail Payment Systems IT Booklet
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written RDC Audit Report with findings and recommendations for improvement
- Audit Certification form
- Access to auditor for questions after on-site appointment

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Savings!***

**\$200 discount if  
completed by the  
end of June**

***Book Multiple  
Services &  
Save!***

**Schedule 2 services  
and receive 10% off  
the total bill**

**Schedule 3 or more  
services and receive  
15% off the total bill**

***Fill Out  
Compliance  
Request Form  
@ [sfe.org](mailto:sfe.org)***



# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### Wire Transfer Audit of Internal Controls

The FFIEC indicates an internal audit of the wire transfer function should be conducted periodically. Wire transfers are utilized for large dollar, irrevocable funds transfers. These two areas combine to make wire transfers a significant risk. How well does your organization mitigate these risks? SFE compliance experts have created a **NEW Wire Transfer Audit of Internal Controls**. Let our payments expert complete a comprehensive assessment of your wire transfer program to ensure your program is in compliance with regulatory guidelines.

#### Wire Transfer Audit and Risk Assessment include:

- Pre-audit checklist
- Review of compliance with FFIEC Guidance
- Review of Sound Business Practices and internal controls
- Review of balancing and reconciliation functions
- Written Wire Transfer Audit Report with risk mitigation recommendations
- Access to auditor for questions after on-site appointment

### Custom Consulting

Do not let projects simmer on the back-burner. SFE Consultants can develop a customized consulting program to meet your electronic payment project needs. Programs may include: ACH Origination Start-Up, Risk Management and Policy and Procedure Development, to name a few.

### Legal Consulting

SFE has established, for our Membership, a relationship with an Attorney whom specializes in electronic payments affairs. Members can utilize the Attorney complimentary for basic questions. Escalated questions or scenarios with the Attorney will be provided at the SFE Membership discounted rate.

***Book Your ACH  
Audit Early &  
Book the  
Savings!***

\$200 discount if  
completed by the  
end of June

***Book Multiple  
Services &  
Save!***

Schedule 2 services  
and receive 10% off  
the total bill

Schedule 3 or more  
services and receive  
15% off the total bill

***Fill Out  
Compliance  
Request Form  
@sfe.org***





# Risk & Compliance Services

## Make SFE Part of Your Compliance Solution

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### Payments Support Hotline

(800) 626-4733

[info@sfe.org](mailto:info@sfe.org)

All payment related questions welcome:

**As a complimentary service to our Membership, SFE provides phone or email support on a variety of payments topics!**

- Rules Interpretation
- Operations
- Risk Management
- Mobile
- Same Day ACH
- REGs
- Cards
- Wire
- Checks
- Remote Deposit
- ACH and more.....

**Disputes?** SFE will assist our Members with dispute resolution by utilizing our national network of contacts. Don't take a loss, call us for support.

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## The Mark of Excellence

This mark signifies that the Regional Payments Associations, through their Direct Membership in NACHA, are specially recognized and licensed providers of ACH education, publications and support. Regional Payments Associations are directly engaged in the NACHA rulemaking process and the Accredited ACH Professional (AAP) program.



**Look for this mark as a sign of excellence and commitment to consistency and accuracy in ACH education, publications and support.**

# 2017 Payment Publications

## Compliance Publications and Step-by-Step Guidance

**NACHA Operating Rules & Guidelines** - Members receive 1 *complimentary* copy of the Rules book annually. Additional copies are available to order either in print form, CD electronic or serial number only for online access.

**Corporate Edition—NACHA Rules also available for originators and third-party practitioners.**

**ACH Policies & Procedures Tools** - Don't go into your next examination with incomplete policies and procedures! The ACH Policies & Procedures Tools is a comprehensive template built for Financial Institutions. The expert authors believe strongly that sample policies are not effective therefore this Guidance allows for personalization in each area that a Financial Institution should make a business decision. Customization is easy in this electronic format.

**Tabs for NACHA Operating Rules & Guidelines** - SFE published one page of quick reference tabs for the *NACHA Operating Rules & Guidelines* book. Each tab highlights the Rule pages in which most common questions and references are based.

**ACH Audit Guide** - The ACH Audit Guide is a publication designed to assist you in completing your annual audit and allow you to assess compliance with the rules and regulations specific to your institution. This is a comprehensive, working ACH audit document that has been updated and contains new working tools to enable you to easily perform the annual ACH audit required by NACHA.

**ACH Risk Assessment Tools** - Guidance to assist you in completing a step-by-step ACH Risk Assessment. Convenient storage and organization of supporting documentation. Help to identify strengths and weaknesses in your existing program. Individual chapters address Credit Risk, High-Risk Activities, and Compliance Risk, Third-Party Service Providers & Direct Access to the ACH Operator, Transaction Risk, and Information Technology Risk. User-friendly worksheet questions, also available on CD. Background information on Risk Assessment Rule and Preparation Checklist.

**Wire Transfer Risk Assessment and Audit of Internal Controls Guide** - Guidance to assist you in completing a step-by-step review of your wire transfer program internal controls. This guide will provide convenient storage and organization of supporting documentation. Help to identify strengths and weaknesses in your existing program. Individual chapters address; Organization structure, Internal Controls, Accounting and Contingency plans. User-friendly worksheet questions, also available on CD.

**ACH Audit Guide for Third-Party Service Providers & Third Party Senders** - The 2017 ACH Audit Guide for Third-Party Service Providers and Third-Party Senders is a publication designed to assist in completing the required annual ACH audit and allows you to assess compliance the rules and regulations specific to the services you provide to Financial Institutions, Originators and Other Third-Party Senders. This is a comprehensive, working ACH audit document that has been updated and contains new working tools to enable you to easily perform the annual ACH audit required by NACHA. This Guide is designed to specifically outline each exposure point financial institutions and third-party processors are required to test. The workbook can be completed by internal or external auditors or ACH management.

**Many More Publications are Available @ [www.sfe.org](http://www.sfe.org)**





# Dates to Save



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