

PAYMENTS PUBLICATIONS 2018-2019



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		ODFI	RDFI	ORIGINATORS	RECEIVERS	THIRD-PARTY SENDERS	THIRD-PARTY SERVICE PROVIDERS	ACCREDITATION RESOURCES	AGREEMENTS & POLICIES	CORPORATE PAYMENTS	FORMS	GUIDES & HANDBOOKS	OPERATIONS	QUICK REFERENCE	RDC	RISK & COMPLIANCE	RULES	PAGE NUMBER
2018 NACHA Operating Rules & Guidelines	406-18	X	X			X	X										X	10
2018 NACHA Operating Rules & Guidelines Corporate Edition	409-18			X	X					X							X	10
A Bank's Quick Reference Guide to ACH Origination	569	X	X								X	X	X					17
AAP Flashcards	555	X	X	X		X	X	X										15
ACH Agreements & Tools CD	562	X				X	X		X									16
ACH Audit Guide	667	X	X								X							15
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ACH Audit Guide	598	X	X								X							14
ACH Audit Guide for Third-Party Service Providers & Third-Party Senders	630	X	X	X	X	X	X				X							14
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ACH Compliance Manual	431	X	X	X		X										X		11
ACH Corporate User Guide CD	540	X		X						X								19
ACH Risk Assessment Tools CD	538	X	X	X	X	X	X				X					X		11
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AgreementsNow! ACH Origination Agreement	509	X							X									17
ACH Origination Application	435	X									X					X		16
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ACH Policies & Procedures Tools CD	1000	X	X						X									16
ACH Product Sales and Marketing Handbook	830	X	X	X		X					X							14
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ACH Risk Assessment Workbook CD	662	X	X				X				X	X			X		11	
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AgreementsNow! Business Online Banking and Cash Management Service Master Agreement	686	X						X									17	
AgreementsNow! Remote Deposit Capture Agreement	521	X												X			20	
AgreementsNow! Third-Party Sender Agreement	518	X				X		X									17	
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AgreementsNow! Wire Transfer Agreement	523	X						X									17	
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Check / Image Flashcards	554	X	X	X		X	X						X				12	
CheckPro™ CD	567	X	X											X			20	
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Managing ACH Credit Risk Guide	563	X		X											X		12	

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ODFI Risk Management Guide on CD	544	X				X										X		11
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Originator Checklist - Credit Union Version	437	X		X								X				X		17
Originator Risk Calculator	645	X										X				X		11
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Originator's Handbook - CCD & CTX Edition	475	X		X		X						X						19
Originator's Handbook - MTE, POS, & SHR Edition	476	X		X		X						X						19
Originator's Handbook - PPD Edition	468	X		X		X						X						18
Originator's Handbook - RCK Edition	469	X		X		X						X						18
Originator's Handbook - TEL Edition	466	X		X		X						X						18
Originator's Handbook - WEB Debit Edition	467	X		X		X						X						18
Quest Graphic Standards Manual	464			X				X										10
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RDC Risk Assessment Guide	459	X								X								20
RDC Risk Assessment Workbook	515	X	X								X	X		X	X			20
RDC Service Agreement	456	X		X											X			20
Remote Deposit Capture Risk Management Policy	457	X		X											X			20
Return Reason Code Guide	634	X	X	X	X	X	X						X					13

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Returns and Adjustments Quick Reference Guide	566	X	X	X	X	X	X					X	X	X				15
Returns Quick Reference Card	465	X	X	X		X	X						X					13
Revised Uniform Commercial Code Article 4A and the ACH System – 3rd Edition	432	X	a	X						X						X		19
Same Day ACH – A Guide to Opportunities and Implementation	481	X	X	X	X	X	X					X						14
Same Day ACH Survival Guide	500	X	X								X							14
SEC Code Detail Cards	665	X	X	X		X	X						X					13
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Third Party Sender Agreement	443	X					X	X										16
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Third-Party Senders & The ACH Network	511	X	X	X		X										X		11
Unauthorized ACH Pre-Return Quick Reference Card	485		X										X					13
Wire Transfer Risk Assessment and Audit of Internal Controls Guide	420	X	X	X	X	X	X				X					X		11
Written Statement Fillable PDF Forms	426	X								X								16

Many publications available in this catalog are produced by Regional Payments Associations and are identified at the end of publication descriptions, (e.g., SFE). You will find some offerings that appear to be very similar (e.g., Audit Guides, Rule Book Tabs, etc.). Please review descriptions carefully, as they will contain specifics of publications to help you determine which publication best suits your needs. Member prices are for members of Regional Payments Associations, Direct Financial Institution Members, Payments Innovation Alliance Members, and Affiliate Members, as well as Federal, state and local government agencies. Nonmember prices are as listed. Contact your Regional Payments Association or NACHA for membership information. Publications in this catalog (with the exception of the official *NACHA Operating Rules & Guidelines*) are designed to assist you in understanding and using the ACH Network and other electronic payment mechanisms. They are intended as supplements to and in no way replace the *NACHA Operating Rules & Guidelines*. Conditions of use for other publications available in this catalog are within the control of individual users and there is no warranty, expressed or implied, in connection with making these publications available.



“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 along with the Accredited ACH Professional (AAP) and Accredited Payments Risk Professional (APRP) programs. 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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2 Call SFE Member Services at 800-626-4733 EXT 1

2018 *NACHA* *Operating Rules* *& Guidelines*

Convenient access,
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ONLINE RESOURCE



Your Way #3
DIGITAL ACCESS



Learn more at
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APRP™

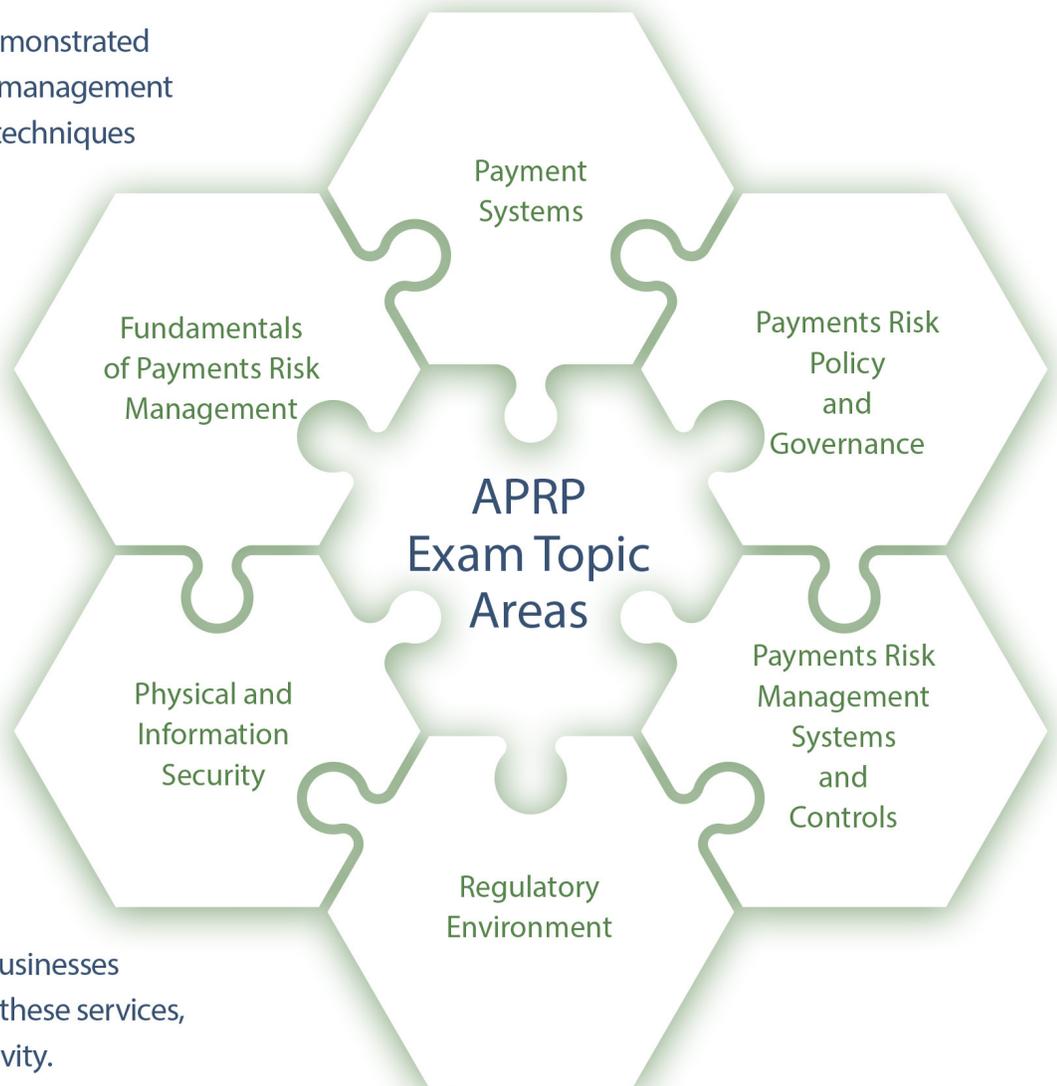
Accredited Payments Risk Professional
NACHA – The Electronic Payments Association

Become an Accredited Payments Risk Professional (APRP).

An APRP is an individual who has demonstrated a comprehensive knowledge of risk management strategies, concepts and mitigation techniques within the payments ecosystem.

Our world is changing, and so is what it takes to succeed. It is not enough to master risk management for one payment type. The APRP credential demonstrates that you, or your employees, have mastered the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards, and emerging and alternative payments.

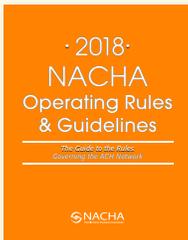
Effectively managing payments risk is crucial for organizations that provide payment services, such as financial institutions, solution providers and processors, businesses and other end-user entities that use these services, and examiners who oversee this activity.



Visit www.nacha.org/aprp for more information on the APRP program.

Visit www.regionalpaymentsassociations.org to learn more about training opportunities.

PUBLICATIONS SPOTLIGHT



2018 NACHA Operating Rules & Guidelines - Regular Edition

Access to the *Rules & Guidelines* helps to identify new opportunities to leverage the ACH Network to meet customer's needs, while maintaining a clear understanding of network requirements.

The *Rules* include the legal framework for the ACH Network, and the basic obligations of each ACH Network participant. Additionally, the included appendices contain details on *Rules* enforcement, annual audit requirements, a complete table of return reason codes and formatting specifications.

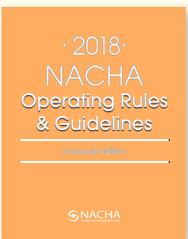
The *Guidelines* expands on the *Rules*, providing complete discussions of each ACH Network participant type and its role and responsibilities, detailed overviews of the Standard Entry Class Codes and use-case examples in special topic areas, such as Third-Party Service Providers.

The Regular Edition *Guidelines* is topped off by appendices containing samples of required forms and disclosures, as well as quick reference charts.

- **Digital Access (406-18DA) \$53.00 Member/\$96.00 Nonmember**
- **Online Resource (406-18OL) \$53.00 Member/\$96.00 Nonmember**
- **Print only (406-18) \$56.00 Member/\$99.00 Nonmember**

Rules Product Bundles

- **Print+Online+Digital (#BUN406-18POD) \$145.80 Member/\$261.90 Nonmember**
- **Print+Online (#BUN406-18PO) \$98.10 Member/\$175.50 Nonmember**
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2018 NACHA Operating Rules & Guidelines - Corporate Edition

Access to the *Rules & Guidelines - Corporate Edition*, helps to identify new opportunities to leverage the ACH Network for business-to-business and customer-to-business payments.

The *Rules* include the legal framework for the ACH Network and the basic obligations of each Network participant. Its appendices include a complete table of return reason codes and ACH record layout specifications.

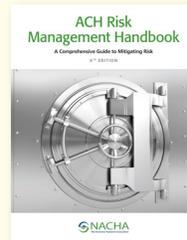
Additionally, the Corporate Edition contains excerpts from the *NACHA Operating Guidelines* that are important to businesses such as the Originator role and obligations, as well as detailed overviews of the Standard Entry Class Codes.

- **Digital Access (409-18DA) \$37.00 Member/\$62.00 Nonmember**
- **Online Resource (409-18OL) \$37.00 Member/\$62.00 Nonmember**
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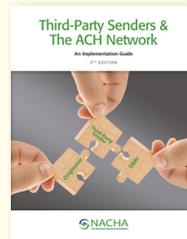
UPDATED



ACH Risk Management Handbook A Comprehensive Guide to Mitigating Risk — 6th Edition

ACH participants must take action to control risk in any payment system — including the ACH Network. The 6th edition explains the types of ACH payments risk, assesses the operational implications and provides sound business practices for developing an effective risk management program. In addition, case studies are included in each chapter to offer realistic examples to assist you in evaluating and implementing your risk management program.

- **Print (414) \$60.00 Member/\$90.00 Nonmember**
- **Digital Access (414-DA) \$60.00 Member/\$90.00 Nonmember**



Updated Third-Party Senders & The ACH Network (3rd Edition)

Third-Party Senders & The ACH Network is designed primarily for use by ODFIs and those Third-Party Service Providers that act in the specific role of Third-Party Senders. This publication provides a review of the variations in legal requirements and processing obligations relating to the origination of ACH entries when a Third-Party Service Provider, acting as a Third-Party Sender, is involved in the origination of transactions through the ACH Network. This edition reflects the latest *NACHA Operating Rules* changes, offers real-world examples of Third-Party Sender relationships, and includes sound business practices, risk management topics and a checklist of issues to be addressed by ODFIs, Originators, and Third-Party Senders in processing agreements. (2018)

- **(511) \$50.00 Member/\$80.00 Nonmember**



ACH Participant Directory

Published by Accuity and developed in partnership with NACHA, provides quick access to routing numbers and contact information for financial institutions that participate in the ACH Network.

- **(480) Feb - July 2018**
- **\$495.00 Member/\$565.00 Nonmember**

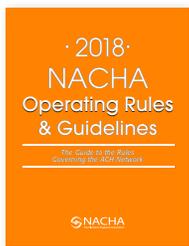
RULES

2018 NACHA Operating Rules & Guidelines

The ACH Network is the driving force in new innovations and technology in the way consumers and businesses access, move and use their money. The *NACHA Operating Rules & Guidelines* is the foundation needed for every ACH payment. Understanding the *Rules & Guidelines* keeps your organization at the top of its field -- ensuring efficient ACH payments, strengthening risk management practices and lessening returns and exceptions.

For 2018, the changes related to Same Day ACH and the newly implemented Third-Party Sender Registration rule have been fully incorporated into the text of the *NACHA Operating Rules*. The Regular Edition of the *NACHA Operating Guidelines* now includes an expanded discussion and scenarios surrounding Third-Party Sender Registration. It has been updated to cover the latest guidance on consumer-originated debit transactions and refreshed information on OFAC requirements and obligations.

Available Formats: Digital Access, Online and Print



2018 NACHA Operating Rules & Guidelines

Access to the *Rules & Guidelines* helps to identify new opportunities to leverage the ACH Network to meet customer's needs, while maintaining a clear understanding of network requirements.

The *Rules* include the legal framework for the ACH Network, and the basic obligations of each ACH Network participant. Additionally, the included appendices contain details on *Rules* enforcement, annual audit requirements, a complete table of return reason codes and formatting specifications.

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- Print Only (409-18) 39.00 Member/\$64.00 Nonmember

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- Print+Online (#BUN409-18PO) \$68.40 Member/\$113.40 Nonmember
- Print+Digital (#BUN409-18PD) \$68.40 Member/\$113.40 Nonmember



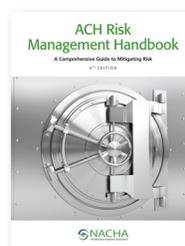
Quest® Graphic Standards Manual

A definitive source of guidelines for the use and display of the QUEST mark. Includes permissible colors, sizes, proportions and camera-ready artwork for display of the mark at the point of sale.

(464) \$60.00 Member/\$95.00 Nonmember

PLEASE NOTE: The Quest Operating Rules can be accessed and downloaded at <https://web.nacha.org/quest>

RISK & COMPLIANCE

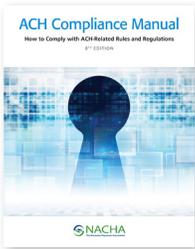


Updated

ACH Risk Management Handbook A Comprehensive Guide to ACH Risk Issues and Control Procedures - 6th Edition

ACH participants must take action to control risk in any payment system — including the ACH Network. The 6th edition explains the types of ACH payments risk, assesses the operational implications and provides sound business practices for developing an effective risk management program. In addition, case studies are included in each chapter to offer realistic examples to assist you in evaluating and implementing your risk management program.

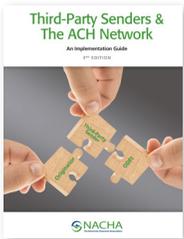
- Print (414) \$60.00 Member/\$90.00 Nonmember
- Digital Access (414-DA) \$60.00 Member/\$90.00 Nonmember



The ACH Compliance Manual – How to Comply with ACH-Related Rules & Regulations – 8th Edition

In addition to the requirements the *NACHA Operating Rules*, this comprehensive manual covers a general overview of related Federal Regulations on topics, such as, authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and more. Also featured in this 8th edition is a chapter devoted to Same Day ACH that became effective in September 2016. Helpful compliance tips are included as well as a resource list and glossary of terms. (2016)

- Print (431) \$60.00 Member/\$100.00 Nonmember
- Digital Access (431-DA) \$60.00 Members/\$100.00 Nonmember



Updated Third-Party Senders & The ACH Network An Implementation Guide — 3rd Edition

Third-Party Senders & The ACH Network is designed primarily for use by ODFIs and those Third-Party Service Providers that act in the specific role of Third-Party Senders. This publication provides a review of the variations in legal requirements and processing obligations relating to the origination of ACH entries when a Third-Party Service Provider, acting as a Third-Party Sender, is involved in the origination of transactions through the ACH Network. This edition reflects the latest NACHA Operating Rules changes, offers real-world examples of Third-Party Sender relationships, and includes sound business practices, risk management topics and a checklist of issues to be addressed by ODFIs, Originators, and Third-Party Senders in processing agreements. (2018)

- Print (511) \$50.00 Member/\$80.00 Nonmember
- Digital Access (511-DA) \$50.00 Member/\$80.00 Nonmember

ACH Risk Assessment Workbook CD

This workbook is designed to assist RDFIs and ODFIs in addressing ACH risk. The workbook includes risk criteria addressed in the OCC Bulletin 2006-39, the FFIEC Retail Payments Systems IT Examination Handbook and the FFIEC Guidance to Internet Banking and will identify strengths and weaknesses in your ACH risk management program. The ACH Risk Assessment Workbook CD guides you in completing the step-by-step risk assessment. Compliance officers, audit personnel and operations staff will find this workbook to be a valuable tool. (EPCOR) (2018)

(662) \$95.00 Member/\$190.00 Nonmember

ACH Risk Assessment Guide

The ACH Risk Assessment Guide, which is published on CD, is designed to assist financial institutions in the completion of an assessment of the risks of its ACH activities. This guide consists of all the questions your financial institution should answer. The CD includes the risk assessment worksheets, sample origination and receipt policy, sample origination agreement, glossary of terms and a table to record your findings. (WACHA) (2018)

(539) \$150.00 Member/\$300.00 Nonmember



Wire Transfer Risk Assessment and Audit of Internal Controls Guide

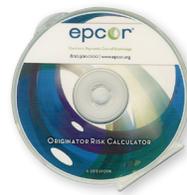
The 2018 Wire Transfer Risk Assessment and Audit of Internal Controls Guide is a publication designed to assist financial institutions in completing a review of their wire transfer internal controls. Individual sections within the document include risk management system and controls; regulatory compliance and transaction risk; vendor management, agreement and contingency planning; and credit risk. An assessment questionnaire is included. (PaymentsFirst) (2018)

(420) \$95.00 Member/\$190.00 Nonmember

ODFI Risk Management Guide on CD

This new improved guide, now on CD, has been updated to provide more risk management tools. Meant to be a starting point for managing risk within the financial institution, this guide provides a sample origination/risk policy; a risk management checklist; a sample exposure limit request form and new this year, information to assist in auditing your originators for compliance with the *NACHA Operating Rules & Guidelines*. (UMACHA) (2018)

(544) \$50.00 Member/\$100.00 Nonmember



Originator Risk Calculator

Newly redesigned to provide effortless navigation and a more user-friendly experience overall, the Originator Risk Calculator is designed to assist ODFIs in determining the overall risk of on-boarding potential Originators. The interactive

PDF tabulates an "Originator Risk Score" based upon answers to weighted, profile questions. This calculator is an effective tool to add to any ODFIs risk management program. (EPCOR) (2018)

(645) \$30.00 Member/\$60.00 Nonmember

Third-Party Sender ACH Risk Assessment Workbook

This workbook is designed to assist Third-Party Senders in identifying and managing ACH risk. The workbook includes ACH risk criteria addressed in the OCC Bulletin 2006-39, the FFIEC Retail Payments Systems IT Examination Handbook and the FFIEC Guidance to Internet Banking and will identify strengths and weaknesses in your ACH risk management program. User-friendly worksheets assist in assessing ACH risk. (EPCOR) (2018)

(556) \$95.00 Member/\$190.00 Nonmember

ACH Risk Assessment Tools CD

Under NACHA's "ACH Risk Management and Assessment" rule, 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".

Individual sections address: risk management systems & controls, credit risk, high-risk activities and direct access to the ACH Operator, compliance and transaction risk, vendor & third-party management, information technology & information security and business continuity. (SFE) (2018)

(538) \$95.00 Member/\$190.00 Nonmember

Managing ACH Credit Risk Guide

(Formerly the Guide to Establishing ACH Exposure Limits)
This publication is a collection of real-life best practices for managing ACH credit risk and establishing ACH exposure limits, gathered from member financial institutions of all sizes. This publication also includes Same Day ACH, ACH Returns Monitoring, and more.
(ePayResources) (2017)

(563) \$75.00 Member/\$150.00 Nonmember

QUICK REFERENCE

Quick Reference Guide to Initiating ACH Transfers: Proper Usage of A2A, P2P, C2B, and B2B

This Quick Reference Guide has been created to eliminate the confusion and provide your financial institution with the information you need to properly execute ACH transfers. The easy-to-use Guide has the critical details your financial institution needs to understand and initiate: Account-to-Account(A2A), Person-to-Person(P2P), Consumer-to-Business (C2B), and Business-to-Business(B2B) transfers. (WACHA) (2018))

(565) \$25.00 Member/\$50.00 Nonmember

Check Quick Reference Cards

These convenient, durable cards have had a total makeover. Keep relevant check/image information right at your fingertips, including all of the available X9 image standard return reason codes and the most commonly used Federal Reserve adjustment type descriptions and time frames. Also provides UCC information regarding the handling of lost cashier's checks and stale/ post-dated checks. (EPCOR) (2018)

(654) \$30.00 Member/\$60.00 Nonmember



ACH Quick Reference Cards for FI's

A seven card series including codes and time frames for: ACH Returns, Dishonored/Contested Dishonored Returns, NOCs, Operator Rejects, Government Payments exceptions, Electronic Check, IAT and WEB/TEL exception items. These colorful and durable desktop reference cards provide fingertip access to critical information for

proper handling of ACH exceptions. A must-have resource for all RDFIs. (EPCOR) (2018)

(560) Set of 7 \$30.00 Member/\$60.00 Nonmember

ACH Quick Reference Guide

An operational resource for basic ACH information in an easy to use format. This publication includes RDFI responsibilities related to ACH Rules compliance obligations, a glossary of ACH terms and easy to understand information on handling exceptions. This publication is a great educational resource for training new operations employees. (EPCOR) (2018)

(561) \$30.00 Member/\$60.00 Nonmember

ACH Rule Book Tabs

Purchase your own set of Tabs for the NACHA Rules Book. Tabs provide quick reference when handling the most common ACH issues such as unauthorized returns, return deadlines, obligations of the RDFI to post ACH items, notifications of change, obligations of the ODFI, funds availability and other crucial passages in the full version of the NACHA Operating Rules and Guidelines! Includes a handy reference sheet that tells you the page number for placement of each tab. (SFE)(2018)

(TAB) \$15.00 Member/\$30.00 Nonmember

ACH Rule Book Tabs - Corporate Version

No more flipping through pages to find return codes, authorization requirements, or other crucial passages in the Corporate Edition of the *NACHA Operating Rules & Guidelines*! These convenient sets of 25 pre-printed, self-stick tabs mark those sections that are referenced most often. Different colors make it easy to quickly identify the section you need. Also included are 8 write-on tabs for your own customization. Handy reference sheet tells you the page number for placement of each tab. (ePayResources) (2018)

(510) \$6.00 Member/\$12.00 Nonmember

Check/Image Flashcards

Need to brush up on your check/image knowledge? These flash cards are a convenient study aid consisting of over 225 cards covering general check information, rules/regulation/law, fraud and risk mitigation, products, standards and operational issues. (EPCOR) (2018)

(554) \$95.00 Member/\$190.00 Nonmember



Corporate ACH User Quick Reference Cards

This three-card series is specifically designed for the corporate ACH user. This tool gives Originators finger tip access to critical information for correctly handling ACH returns, dishonored/contested returns NOCs and more.

An ideal resource for an ODFI to utilize to ensure your Originators are educated on their ACH compliance responsibilities. (EPCOR) (2018)

(592) Set of 3 \$20.00 Member/\$40.00 Nonmember



Debit Card Quick Reference Cards

This series of quick reference cards are a "must-have" for your operations area. The set includes helpful information on Regulation E liability and timeframes, chargebacks, definitions and contacts. Various types of card fraud including skimming, identity theft, telemarketing fraud and phishing are explained. These cards

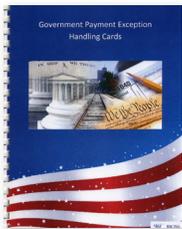
make a great training tool for staff. (EPCOR) (2015)

(438) \$30.00 Member/\$60.00 Nonmember

Quick Reference Cards for Exception Handling

These spiral bound cards serve as a quick reference guide to ACH returns requirements and codes. The information is sorted (primarily) by return reason, making the task of determining the correct Return Reason Code much easier. New in 2018: a section on Regulation E versus NACHA's Operating Rules. In addition to the Return Reason Codes, the document contains a Glossary of Return Terms and the requirements for the return of Government and IAT entries, Notification of Changes and ACH timeframes and record retention. 12 Cards/Set (WACHA) (2018)

(532) \$30.00 Member/\$60.00 Nonmember



Government Payments Exception Handling Cards

These cards contain the information you need when processing government exceptions. They are durable for your desktop and are right at your fingertips to gain all the critical information for handling government exceptions. A must for every financial institution. (WACHA) (2018)

(611) \$25.00 Member/\$50.00 Nonmember



Returns Quick Reference Card

Listing the most frequently used return codes and categorizing them into easy-to-find groups, this card provides important "must know" information at your fingertips specific to each code, including Return Time Frames, Written Statement of Unauthorized Debit (WSUD) Requirements, Codes Specific to Stop Payments and Represented

Checks (RCK), Consumer or Non-Consumer Accounts, and Common Dishonored and Contested-Dishonored Returns. Durable two-sided card. (UMACHA) (2014)

(465) \$11.00 Member/\$22.00 Nonmember



To order visit www.sfe.org or call 800-626-4733 EXT 1

Return Reason Code Guide

Updated for Same Day ACH, this sturdy spiral-bound guide categorizes Return Reason Codes by function and provides a comprehensive description of each, with time frame reminders and helpful insight for proper usage. Also includes NOCs; tran codes; return time frame quick reference list; Stop Payments 101; Excused Delay; AAP study hints; visual guide to SEC codes; Originator obligations; and Third Party obligations. (ePayResources) (2018)

(634) \$30.00 Member/\$60.00 Nonmember



Standard Entry Class (SEC) Code Detail Cards

A complete 5-card set includes ten SEC Codes: ARC, POP, BOC, RCK, WEB, TEL, PPD, CCD & CTX; and IAT. These desktop reference cards contain the most current details about specific rules unique to each SEC Code. The requirements and

special rules, including return information are detailed on these cards. This tool can assist financial institutions with Rule Compliance, whether originating or receiving such ACH transactions and also aid in Originator education. (UMACHA) (2012)

(665) per 5-card set \$20.00 Member/\$40.00 Nonmember



The Return & Change Codes of the NACHA Operating Rules

This unique tennis court design provides all the Standard Entry Class (SEC) Codes (otherwise referred to as the forward ACH entry); plus all the Return Reason Codes,

NOC codes, including timeframes allowed for each according to the *NACHA Operating Rules*, right at your fingertips. 8 x 11 in size when folded; 11 x 17 when opened, this cheat sheet resembles a tennis court outlining the forward and return process within the *NACHA Operating Rules*. (UMACHA) (2017)

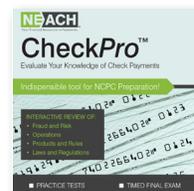
(455) \$20.00 Member/\$40.00 Nonmember



Unauthorized ACH Pre-Return Quick Reference Card

UMACHA has created this tool to help your operations staff when facing a stop pay vs. Written Statement of Unauthorized Debit (WSUD) dilemma. (UMACHA) (2016)

(485) \$6.00 Member/\$12.00 Nonmember



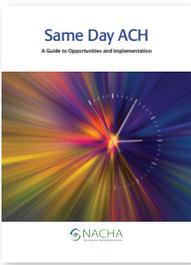
CheckPro (Online Edition)

An online tool specifically designed to help you master the changing check landscape and related payment systems. Covering 4 essential knowledge areas: Fraud and Risk, Operations, Products and Rules, and Laws and Regulations, CheckPro™

contains all the extra practice and information you need to be a successful Check Professional. Choose your own test, score the test, and review answers to determine areas for improvement. (NEACH) (2018)

(5670L) \$95.00 Member/\$200.00 Nonmember

GUIDES & HANDBOOKS

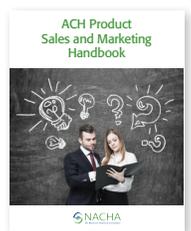


Same Day ACH *A Guide to Opportunities and Implementation*

Explores developments made possible by the advent of Same Day ACH. The publication delves into new product and service opportunities afforded FIs with Same Day ACH, as well as detailing steps to implementation and

preparedness on an operational front. Now is the time to think about the next phase of Same Day ACH debits. (2016)

(481) \$45.00 Member/\$65.00 Nonmember



ACH Product Sales and Marketing Handbook

This publication explores strategies and solutions for extending ACH products and services to financial institutions' business and consumer customers. Supporting increased understanding of ACH marketing and sales opportunities, the

publication is written to help financial institutions in marketing and using ACH services in support of their business, government and consumer customers. (2016)

(830) \$35.00 Member/\$50 Nonmember

Same Day ACH Survival Guide

This Survival Guide is designed to provide financial institutions with key operational and risk management considerations when developing their own SDA implementation plan, policies and procedures. (WesPay) (2016)

(500) \$150.00 Member/\$250.00 Nonmember

Unclaimed Property Policy & Procedures

This publication will provide a sample of what is required for your Unclaimed Property and Procedures. It will address the reporting process and provide reporting time frames including differing property types, dormancy periods and contain a full glossary. It will also include helpful websites and best practices that will offer guidelines on how to limit the property sent to the state, minimize risk and exposure to fines or penalties. This publication is not just for financial institutions. Corporations also need to file. (WACHA) (2018)

(568) \$595.00 Member/\$995.00 Nonmember

Please contact WACHA to purchase this item - (800) 453-1843



ACH Audit Guide

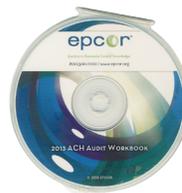
The ACH Audit Guide is a publication designed to assist financial institutions in completing an annual ACH audit as required by the NACHA Operating Rules. This is a working document that will walk you through the steps of completing an Appendix Eight audit along with reviewing sound business practices, related compliance areas, online banking products and government benefit payments. An audit preparation checklist is included. (PaymentsFirst) (2018)

(598) Member \$85.00/Nonmember \$170.00

ACH Audit Guide

The ACH Audit Guide, which is published on CD, is designed to assist financial institutions when completing their annual audit of their compliance with the *NACHA Operating Rules*. The audit worksheets offer audit tips to help make the audit process easier. The CD includes the audit worksheets, audit report, as well as a sample origination and receipt policy. (WACHA) (2018)

(444) \$150.00 Member/\$300.00 Nonmember



ACH Audit Workbook CD

Updated for 2018! The ever popular ACH Audit Workbook CD includes audit questions and sample reports used by an auditor to conduct an annual ACH Rules Compliance Audit. Included in the workbook are the audit criteria for all participants, worksheets

for each criteria and handy compliance tips as well as an audit report form. ODFIs, RDFIs and Third-Party Service Providers will find this resource valuable for completing the annual ACH audit. (EPCOR) (2018)

(585) \$95.00 Member/\$190.00 Nonmember

ODFI Audit Checklists for Originators and Third-Party Senders

Updated for 2018! This tool contains a series of ODFI Audit checklists providing an efficient tool for ODFIs to gauge their Originators/Third-Party Senders understanding and compliance to the ACH Rules. These checklists can be completed by financial institution staff or sent to the Originator and/or Third-Party to complete on its own then return to the ODFI. (EPCOR) (2018)

(564) \$35.00 Member/\$70.00 Nonmember



Third-Party Sender ACH Audit Guide

The Third-Party Sender ACH Audit Guide is designed to assist Third-Party Senders to conduct an audit as required by the NACHA Operating Rules. The audit worksheets offer audit tips to help make the audit process easier. The

CD includes the audit worksheets and an audit report. (WACHA) (2018)

(442) \$199.00 Member/\$398.00 Nonmember

Third-Party Sender ACH Audit Workbook CD

Third-Party Senders are required to conduct an annual ACH Rules Compliance Audit per the NACHA Operating Rules. This workbook, available on CD, is designed to assist Third-Party Senders in their completion of the audit and includes audit questions, sample reports and step-by-step worksheets making it easy for Third-Party Senders to assess and document their compliance with the NACHA Operating Rules. (EPCOR) (2018)

(687) \$95.00 Member/\$190.00 Nonmember

Returns and Adjustments Quick Reference Guide

When processing check payments, there are multiple ways to resolve check exceptions: Returns (Customer and Administrative), Rule 8 & Rule 9 Claims, Adjustments and Warranty Breach Claims. This guide will highlight the information needed to process these exceptions and how you can mitigate your risk of losses by performing tasks in a timely manner. Return codes and adjustments are provided in an easy-to-read chart that combines essential information from Accredited Standards Committee X9, ECCHO Operating Rules and Federal Reserve. (WesPay) (2018)

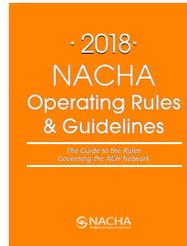
(566) \$114.00 Member/\$228.00 Nonmember

ACH Audit Guide on CD

This comprehensive ACH Audit File is now on CD to provide you more assistance and convenience in completing your ACH Audit. The worksheets have been updated and include tips for each specific compliance area. The CD includes: the audit worksheets, sample audit policies and an audit report. Additionally we have included for reference an EFT Error Resolution & Investigation form and a UCC4A Disclosure and Primer. For your reference included is the complete Appendix 8 language with NACHA Operating Rules References for each audit requirement. (UMACHA) (2018)

(667) \$100.00 Member/\$200.00 Nonmember

ACCREDITATION RESOURCES



2018 NACHA Operating Rules & Guidelines

Access to the *Rules & Guidelines* helps to identify new opportunities to leverage the ACH Network to meet customer's needs, while maintaining a clear understanding of network requirements.

The *Rules* include the legal framework for the ACH Network, and the basic obligations of each ACH Network participant. Additionally, the included appendices contain details on *Rules* enforcement, annual audit requirements, a complete table of return reason codes and formatting specifications.

The *Guidelines* expands on the *Rules*, providing complete discussions of each ACH Network participant type and its role and responsibilities, detailed overviews of the Standard Entry Class Codes and use-case examples in special topic areas, such as Third-Party Service Providers.

The Regular Edition *Guidelines* is topped off by appendices containing samples of required forms and disclosures, as well as quick reference charts.

- Digital Access (406-18DA) \$53.00 Member/\$96.00 Nonmember
- Online Resource (406-18OL) \$53.00 Member/\$96.00 Nonmember
- Print Only (406-18) \$56.00 Member/\$99.00 Nonmember

Rules Product Bundles

- Print+Online+Digital (#BUN406-18POD) \$145.80 Member/\$261.90 Nonmember
- Print+Online (#BUN406-18PO) \$98.10 Member/\$175.50 Nonmember
- Print+Digital (#BUN406-18PD) \$98.10 Member/\$175.50 Nonmember

AAP Flashcards

The AAP Flashcards provide a hands-on study aid for those planning to take the AAP Exam. Highlighting the six areas of focus on the AAP exam, these flash cards are a great self-study tool to help registrants prepare for the exam to earn their accreditation. Time frames, SEC codes, participant responsibilities and more need-to-know information is covered in this set of approximately 250 cards. (EPCOR) (2018)

(555) \$95.00 Member/\$190.00 Nonmember

ADDITIONAL ACCREDITATION RESOURCES

- #414 ACH Risk Management Handbook (page 10)
- #511 Third-Party Sender & The ACH Network (page 11)
- #431 ACH Compliance Manual (page 11)
- #432 Revised Uniform Commercial Code Article 4A and the ACH Network (page 19)
- #830 ACH Product Sales & Marketing Handbook (page 14)

FORMS

Stop Payment Fillable PDF Form

Our Electronic Stop Payment Request Order provides concise explanations on stop payment requests for single or recurring entries to consumer accounts; stop payment requests on paper items; and stop payment requests for entries to non-consumer accounts. This fillable PDF form contains all the necessary information your financial institution needs to easily comply with these requests. (ePayResources)

(425) \$75.00 Member/\$150 Nonmember

ACH Origination Application

The ACH Origination Application offers ODFIs a streamlined application for businesses applying for ACH Origination Services. The interactive PDF is easily branded by the financial institution. The easy-to-use application captures all pertinent information such as applicant contact information, credit references, forecast ACH Origination activity, account information and the ODFI's conclusion(s). (EPCOR) (2018)

(435) \$30.00 Member/\$60.00 Nonmember



Direct Deposit via ACH Authorization Forms

These Direct Deposit via ACH forms are for companies looking for generic authorization forms that market ACH benefits to consumers. Forms are 1/2-fold & perforated, 3 1/2" x 7"

(UMACHA) (2014)

(543) \$20.00 per 100 Member/\$40.00 per 100 Nonmember



Direct Payment via ACH Authorization Forms

These Direct Payment via ACH Authorization forms are for companies looking for generic authorization forms that market ACH benefits to consumers. The forms are tri-fold and perforated, 3-5/8" x 7" (UMACHA) (2014)

(542) \$20.00 per 100 Member/\$40.00 per 100 Nonmember



Written Statement Fillable PDF Form

As an RDFI, you must have a completed Written Statement of Unauthorized Debit (WSUD) before returning a debit entry. The dated form has clear and concise information about what return reason code to use and is fully NACHA compliant. You have the capability to fill out the PDF form on line or e-mail it to your customer for them to complete and provide back to you. (ePayResources)

(426) \$75.00 Member/\$150 Nonmember

AGREEMENTS & POLICIES

ACH Policies & Procedures Tools (CD)

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. There has yet to be as complete a set of policies, procedures and supplements available to DFIs for ACH. 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. (SFE) (2018)

(1000) \$395.00 Member/\$790.00 Nonmember



ACH Agreements and Tools CD

Updated for 2018! Includes Same Day ACH debit and credit addendum. This useful suite of easily customizable tools include standard ODFI/Originator and Third-Party Sender agreements. Sample agreements include an ODFI/Originator

ACH agreement, and ODFI/Third-Party Sender ACH agreement and SEC code specific agreement addendum. Sample authorizations, transmittal registers, file control logs, calendars and more are also included. (EPCOR) (2018)

(562) \$50.00 Member/\$100.00 Nonmember

ACH Policies

Updated for 2018! Includes NACHA Registration requirements! Ensure your financial institution has the appropriate ACH policies in place to set a strategic direction for ACH services and limit liability. Use the sample language provided with this tool to customize your ACH program policy including an ACH risk management program, outlining board/senior management responsibilities and documenting general RDFI/ODFI obligations. These policies should be part of your overall organizational strategy. (EPCOR) (2018)

(673) \$50.00 Member/\$100.00 Nonmember

Third-Party Sender Agreement

As more financial institutions look at ACH third-party sender relationships, they need to ensure that they put in place a comprehensive service agreement that goes beyond their standard ACH origination e access to a newly created Third-Party Sender Agreement that was designed to provide the protection your institution needs. This electronic file contains a customizable Microsoft Word document that includes the critical terms and conditions between your financial institution and the Third-Party Sender. (WACHA) (2018)

(443) \$100.00 Member/\$175.00 Nonmember

AgreementsNow! ACH Origination Agreements

Updated for Same Day ACH! This product, in Microsoft Word, provides a modifiable and NACHA-compliant template for defining the responsibilities of Originators. In addition to the agreement, your purchase includes sample Direct Deposit and Direct Payment Authorization Forms; Sample Transmittal Schedule; Federal Reserve Bank Holiday Schedule; and a Principal/Owner Guaranty. (ePayResources) (2018)

(509) \$65.00 Member/\$130.00 Nonmember

AgreementsNow! ACH Block/ Filter Agreement

As financial institutions see an increase in fraud attempts on all payment types, ACH customers are looking to use anti-fraud services like ACH Blocks/Filters and ACH Positive Pay. These services help the customers to control and/or monitor ACH activity. The Agreement contains a customizable Microsoft Word document that includes critical forms and conditions between these parties. (ePayResources) (2018)

(537) \$75.00 Member/\$150.00 Nonmember

AgreementsNow! Business Online Banking and Cash Management Service Master Agreement

One master agreement that covers all your payments products eliminates the need for separate agreements that must be signed and filed for each service! This electronic document contains a modifiable Business Online Banking and Cash Management Service Master Agreement in Microsoft Word that captures what should be in every service agreement. You append further information using the multiple product schedules that are include on the document, but only the Master Agreement needs to be signed. (ePayResources) (2018)

(686) \$299.00 Member/\$598.00 Nonmember

AgreementsNow! Third-Party Sender Agreement

As more financial institutions look at ACH third-party sender relationships, they need to ensure that they put in place a comprehensive service agreement that goes beyond their standard ACH origination agreement. Now you have access to a newly created Third-Party Sender Agreement that was designed to provide the protection your institution needs that no other agreement can deliver. This electronic document contains a customizable Microsoft Word document that includes the critical terms and conditions between your financial institution and the third-party sender. (ePayResources) (2018)

(518) \$75.00 Member/\$150.00 Nonmember

AgreementsNow! ACH Originator with Third-Party Service Provider Agreement

Includes Same Day ACH and unauthorized return fees! As Originators look to use Third-Party Service Providers for their ACH needs, the ODFI must ensure that all parties are informed of and accountable for their obligations under the rules, regulations, and laws governing ACH. This modifiable Word document includes critical terms and conditions, and provides a comprehensive service agreement between ODFI, Originator, and Third-Party Service Provider. (ePayResources) (2018)

(519) \$75.00 Member/\$150.00 Nonmember

AgreementsNow! Wire Transfer Agreement

Have you recently examined the merit of your current Wire Transfer agreements, or are you planning to expand this service? If so, you'll need this Wire Transfer Agreement to deploy to your business customers or members. Contains a modifiable Microsoft Word document that addresses critical concerns for any FI offering this service. (ePayResources) (2018)

(523) \$75.00 Member/\$150.00 Nonmember

OPERATIONS

A Bank's Quick Reference Guide to ACH Origination

A Bank's Quick Reference Guide to ACH origination is designed to assist banks in establishing and maintaining successful ACH origination operations. Written from a bank's perspective, this easy-to-use Guide examines the risks of origination, explains preliminary requirements of origination and discusses the responsibilities of the ODFI. Specific ACH payment applications are addressed, allowing the user to concentrate on the transactions it plans to originate. (EPCOR) (2018)

(569) \$25.00 Member/\$50.00 Nonmember

ACH Originator Checklist - Credit Union Version

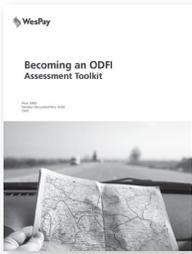
This interactive tool is designed to assist a credit union in measuring a potential Originator's state of readiness prior to providing ACH Origination services, including the credit union as an Originator. A full report is generated by the Company's responses to the Origination Checklist which helps identify potential areas of deficiency. The Origination Checklist complements an institution's due diligence process. (EPCOR) (2018)

(437) \$30.00 Member/\$60.00 Nonmember

Originator Checklist - Bank Version

This interactive tool is designed to assist a bank in measuring a potential Originator's state of readiness prior to providing ACH Origination services. A full report is generated by the Company's responses to the Origination Checklist which helps identify potential areas of deficiency. The Origination Checklist complements an institution's due diligence process. (EPCOR) (2018)

(436) \$30.00 Member/\$60.00 Nonmember



Becoming an ODFI - Assessment Toolkit

Becoming an ODFI - Volume 1 - Assessment Toolkit will walk you through a thorough decision making process that will bring all the necessary stakeholders in your organization into alignment with a decision to move forward with implementation, or to hold off until another more

appropriate time. (WesPay) (2017)

(502) \$200.00 Member/\$400.00 Nonmember



Becoming an ODFI Implementation Toolkit

The ODFI Implementation Toolkit is a comprehensive toolkit in order to assist you in your implementation of ACH Origination Services as an ODFI. This toolkit provides guidance and resources to guide organizations in the implementation process. This publication

assumes that you have either completed the due diligence and decision making outlined in the “Becoming an ODFI: Assessment Toolkit” or that you have already completed your own assessment process and have a fully committed decision from your management team to implement ODFI products at your institution. (WesPay) (2017)

(501) \$200.00 Member/\$400.00 Nonmember

Becoming a Better ODFI - Sales and Marketing Toolkit

The ODFI Sales and Marketing Toolkit is a comprehensive toolkit designed to assist you in expanding your existing ACH Origination Services. This toolkit provides guidance and resources to help organizations in the evaluation and strategic process. This publication assumes that you have an existing Origination Program that has been tested and rolled out to existing clients. (WesPay) (2017)

(477) \$200.00 Member/\$400.00 Nonmember



Originator’s Handbook - TEL Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The TEL edition also includes: a checklist for beginning Direct Payment origination; a discussion of what constitutes a TEL authorization along with two sample authorization scripts; simplified File structure information; and other core concepts. (ePayResources) (2017)

(466) \$15.00 Member/\$30.00 Nonmember

Originator’s Handbook - WEB Debit Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The WEB debit edition also includes: a checklist for beginning Direct Payment origination; a discussion of both authentication and authorization that constitutes a debit WEB authorization; the Originator’s obligation for an annual IT security audit; simplified File structure information; and other core concepts. (ePayResources) (2017)

(467) \$15.00 Member/\$30.00 Nonmember

Originator’s Handbook - PPD Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The PPD edition also includes: a checklist that Originators may use to increase participation in Direct Deposit rollout; a checklist for beginning Direct Payment operations; sample debit authorization and sample credit authorization; a discussion of what constitutes a PPD authorization; simplified File structure information; and other core concepts. (ePayResources) (2017)

(468) \$15.00 Member/\$30.00 Nonmember

Originator’s Handbook - RCK Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The RCK edition also includes: a discussion of the checks eligible for conversion to an RCK Entry; sample notice language; simplified File structure information; formatting requirements for Return Fee Entries; and other core concepts. (ePayResources) (2017)

(469) \$15.00 Member/\$30.00 Nonmember

CORPORATE PAYMENTS

Originator's Handbook - ARC, BOC, & POP Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. This edition contains three units to better provide the specifics of compliant origination for the three separate transaction types. It also includes a discussion of the appropriate authorization notice required for each SEC Code and informs an Originator what an Eligible Source Document is. It provides simplified File structure information and other core concepts. (ePayResources) (2017)

(470) \$15.00 Member/\$30.00 Nonmember

Originator's Handbook - CCD & CTX Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each handbook includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The CCD & CTX edition also includes: a checklist for beginning Direct Payment origination; a discussion of what constitutes a CCD or CTX authorization; simplified File structure information; formatting remittance data and the X12 Transaction Sets; and other core concepts. (ePayResources) (2017)

(475) \$15.00 Member/\$30.00 Nonmember

Originator's Handbook - MTE, POS, & SHR Edition

This convenient, quick-reference tool is ideal for assisting with Originator education and training. Filled with all the knowledge necessary for compliant ACH operations in a condensed format more easily referenced and digested by the Originator, each hand-book includes an overview of the ACH Network, its participants, and why it is a safe, efficient payment system. The MTE, POS, & SHR edition also includes: information about notice language required to be posted at the electronic terminal; required disclosure of any added transaction fee(s); simplified File structure information including fields specific to each type of Entry; and other core concepts. (ePayResources) (2017)

(476) \$15.00 Member/\$30.00 Nonmember



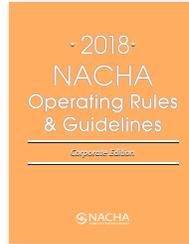
Credit Union's Guide to ACH Origination

This guide is designed to assist a credit union with evaluating and implementing an ACH origination program. Written from the 'credit union perspective', the guide details how to establish and maintain successful ACH origination operations. If your credit union is considering the

development of an ACH origination program, this publication is the tool you need to walk you through the process. (EPCOR) (2018)

(648) \$30.00 Member/\$60.00 Nonmember

NACHA Operating Rules & Guidelines – Corporate Edition



Access to the *Rules & Guidelines – Corporate Edition*, helps to identify new opportunities to leverage the ACH Network for business-to-business and customer-to-business payments.

The *Rules* include the legal framework for the ACH Network and the basic obligations of each Network participant. Its appendices include a complete table of return reason codes and ACH record layout specifications.

Additionally, the Corporate Edition contains excerpts from the *NACHA Operating Guidelines* that are important to businesses such as the Originator role and obligations, as well as detailed overviews of the Standard Entry Class Codes.

- Digital Access (409-18DA) \$37.00 Member/\$62.00 Nonmember

- Online (409-18OL) \$37.00 Member/\$62.00 Nonmember

- Print Only (409-18) \$39.00 Member/\$64.00 Nonmember

Rules Product Bundles - Corporate Edition

- Print+Online+Digital (#BUN409-18POD) \$101.70 Member \$169.20 Nonmember

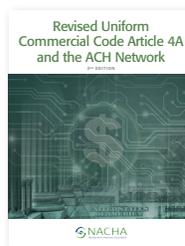
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ACH Corporate User Guide on CD

The ACH Corporate User Guide on CD is an excellent resource for companies/business ACH users. It is also an excellent resource for financial institutions. This guide on CD has been updated to include information for companies/business on the International ACH Entry (IAT). Developed to help companies establish and maintain a successful ACH origination program, this guide includes useful tools to assist a company or financial institution. What's inside: corporate responsibilities; exception processing; specific application concerns for numbers applications; list of return reason codes and much more. For Windows XP, Vista and Mac. Adobe Acrobat Reader 7.0 required. (UMACHA) (2018)

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Revised Uniform Commercial Code Article 4A and the ACH Network – 3rd Edition

Evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. Includes article 4A with staff commentary. For financial institutions and corporations that handle ACH wholesale credits. (2017)

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PAYMENTS PUBLICATIONS FACT SHEET

What is Payments Publications?

Payments Publications is a cooperative effort between the Regional Payments Associations and NACHA—The Electronic Payments Association to provide a comprehensive selection of books, pamphlets, marketing collateral and other educational materials, all of which address current payments issues.

NACHA—The Electronic Payments Association

NACHA—The Electronic Payments Association is the steward of the ACH Network – one of the largest, safest and most reliable payment systems in the world. The ACH Network creates value and enables innovation by universally connecting all U.S. financial institutions, and moving money and information directly from one bank account to another. In 2016, there were 25 billion ACH payments made that moved \$43 trillion. NACHA also brings together diverse organizations to develop rules and standards to benefit payments ecosystem participants, including Electronic Benefits Transfer (EBT) and healthcare Electronic Funds Transfer (EFT). By collaborating with other standards organizations and geographies, NACHA facilitates compatibility and integration with U.S. payments. Visit nacha.org for more information.

What are the Regional Payments Associations?

Located throughout the U.S., Puerto Rico, Virgin Islands, and Guam, the Regional Payments Associations are specially recognized and licensed providers of ACH education, publications and support. While each Regional Payments Association is a separate organization, their shared mission is to educate ACH Network users and provide information and resources to their members. Members include financial institutions, credit unions, corporations, e-commerce companies and payments technology providers. To learn more, find your local Regional Payments Association by visiting regionalpaymentsassociations.org

What are Direct Financial Institution Members?

Direct Financial Institution members are active participants in NACHA's efforts to educate and advocate for the ACH Network with regulators, legislators, and other stakeholder organizations whose policies affect the payments system. These efforts help increase understanding of the role financial institutions play in the payments system and help them serve their customers more effectively. To learn more, visit nacha.org/members/direct-financial-institution.



Regional Payments Association Members:

ePayResources	www.epayresources.org
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