



Macha
EVERYTHING PAYMENTS - EVERYWHERE

PAR
PAYMENT ADVISORY RESOURCE

Education Catalog

2021

PACPAY
PACIFIC PAYMENTS ALLIANCE

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Macha President's message

Dear PacPay member,

On May 31, 2020, The Mid-Atlantic Clearing House Association (MACHA) merged with the Wisconsin Automated Clearing House Association (WACHA) to form Macha, Inc. This merger allows our association to offer additional products and services – and it makes the combined organization a frontrunner in member support and payments education!

On the Macha staff are seven Accredited ACH Professionals (AAPs), three National Check Professionals (NCPs), and one Accredited Payments Risk Professional (APRP). The staff boasts over 75 years of combined experience. In 2021, we'll continue to provide operational support and high-quality training on all types of payments topics – including faster payments. Through Macha's subsidiary, Payment Advisory Resource (PAR), we'll continue to offer compliance services and audits.

This Education Catalog contains the information you'll need to plan your training schedule for 2021. Within this booklet, you will find listings of our educational programs with detailed course descriptions and recommendations to guide your studies.

We're also here to help you earn your AAP, APRP, and NCP accreditations. Macha's AAP package (page 9) will, once again, be available in 2021. With this package, if you participate in all required training and do not pass the exam, we will pay your Nacha examination fee. We are confident in our training and we're the **only** Payments Association in the country to offer this guarantee!

This year, we're also offering Educational Package Plans (page 12) that include most of our training, including webinars, workshops, and Payments University! As a continued benefit, your PacPay Education Comp Codes may be applied to Macha education as well as our Package Plans.

We look forward to serving you in 2021. If you have any questions or comments, please contact us. Mahalo for your membership.

Sincerely,



Mary Gilmeister, AAP, NCP

President and CEO

Macha – Everything Payments – Everywhere

PacPay President's message

Dear PacPay Member,

As President of PacPay, I would like to say Mahalo for your membership. We are grateful to continue building and strengthening relationships within the Hawai'i payments community, and we look forward to serving you in 2021.

The PacPay Board, in coordination with Macha, conducted a member survey in December 2020. Here are what some of our members shared about Macha's services:

"Great organization, one of the best."

"The Macha staff are always responsive to whatever questions we may have, despite the time-zone difference."

"The Macha staff has saved us money from potential losses."

The PacPay Board and Macha are dedicated to member support and exemplary training for financial institutions on the islands. One of the great benefits of your membership is your PacPay Education Comp Code, giving you a complimentary registration toward any workshop of your choice. You can browse the [Payments Education Schedule here](#) on the PacPay website. We acknowledge that attending educational events looks different in 2020 and 2021; however, Macha will continue to provide virtual training on Hawai'i time. We all look forward to meeting in person again when it is safe to gather.

Please be sure to check out the PacPay website at www.pacpay.org for updated industry information, professional development opportunities, and services available to your team. All members receive updates and critical alerts in the PacPay News Beat as well. If you are not receiving your PacPay News Beat, please reach out to us at info@macha.org and we will get that set up for you.

We aim to help your organization thrive. Thank you for being a part of our community and welcoming us into yours.

Sincerely,



Earlene Barnes-Anderson

PacPay Board President

Vice President, Central Pacific Bank

Macha history and mission statement

Our mission is clear.

Macha is a member-based organization recognized as the premier resource for information related to all payment rules and networks.

Macha is a Payment Association established in 1975 that serves financial institutions, businesses, and municipalities. With offices in two states, Macha serves members throughout the Mid-Atlantic, Midwest, and Hawai'i.

Our mission is to increase the understanding and use of payment networks by providing education, operational support, and advocacy to payments professionals.

What do we do?

Macha/PAR shares a common strategy with its membership in the pursuit of maximized business efficiencies, improved and evolving payment processes, reduced risk and cost, and increased participant satisfaction. Macha is a certified ECCHO Check Educational Partner, a sponsor of the Center for Payments, a member of the US Faster Payments Council, and as a Direct Member Payment Association of Nacha, is a specially recognized and licensed provider of ACH education, publications, and support.

Macha/PAR is recognized among its members as their primary resource for questions, training, and expertise for all their payment needs. Macha/PAR assists its members not only with ACH payments, but check, card, wire, and faster payments. Knowledge of all payment systems is critical in today's environment as payments continue to converge and evolve.

Our training is not just for financial institutions' operations and compliance staff. We offer training focused toward the financial institution's corporate customers as well.

Macha and PAR currently have seven Accredited ACH Professionals (AAPs), three National Check Professionals (NCPs), and one Accredited Payments Risk Professional (APRP) on staff. The staff is shared between the two organizations and has over 75 years of combined experience. In order to provide the best support to our members, our staff is also encouraged to pursue continuing education.

What's our story?

In 1975, as payment associations were being established across the country, The Mid-Atlantic Clearing House Association, Inc. (MACHA) was founded as a nonprofit 501 (C)(6) in Maryland serving its members in the Mid-Atlantic region. Just a year later, in March of 1976, the Wisconsin Automated Clearing House Association (WACHA) was created as a nonprofit 501 (C)(6) in Wisconsin.

Both of these membership-based organizations provided financial and business communities with electronic payments education and information. In 2011, the WACHA Board of Directors established a wholly owned subsidiary, Payment Advisory Resource (PAR), to be the delivery arm for services including compliance, advisory services, and risk management. We are here to help our members navigate the ever-changing payments landscape!

In 2020, MACHA and WACHA merged to become Macha, Inc. with the subsidiary PAR and continue to assist in implementation, problem solving, and marketing of all payments products and services to our over 500 members.

About PacPay

PacPay, a non-profit institution, oversees the private sector automated clearing house, known as the Hawai'i Regional Processing Center, specifically designed to meet the needs of Hawai'i financial institutions. In 2018, Macha/PAR, previously PAR/WACHA, began servicing the PacPay membership.

Mission statement

The mission of the Pacific Payments Alliance ("PacPay") is to promote the safe, secure, and efficient use of the electronic payment systems that serve our members in the State of Hawai'i and the communities they operate in. This mission will be accomplished through a program that seeks to:

- **Educate** members on the safe and secure use of electronic payment systems.
- **Advocate** on behalf of our members in the development of payment system rules and legislation.
- **Negotiate** for our members to obtain regional processing that meets the special needs of Hawai'i financial institutions.

PacPay history

The founding of Pacific Payments Alliance dates back to 1981, when at the request of the Federal Reserve Bank of San Francisco, the Hawai'i Bankers Association, the Hawai'i Credit Union League, the Hawai'i League of Savings Institutions, and the California Automated Clearinghouse Association ("CACHA") undertook a cooperative effort to establish the Hawai'i Electronic Funds Transfer Association, or HEFTA.

In February 1981, HEFTA was named advisor to the board of CACHA to represent Hawai'i members.

HEFTA was later incorporated as a non-profit institution in 1984 under the laws of the State of Hawai'i. In that same year, HEFTA established a private sector automated clearinghouse, known as the Hawai'i Regional Processing Center, specifically designed to meet the needs of Hawai'i financial institutions.

In 1994, HEFTA changed its name to the Pacific Payments Alliance ("PacPay") in order to better reflect the expanding role of its members in the Pacific Rim.

In January of 2018, Macha/PAR, previously named PAR/WACHA, began servicing the PacPay membership. Macha/PAR provides a Help Desk from 5 a.m. to 4 p.m. HST (800) 453-1843, updates, training, and events that strengthen the knowledge of payments professionals.

Membership in PacPay (Regular or Associate) is available to qualifying applicants.

Training formats

No matter your learning style, Macha offers training options to suit your needs. Our training evolves alongside the payments industry and, thanks to member feedback, it also evolves with you!

Workshops and seminars

Macha's in-person training continues to be a popular source of payments education to members and nonmembers alike. Recognizing Macha's commitment to providing comprehensive training, we offer a wide variety of ACH, check, and card payment-related programs. Additionally, we sponsor sessions that cover a number of other relevant payment topics. These sessions are perfect for those who prefer a traditional classroom environment.

Webinars

Macha is continuing to expand its webinar offerings. These alternative training opportunities offer a convenient way to deliver education and information to those who may not have the option of being out of the office for in-person training. Macha webinars are also a great solution for larger groups who want to attend training together. Further, our webinars offer the ability to learn while maintaining social distancing during the COVID-19 pandemic.

Custom training (on-site and virtual)

Does Macha's education calendar conflict with your schedule? Would your staff benefit from customized payments training? If you answered, "yes", then our custom training options might be right for your organization. Macha will gladly provide tailor-made training to meet the needs of your personnel at your convenience!



Payments Education Library

The Payments Education Library is training on your terms, designed to fit your goals and work into your schedule. Similar to webinars in format, these on-demand training courses are available 24/7 and can be accessed multiple times for training on your terms. The Payments Education Library consists of recorded training sessions on a variety of topics including ACH, origination, check, fraud, training for the frontline staff, and more. Sessions are led by Accredited ACH Professionals (AAP), National Check Professionals (NCP) and other industry experts. Many of the sessions are worth continuing education credits. Visit the online store at www.macha.org.

Accreditation packages

Macha offers four different certification packages to assist in your pursuit of professional accreditation including Accredited ACH Professional (AAP), National Check Professional (NCP), Accredited Payments Risk Professional (APRP), and a pre-AAP ACH Certificate program. Visit page 9 for more information about each package or simply visit the education page on the Macha website.

Suggested curricula

Which path should you take? We suggest the following educational opportunities based on staff job functions, requirements, responsibilities, and status as a candidate for professional accreditation. If you need assistance with scheduling your training for 2021, please don't hesitate to contact us at info@macha.org.

Job function recommendations

ACH operations staff

- ☐ 2021 and 2022 ACH Rules Update
- ☐ ACH Audit for RDFIs and ODFIs
- ☐ ACH Authorization Modernization: Be Prepared
- ☐ ACH Disputes and the New ACH Rules for Warranty Claims
- ☐ ACH Exception Handling
- ☐ ACH File Formats
- ☐ ACH for P2P Transfers: Perils and Protections
- ☐ ACH Origination: Internal, Loans, Transfers, Etc.
- ☐ ACH Risk Management for RDFIs and ODFIs
- ☐ ACH Stop Payments: Myth Busting
- ☐ CliffsNotes: Payment System Rules and Regulations
- ☐ Decoding ACH Return Reason Codes
- ☐ Essentials of the ACH for Operations Staff
- ☐ Federal Government Payments and ACH
- ☐ The Green Book and Federal ACH Payments
- ☐ Managing Risk for ACH and Remote Deposit Capture
- ☐ Mid-Year ACH Rules Reset
- ☐ Navigating and Tabbing Your ACH Rules Book
- ☐ Onboarding ACH Originators: Manage the Risk
- ☐ RDFI and ODFI Roles and Responsibilities
- ☐ Ready, Set, Go: Faster Payments
- ☐ Regulation Review for the ACH Network
- ☐ Silly Season: ACH and Tax Refunds
- ☐ Treasury Reclamations, DNEs, and Controlling Losses

Audit and compliance staff

- ☐ 2021 and 2022 ACH Rules Update
- ☐ ACH Audit for RDFIs and ODFIs
- ☐ ACH Authorization Modernization: Be Prepared
- ☐ ACH Disputes and the New ACH Rules for Warranty Claims
- ☐ ACH Exception Handling
- ☐ ACH for P2P Transfers: Perils and Protections
- ☐ ACH Origination: Internal, Loans, Transfers, Etc.
- ☐ ACH Risk Management for RDFIs and ODFIs
- ☐ ACH Stop Payments: Myth Busting
- ☐ Cards, Processing, Chargebacks
- ☐ Checks, Adjustments, Disputes
- ☐ CliffsNotes: Payment System Rules and Regulations
- ☐ Decoding ACH Return Reason Codes
- ☐ Essentials of the ACH for Operations Staff
- ☐ Federal Government Payments and ACH
- ☐ The Green Book and Federal ACH Payments
- ☐ Mid-Year ACH Rules Reset
- ☐ Mobile Check Deposits: Risks, Recovery, Regulation CC
- ☐ Navigating and Tabbing Your ACH Rules Book
- ☐ RDFI and ODFI Roles and Responsibilities
- ☐ Onboarding ACH Originators: Manage the Risk
- ☐ Pandemic, Technology, Written Statements of Unauthorized Debits
- ☐ Performing Your ACH Audit
- ☐ Ready, Set, Go: Faster Payments
- ☐ Regulation E and Debit Cards: Compliance
- ☐ Regulation E in Depth
- ☐ Regulation E: 1978 to 2021
- ☐ Regulation Review for the ACH Network
- ☐ Silly Season: ACH and Tax Refunds
- ☐ Still Here: Checks, Processing, Regulation CC
- ☐ Treasury Reclamations, DNEs and Controlling Losses

Card operations staff

- ☐ Card Fraud: When Plastic's not Fantastic
- ☐ Cards, Processing, Chargebacks
- ☐ Regulation E and Debit Cards: Compliance
- ☐ Regulation E: 1978 to 2021
- ☐ Regulation E In-Depth

Branch and call center staff

- ☐ Quick Start Guide to ACH: Branch/Call Center Staff
- ☐ Still Here: Checks, Processing, Regulation CC

Check operations staff

- ☐ Checks, Adjustments, Disputes
- ☐ Mobile Check Deposits: Risks, Recovery, Regulation CC
- ☐ Still Here: Checks, Processing, Regulation CC

Relationship management and sales staff

- ☐ Onboarding ACH Originators: Manage the Risk

Accreditation recommendations

In addition to our exam preparation packages, AAP/APRP/NCP candidates should participate in as many Macha programs as possible. Below, you'll find the training we recommend to ensure further that you're prepared for the exams. See page 8 for more information about our exam preparation training and packages.

AAP candidates

All sessions listed in the ACH operations section on previous page and:

- AAP 2-Day In-Person Review.

APRP candidates

All Macha training and:

- APRP prep webinar series; and
- APRP Examination Review (virtual event).

NCP candidates

All sessions listed in the Check operations section on previous page and:

- NCP review webinar series; and
- NCP Examination Review (virtual event).

Professional accreditation preparation programs

AAP Preparation Program

Any professional in the payments industry can work toward accreditation. If you have worked in ACH for years, you will add a highly respected qualification to your resume. If you are relatively new to the field, you will give yourself an edge over the competition. At a minimum, Nacha recommends spending two years working in the payments industry before taking the AAP exam.

Macha and PacPay's AAP Test Prep Package includes the following:

- 6 AAP training sessions
- Nacha Operating Rules & Guidelines
- Electronic AAP Study Kit
- AAP Flash Cards
- ACHPro
- Compliance Manual
- Risk Management Handbook
- UCC4A
- Third-Party Senders and the ACH Network
- 2-day in-person AAP Examination Review session



AAP™
Accredited
ACH Professional

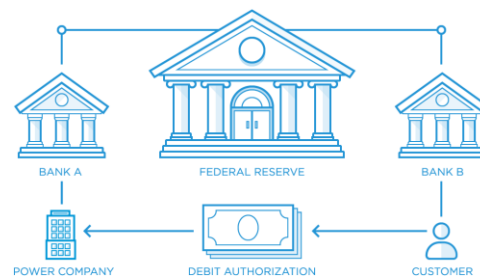
We guarantee that you'll pass the AAP exam with our AAP prep or we'll reimburse your Nacha testing fee! Simply participate in all of the required training to be eligible. We're the only Payments Association in the country that offers this type of guarantee.

Important dates: The AAP exam testing window is open from October 4 to October 23, 2021. Our **2-day AAP Examination Review session** will occur on September 13-14, 2021 (location TBD).

ACH Certificate Program

Are you new to ACH? Have you been in ACH for a while and wish to expand your knowledge of electronic payments? Do you want to demonstrate your commitment to professionalism and maintain a competitive edge in the industry? Maybe you're not quite ready to jump into the AAP accreditation program.

Macha's ACH Certificate Package will guide you on the path to the realization of your personal and professional goals.



The program consists of 10 on-demand webinars, each ending with a quiz and 1 exam per person. Let Macha help you advance your career and benefit your financial institution with your expertise. This Macha-sponsored certificate is meant to be a precursor to Nacha's AAP Accreditation.¹

APRP Preparation Program

APRPs have mastered the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards, and emerging and alternative payments. Any professional in the payments industry can work toward accreditation. If you have worked in payments for years, you will add a highly respected qualification to your resume. If you are relatively new to the field, you will give yourself an edge over the competition. At a minimum, Nacha recommends spending two years working in the payments industry before taking the APRP exam.

Macha's APRP Test Prep Package includes a series of 11 webinars, 2 open forum Q&A sessions, and a 1-day review session to prepare you for the APRP examination. Also included is a set of APRP Flash Cards. Topics covered include:

- Fundamentals of payments risk management;
- Payment systems;
- Payments risk policy and governance;
- Payments risk management systems and controls;
- Physical and information security; and the
- Regulatory environment.



Important dates: The APRP exam testing window is open from August 2 to August 28, 2021. Our webinar series begins on Wednesday, April 14, 2021 and our **APRP Examination Review** session is on July 13.

¹ ACH Network image © dwolla 2017.

NCP Preparation Program

Invest in your professional future by attaining your National Check Professional certification from ECCHO. Billions of check payments, valued at trillions of dollars, are processed every year. Becoming an NCP allows you to stay educated on industry trends, including image exchange rules and check regulations, while distinguishing yourself as a leader in your field.



Macha's NCP Preparation Package will ensure that you're prepared for the exam! This special package includes:

- 11 webinar training sessions that cover everything you'll need to know going into the exam;
- 2 virtual open forums;
- 1 in-person NCP exam review session;
- NCP Prep Flash Cards; and
- CheckPro™

Important dates: The NCP exam testing window is open from April 17 to May 8, 2021. Our webinar series begins on Tuesday, January 19, 2021 and our virtual **NCP Examination Review** session is on April 12.

Payments University

November 3-4, 2021 | TBD, HI

Payments University is an intense, collegiate-style learning environment structured to provide holistic, concentrated payments education. Whether you are new to the payments industry or desire a higher-understanding of payments, the multi-track agenda provides targeted education through fundamental and advanced courses. All participants attend general sessions, then, everyone can choose which sessions to attend based on desired topics. Stay tuned for updates!

This event is ideal for:

- ACH operations managers;
- AAP and APRP candidates;
- Individuals in need of AAP or APRP continuing education credits; and
- Anyone who has an interest in learning more about payments!

AAP/APRP/NCP/CTP continuing education credits may apply.

Payments University is eligible under all 2021 Educational Package Plans! Registration fees do not include meals or lodging.

PacPay in-person/virtual training at-a-glance

Please be advised that PacPay members are welcome to participate in training conducted in Eastern/Central time as well. To view a list of these events, please visit www.macha.org.

Date	Course title	Time (HST)	Location
Feb. 16	Navigating and Tabbing Your ACH Rules Book	9:00 AM - 3:00 PM	Virtual
Feb. 17	RDFI Roles and Responsibilities	9:00 AM - 3:00 PM	Virtual
Feb. 18	Managing Risk for ACH and Remote Deposit Capture	9:00 AM – 12:00 PM	Virtual
Feb. 18	Regulation E In-Depth	1:00 PM – 4:00 PM	Virtual
Apr. 12	NCP Examination Review	8:00 AM – 2:00 PM	Virtual
Apr. 20	ODFI Roles and Responsibilities	9:00 AM – 3:00 PM	Virtual
Apr. 21	Federal Government Payments and ACH	9:00 AM – 3:00 PM	Virtual
Apr. 22	2021 ACH Rules Update	9:00 AM – 12:00 PM	Virtual
Aug. 3	Performing Your ACH Audit	9:00 AM – 3:00 PM	Honolulu, HI
Aug. 4	Regulation Review for the ACH Network	9:00 AM – 3:00 PM	Honolulu, HI
Aug. 5	ACH File Formats	9:00 AM – 3:00 PM	Honolulu, HI
Sep. 13-14	AAP Examination Review	9:00 AM – 4:00 PM	Honolulu, HI
Nov. 3-4	Payments University Hawai'i	TBD	Honolulu, HI
Nov. 5	Fraud Day Hawai'i	TBD	Honolulu, HI

Educational Package Plans

Macha's Educational Package Plans offer the convenience and cost savings of making a one-time payment for an entire calendar year of training. Think of them as educational season tickets! Any staff member(s), from any department within your organization, may attend Macha training as defined in the plan purchased. Educational Package Plans are a members-only benefit!

Updated for 2021, our new Educational Package Plans now cover most* of our training, including in-person workshops, Macha webinars, and Payments University.

Details and pricing

Individual Plans

Under our individual plans, any one (1) employee may register for each eligible session. As a company-wide benefit, the registrant may be a different individual for each session (including eligible webinars).

Individual plan pricing is \$600 per year.

Group Plans

Under our group plans, any five (5) employees may register for each eligible session. As a company-wide benefit, the registrants may be different individuals for each session. Group plans include five lines per eligible webinar.

Group plan pricing is \$1,200 per year.

Please note: You may apply your PacPay Education Comp Codes to the purchase of a plan. There are no limits to the number of codes used.

**Exclusions include Macha's 2021 Electronic Payments Conference, 3-Day AAP Examination Review, APRP prep webinars and Examination Review session, and NCP prep webinars and Examination Review session.*

Macha webinars

Details and descriptions

Starting this year, all of our webinars (excluding those included in certification programs) are eligible under Educational Package Plans! Member pricing for webinars is \$175 for one line and \$35 for each additional line. Non-members pay \$350 per line. We conduct webinars from 8:00 to 9:30 AM during mainland Daylight Saving Time and 9:00 to 10:30 AM during the remainder of the year. To register for webinars and all other Macha training, please visit www.pacpay.org.

2021 ACH Rules Update

January 28, 2021

9:00 AM – 10:30 AM

February, 25, 2021

9:00 AM – 10:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP/APRP candidates, auditors, and compliance officers.

2021 will be a busy year for ACH Rules changes and their impact on the ACH Network Participants. Don't miss this important and informative session to learn about the changes and the steps necessary to prepare. The discussion will include:

- Updates to Same Day ACH;
- Time limits for warranty claims;
- Modernization of the authorization process; and
- Implementation of electronic or oral written statements of unauthorized debit.

ACH for P2P Transfers: Perils and Protections

February 11, 2021

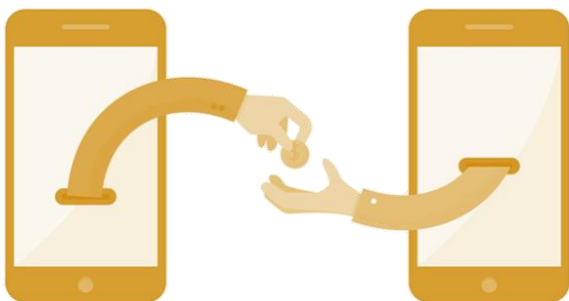
9:00 AM – 10:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP/APRP candidates, auditors, and compliance officers.

Some of the most common questions we receive at the Macha office pertain to consumer person-to-person (P2P) transfers via the ACH Network. Most often, questions have to do with fixing something that went wrong with a transaction. These problems include fraud, incorrect account numbers, and buyer's remorse all of which can result in financial losses for your organization. Don't miss this chance to learn about the unique features of P2P transfers via the ACH including:

- ACH Rules for P2P entries;
- Unique ACH format requirements;
- Risk management; and
- Errors and unauthorized transfers.



"I thoroughly enjoyed this class! It was very informative and the speaker is so knowledgeable in her field!"

Silly Season: ACH and Tax Refunds

March 4, 2021

9:00 AM – 10:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP/APRP candidates, auditors, and compliance officers.

The IRS issues over 101 million tax refunds annually, over 80% of which are via Direct Deposit. The average refund amount is over \$3,000. Each spring, financial institutions face the challenges associated with exception processing related to ACH tax refund payments. This session will help you ensure that your processing of ACH tax refunds is efficient and that it protects your financial institution from losses associated with incorrect handling of these types of payments. Our conversation includes:

- Mismatched names and account numbers;
- Deceased recipients; and
- Posting to incorrect accounts and other exception items.

CliffsNotes: Payment System Rules and Regulations

March 11, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: operations staff, auditors, compliance officers, AAP/APRP candidates, and anyone new to payments processing.

The rules and regulations that govern the United States payments systems exist to protect both financial institutions and their account holders - and there are so many of them! This is your opportunity to learn about how the rules and regulations for ACH, checks, cards, and wire transfers intersect or diverge. Our quick conversation includes an overview of rules, regulations, and guidance for:

- The ACH network;
- Check processing;
- Wire transfers; and
- Card payments.

ACH Disputes and the New ACH Rules for Warranty Claims

March 25, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP/APRP candidates, auditors, and compliance officers.

Consumer and corporate ACH disputes are everyday occurrences in the ACH. Financial institutions must comply with both Regulation E and the ACH Rules when responding to account holder allegations of errors. Effective June 30, 2021 the Nacha Operating Rules will be limiting the length of time in which an RDFI will be permitted to make a claim against the ODFI's authorization warranty. This session will detail the Rules changes and outline best practices for consumer and corporate account holder claims. Our discussion will outline:

- Limitations on warranty claims;
- Regulation E requirements for consumer disputes;
- Nacha Rules right of adjustment;
- Rights of corporate account holders; and
- Best practices and case studies.

"As always, Macha's educators are a wealth of knowledge who keep complex topics simple, fun, and easy to understand."

ACH Authorization Modernization: Be Prepared

April 6, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for:
ACH operations managers,
AAP/APRP candidates,
auditors, and compliance
officers.

Modernization is coming to the ACH consumer authorization process on September 17, 2021. It's time to prepare for minimum standards for all consumer debit authorizations, new Oral authorization standards and the introduction of a Standing authorization into the Rules. Even "Alexa" can now be part of an ACH authorization. This session will detail the new changes including:

- Authorization standards;
- Oral authorizations;
- Standing authorizations;
- Subsequent entries; and
- Alternative options for proof of authorization.

Onboarding ACH Originators: Manage the Risk

April 8, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH
operations managers,
auditors, treasury/cash
management staff, and
AAP/APRP candidates.

Whether you're ready to add your first ACH originator, or you've been adding ACH originators for years, you need to have processes and procedures in place to onboard those originators. Do you fully understand the roles and responsibilities of the Originating Depository Financial Institution (ODFI)? This session will navigate you through the ACH network specifically from the origination perspective. Understanding the warranties and liabilities of the ODFI will help in making the right decisions as you establish relationships with originating companies. Join us to review:

- Agreements;
- Originator obligations;
- Exposure limits;
- Risk management; and
- Data security.

Still Here: Checks, Processing, Regulation CC

April 13, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP/NCP

Recommended for: Check
operations staff, branch
staff, auditors, compliance
officers, and NCP
candidates.

14 billion checks are processed annually in the United States. All financial institutions need a foundational understanding of what is a check, how processing occurs and the rules and regulations governing check processing. This webinar will highlight the following:

- What makes a check a negotiable instrument;
- Image exchange and check clearing in the United States;
- Check laws; and
- Regulation CC and funds availability.

Regulation E: 1978 to 2021

April 20, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH and card operations managers, auditors, compliance officers, frontline staff, and AAP/APRP candidates.

Since 1978, Regulation E has been providing consumer protection for certain payment transactions. This course provides an overview of Regulation E and how it relates to the specific payments (e.g., ACH, Card, Wire) rules. We will walk through the Regulation, hitting the high points to get your financial institution on track to ensure Regulation E compliance. Join us to discover the requirements including:

- Applicability;
- Reporting;
- Error resolution;
- Remittance rules; and
- Much more!

“Great information! One of my goals for this year is to get more Reg E background. This gave me a great starting point!”

Cards, Processing, Chargebacks

May 4, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: Card/EFT staff, auditors, compliance officers, frontline staff, and AAP/APRP candidates.

New to card processing? This program highlights and reviews the different types of cards for payments, the regulations for card processing, the various parties that make card transactions happen and the financial side of cards in the United States. This session will help to explain the differences in consumer protection for cards – how federal regulations and how the rules from Visa and MasterCard provide an umbrella of consumer protection. Our quick overview includes:

- Card types and processing;
- EMV overview;
- Regulations and rules;
- Liabilities; and
- An overview of card chargebacks.

Pandemic, Technology, Written Statements of Unauthorized Debits

May 6, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP candidates, auditors, and compliance officers.

The Covid-19 emergency revealed some of the issues and confusion with requiring inked signatures on documents and the ACH Network has responded by updating the rules for Written Statements of Unauthorized Debits. Effective September 17, 2021, the Nacha Operating Rules will clarify and make explicit that an RDFI may obtain a consumer's Written Statement of Unauthorized Debit electronically or orally. This session will detail:

- All methods of accepting written statements of unauthorized debits;
- Acceptable methods for signatures;
- Authentication of the consumer; and
- Record retention and reproduction.

ACH Stop Payments: Myth Busting

May 11, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP candidates, auditors, and compliance officers.

We're myth busting the ACH Rules for stop payment requests! All financial institutions need procedures and policies in place to properly process ACH Stop Payment requests from account holders. We will guide you step-by-step through the process of handling stop payment orders, from the account holder request to the return itself. Join us to discover how to efficiently handle ACH Stop Payments requests while learning about:

- Rules and regulations for stop payments;
- Consumer rights and obligations;
- Processing and returning ACH entries; and
- Streamlining your process.

Essentials of the ACH for Operations Staff

May 13, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: Staff who are new to ACH, auditors, compliance officers, and AAP/APRP candidates.

Even after more than 45 years of ACH processing and 25 billion transactions annually, there is still a need to understand the ACH Network's core processing aspects. Understanding the vocabulary of the ACH, how the Network moves transactions, and participant responsibilities are fundamental for ACH professionals. Join us for this introduction to the ACH Network to learn more about:

- ACH Network transaction flow;
- ACH participant definitions;
- Transaction types and how they're processed; and
- Much more!

"Macha has excellent speakers and presenters. I always learn very useful concepts from the ease in which [the information] is presented."

The Green Book and Federal ACH Payments

May 18, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP candidates, auditors, and compliance officers.

The Green Book is your resource for processing all federal government ACH payments. It's critical that financial institutions understand the key differences between the Nacha Operating Rules and the Rules for processing federal government payments. We will take you through the Green Book from Enrollment to Contacts providing you with best practices for efficient processing: Our discussion includes:

- Various enrollment processes;
- Account requirements;
- Processing returns and NOCs;
- Deceased account holders; and
- Contact and assistance.

Quick Start Guide to ACH: Branch/Call Center Staff

May 20, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: Branch, call center, and frontline staff.

This session will provide your frontline staff with a non-technical overview of the ACH Network and provide answers to the most common questions asked by your account holders. Our conversation includes:

- How the ACH Network works;
- Stop payments and unauthorized transactions;
- ACH transaction types and authorizations; and
- Much more!

ACH Audit for Receiving Financial Institutions

June 15, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP candidates.

All financial institutions must conduct an annual ACH audit. This session focuses on the Nacha Operating Rules' audit requirements and guidelines that are specific to Receiving Depository Financial Institutions (RDFIs). We will discuss:

- Posting and funds availability;
- Returns, prenotes, and NOCs;
- Dispute processing;
- Statement reporting; and
- Much more!

ACH Audit for Originating Financial Institutions

June 17, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors; compliance officers, treasury/cash management staff, and AAP/APRP candidates.

If your financial institution originates ACH entries, your annual ACH audit expands to include your role as an Originating Depository Financial Institution (ODFI). This session will focus on the Nacha Operating Rules' audit requirements and guidelines specific to ODFIs including:

- Originator obligations;
- Exposure limits;
- Risk management
- Returns and NOCs;
- Data security; and
- Examples of non-compliance.

Treasury Reclamations, DNEs, and Controlling Losses

June 24, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, frontline staff, auditors, and AAP candidates.

Not correctly responding to DNEs and Treasury ACH Reclamations can expose financial institutions to potential significant dollar losses. This session will cover the proper procedures for handling ACH Treasury Reclamations and federal government ACH benefits received by deceased account holders. This webinar will cover:

- Types of federal government benefits subject to reclamation;
- Proper handling of DNEs and reclamations; and
- Knowledge of death.

Decoding ACH Return Reason Codes

June 29, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP candidates.

According to the Nacha Operating Rules, Receiving Depository Financial Institutions must follow the ACH returns process correctly - or risk potential financial loss. Understanding the correct use of the ACH Return Reason Codes is an important risk management issue for all financial institutions. Join us to learn about:

- ACH return timeframes;
- Proper use of return reason codes;
- Dishonored and contested returns; and
- Best practices and helpful tips.

"Macha always does a great job with helping us to understand the Rules and regulations!"

Mid-Year ACH Rules Reset

July 13, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP candidates.

Time certainly flies by and change is constant. We are already half way through 2021 and now is an excellent time to stop and double check to make sure you are ready for upcoming ACH Rules changes in September 2021. Here's our checklist for review:

- Updates to ACH authorizations;
- Electronic/oral written statements of unauthorized debits;
- Recent changes to warranty claims; and
- Other timely issues.

Regulation E and Debit Cards: Compliance

July 27, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: Card/EFT staff, auditors, compliance officers, frontline staff, and AAP/APRP candidates.

The Regulation E error resolution process for debit card transactions has very specific timeframes and requirements for the investigative process. Card issuers must ensure that they comply with all requirements for processing debit card disputes. Our conversation includes:

- The definition of unauthorized;
- Consumer reporting timeframes;
- Completion of your investigations; and
- Frequently asked questions.



Checks, Adjustments, Disputes

September 2, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP/NCP

Recommended for: Check operations staff, auditors, compliance staff, and NCP candidates.

What happens when things go wrong with check processing? Check adjustments are designed to correct errors in processing, while account holder disputes require claims to be filed directly with the other financial institutions involved in the check clearing process. This webinar is designed to detail when you issue an adjustment or when you have to deal directly with another financial institution to resolve a check dispute. Our conversation includes:

- Common check adjustments;
- How to process and respond to check adjustments;
- Financial institution liability for disputes;
- Unauthorized remotely created checks;
- Forgeries and counterfeit checks; and
- Altered and improperly endorsed checks.

ACH Origination: Internal, Loans, Transfers, Etc.

October 5, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP candidates.

Let's talk about "internal" ACH Origination and financial institutions. Are you offering or considering ACH debits for loan payments, transfers of interest earned? What about accounts payables for the financial institution – did the Covid-19 emergency have you scrambling to issue checks for payments? Using the ACH Network for payments processing for internal applications can save time, money and create efficiencies for financial institutions. Join our discussion to learn:

- Which transactions work for your organization;
- ACH Rules requirements;
- Risk management;
- Transaction processing; and
- Exception handling.

ACH Risk Management for RDFIs

October 7, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP/APRP candidates.

All financial institutions are required to conduct a risk assessment of their ACH activity. This exercise should be more than just a checklist. Don't be lulled by the fact that your financial institution doesn't originate - you still have many risks associated with receiving ACH entries. Here is your opportunity to understand the many different types of risk with ACH payments processing, their potential effects on your organization, and the steps that you should take to mitigate your risk exposure. Our discussion includes:

- Risks associated with receiving ACH;
- Reporting ACH volume activity;
- Rules compliance as risk mitigation;
- Data security; and
- Other common issues.

"The instructor led at a good pace and was full of very helpful examples and takeaways. As a Risk Officer, I was very impressed with the level of detail and I feel I have a new and enhanced perspective on ACH."

ACH Risk Management for ODFIs

October 26, 2021

8:00 AM – 9:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP/APRP candidates.

Who, what, when, where, and how? As an ODFI you must be able to answer these questions to effectively manage credit, operational, and fraud risks present in ACH Origination services. This session will focus on defining risks unique to ODFIs, explaining how these risks vary by the type of transactions originated, and outlining some of the best practices for risk management. Let's talk about your:

- Systems and controls;
- Reporting;
- Credit risk;
- Compliance; and
- Data security.

Ready, Set, Go: Faster Payments

November 9, 2021

9:00 AM – 10:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, AAP candidates, auditors, compliance officers, and product managers.

With same day, real-time, and all-around faster options at the forefront, the payments industry has merged into the fast lane with no sign of slowing down! Don't miss this opportunity to learn about faster payment opportunities in the U.S. and ways in which to make sure your organization can keep up. Join this exciting conversation that includes:

- Real-time payments;
- FedNowSM;
- Same-Day ACH; and
- Other faster payment options.

Card Fraud: When Plastic's not Fantastic

November 16, 2021

9:00 AM – 10:30 AM

Credits: 1.8 AAP/NCP

Recommended for: Card/EFT operations staff, risk managers, and compliance officers.

Card fraud is a lucrative business and is one that, unfortunately, will not be going away any time soon. The bad actors are seizing opportunities while they can and are continually looking for new and clever ways to obtain cardholder information. This webinar will review the current card fraud schemes that are affecting financial institutions and the developing technologies to help to detect and defend. Join us to hear about:

- Current card fraud activity;
- ATM attacks;
- Recent law enforcement successes; and
- Developments in mitigation and protection.

2022 ACH Rules Update

November 18, 2021

9:00 AM – 10:30 AM

December 9, 2021

9:00 AM – 10:30 AM

Credits: 1.8 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP/APRP candidates.

Let's get a jump on 2022! The ACH Network is constantly evolving and updating the Rules. Join us to hear what's happening in 2022 and the steps your organization needs to take to be prepared.

Further information regarding discussion topics will be shared when available.

Mobile Check Deposits: Risks, Recovery, Regulation CC

December 2, 2021

9:00 AM – 10:30 AM

Credits: 1.8 AAP/APRP/NCP

Recommended for: Check operations staff, auditors, compliance officers, and NCP candidates.

Remote and Mobile Deposit Capture (RDC) of checks has resulted in tremendous cost savings and efficiencies for financial institutions. However, it is not without risks and errors. Regulators expect that financial institutions will conduct a risk assessment of their RDC services and implement risk mitigation practices. This session will highlight:

- Remote deposit capture (RDC) risks and mitigation;
- The differences between mobile and desktop services; and
- Duplicate deposits and Regulation CC.



"I learned a lot, as usual. I'm so glad that Macha is there to support us with any questions and it's always a pleasure to attend these courses. Very informative!"

Macha Webinars at-a-glance

Starting this year, all of our webinars (excluding those included in certification programs) are eligible under Educational Package Plans! Member pricing for webinars is \$175 for one line and \$35 for each additional line. Non-members pay \$350 per line. We conduct webinars from 8:00 to 9:30 AM during mainland Daylight Saving Time and 9:00 to 10:30 AM during the remainder of the year. Webinars during DST are indicated in blue below. To register for webinars and all other Macha training, please visit www.pacpay.org.

Date	Title	AAP	APRP	NCP
Jan 28	2021 ACH Rules Update	1.8	1.8	
Feb 11	ACH for P2P Transfers: Perils and Protections	1.8	1.8	
Feb 25	2021 ACH Rules Update	1.8	1.8	
Mar 4	Silly Season: ACH and Tax Refunds	1.8	1.8	
Mar 11	CliffsNotes: Payment System Rules and Regulations	1.8	1.8	
Mar 25	ACH Disputes and the New ACH Rules for Warranty Claims	1.8	1.8	
Apr 6	ACH Authorization Modernization: Be Prepared	1.8	1.8	
Apr 8	Onboarding ACH Originators: Manage the Risk	1.8	1.8	
Apr 13	Still Here: Checks, Processing, Regulation CC	1.8	1.8	1.8
Apr 20	Regulation E: 1978 to 2021	1.8	1.8	
May 4	Cards, Processing, Chargebacks	1.8	1.8	
May 6	Pandemic, Technology, Written Statements of Unauthorized Debits	1.8	1.8	
May 11	ACH Stop Payments: Myth Busting	1.8	1.8	
May 13	Essentials of the ACH for Operations Staff	1.8	1.8	
May 18	The Green Book and Federal ACH Payments	1.8	1.8	
May 20	Quick Start Guide to ACH: Branch/Call Center Staff	1.8	1.8	
Jun 15	ACH Audit for Receiving Financial Institutions	1.8	1.8	
Jun 17	ACH Audit for Originating Financial Institutions	1.8	1.8	
Jun 24	Treasury Reclamations, DNEs, and Controlling Losses	1.8	1.8	
Jun 29	Decoding ACH Return Reason Codes	1.8	1.8	
Jul 13	Mid-Year ACH Rules Reset	1.8	1.8	
July 27	Regulation E and Debit Cards: Compliance	1.8	1.8	
Sep 2	Checks, Adjustments, Disputes	1.8	1.8	1.8
Oct 5	ACH Origination: Internal, Loans, Transfers, Etc.	1.8	1.8	
Oct 7	ACH Risk Management for RDFIs	1.8	1.8	
Oct 26	ACH Risk Management for ODFIs	1.8	1.8	
Nov 9	Ready, Set, Go: Faster Payments	1.8	1.8	
Nov 16	Card Fraud: When Plastic's not Fantastic	1.8	1.8	
Nov 18	2022 ACH Rules Update	1.8	1.8	
Dec 2	Mobile Check Deposits: Risks, Recovery, Regulation CC	1.8	1.8	1.8
Dec 9	2022 ACH Rules Update	1.8	1.8	

2021 Electronic Payments Conference

October 12-14, 2021 | Middleton, WI | Times and continuing education credits TBD

We've scheduled our 2021 conference for October 12 through 14. We're planning for this event to take place in-person; however, we are monitoring the COVID-19 situation actively and will conduct a virtual conference if need be.

At Macha's 2021 Electronic Payments Conference, you'll interact with and learn from industry experts on a number of timely payments topics. There will be ample opportunities to network with your peers and engage in stimulating conversations.

Sample topics from 2020 include: Same-Day ACH, payments risk and controls, mobile payments fraud, meaningful modernization, government relations, authorized payments fraud, synthetic identity fraud, and generational and socioeconomic issues in the payments space.

Venue information

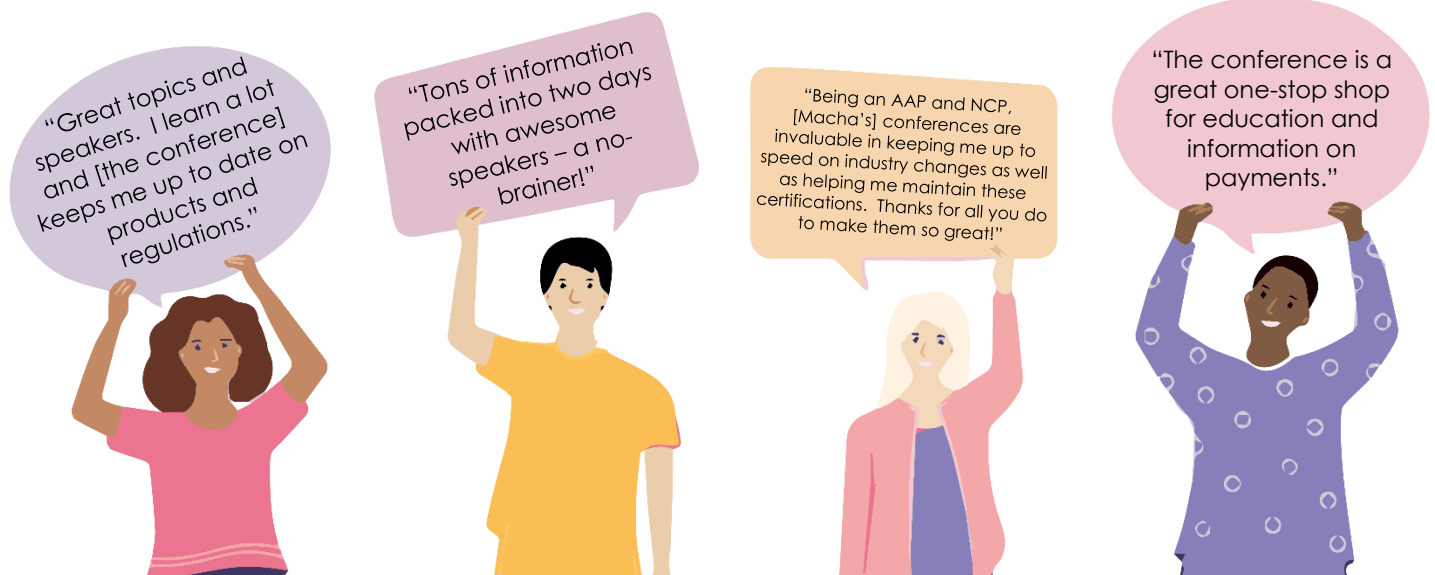


Madison Marriott West

1313 John Q Hammons Drive
Middleton, Wisconsin 53562

(608) 831-2000

The Madison Marriott West hotel offers an airport shuttle, fitness center, pool, and is pet friendly.



PacPay course descriptions

In this section, you'll find a chronological listing of all of Macha's educational offerings designed exclusively for members in Hawai'i. For detailed registration information, including pricing, please visit www.pacpay.org.

Navigating and Tabbing Your ACH Rules Book *(required for AAP Exam Guarantee)*

February 16, 2021

9:00 AM – 3:00 PM

Virtual Event

Credits: 6 AAP/APRP

Recommended for:
AAP/APRP candidates, ACH
auditors, ACH operations
managers, and compliance
officers.

How familiar are you with the ACH Rules? Would you like a better understanding so you can navigate the Rules like a pro? In this session we will take a thorough look at the Nacha Operating Rules and Guidelines and tab the book to help you create a tool to use in your day-to-day operations.

You'll become familiar with ACH terminology, the significance of the Rules, RDFI and ODFI responsibilities, upcoming Rules changes, and much more!

RDFI Roles and Responsibilities *(required for AAP Exam Guarantee)*

February 17, 2021

9:00 AM – 3:00 PM

Virtual Event

Credits: 6 AAP/APRP

Recommended for:
AAP/APRP candidates, ACH
auditors, and ACH
operations managers.

Have you ever wondered what the roles and responsibilities of the Receiving Depository Financial Institution (RDFI) are? If so, this full day session will define them and provide guidance on how to properly access incoming ACH transactions while adhering to ACH Rules.

This session will highlight ACH Network participants, warranties/obligations of the RDFI, standard entry class codes and how they apply, funds availability, exception processing (NOCs and returns), government payments, and Same-Day ACH implications.

Managing Risk for ACH and Remote Deposit Capture

February 18, 2021

9:00 AM – 12:00 PM

Virtual Event

Credits: 3.6 AAP/APRP/NCP

Recommended for: ACH
operations managers and
compliance officers.

This session will focus on risk mitigation for ACH and RDC. First, we'll cover ACH Risk. As an ODFI, you're liable for everything you send into the ACH Network. What processes do you have in place to underwrite the Originator? How do you detect fraudulent files? How do you ensure you don't have Originators sending unauthorized files? How do you protect both your account holders and your FI?

Then, we'll move on to risk on the check side of the house, where we will focus on remote deposit capture (RDC). Do you have all the necessary steps covered to ensure you have created a comprehensive risk assessment for RDC? Do they comply with FFIEC guidelines? A risk assessment is also required for Mobile RDC. Be prepared to answer the examiner's questions.

Regulation E In-Depth

February 18, 2021

1:00 PM – 4:00 PM

Virtual Event

Credits: 3.6 AAP/APRP

Recommended for:

AAP/APRP candidates, ACH operations managers, and compliance officers.

This interactive session navigates through the depths of Regulation E and how it relates to the specific payments (e.g., ACH, Card, and Wire) Rules to help ensure your financial institution's compliance. Through the course of the day, real life examples are provided to demonstrate the regulation in action, bust some common Regulation E myths, and provide you with the foundation to apply what you have learned. Lessen the uncertainty and join us for this in-depth look at Regulation E.

We'll cover term definitions, notice and disclosure requirements, statement requirements, timeframes, liability, error resolution, international remittance, and real-life examples.

ODFI Roles and Responsibilities (required for AAP Exam Guarantee)

April 20, 2021

9:00 AM – 3:00 PM

Virtual Event

Credits: 6 AAP/APRP

Recommended for:

AAP/APRP candidates, ACH auditors, ACH operations managers, business account officers, and treasury/cash management staff.

Do you fully understand the roles and responsibilities of the OFDI? This full-day class will navigate you through a day at an OFDI to address specific origination risks, responsibilities, warranties, and obligations to help OFDIs make the right decisions as you establish relationships with originating companies.

This session will cover the basics of the ACH network, origination risk, agreements, exposure limits, file processing, obligations, and warranties.

Federal Government Payments and ACH (required for AAP Exam Guarantee)

April 21, 2021

9:00 AM – 3:00 PM

Virtual Event

Credits: 6 AAP/APRP

Recommended for:

AAP/APRP candidates ACH auditors, ACH operations managers, branch personnel, and compliance officers.

Do you know how to handle government returns, DNEs, or NOCs? Do you understand your liability for government payments posted in error? Why not gain insight into how Government payment Rules differ from ACH Rules to provide peace of mind that you have all the right answers?

This session will provide clarification on the differences between federal government rules and the Nacha Operating Rules, how to enroll an account holder to receive government payments, how to handle returns/DNEs/NOCs, required timeframes, how to handle government reclamations, and how to handle reports of "non-receipt of items".

"The instructor was fantastic and she really knows her stuff. The pace was great and I loved the course!"

2021 ACH Rules Update

April 22, 2021

9:00 AM – 12:00 PM

Virtual Event

Credits: 3.6 AAP/APRP

Recommended for: ACH operations managers and compliance officers.

Nacha's voting membership recently passed 8 new amendments to the Nacha Operating Rules that will go into effect throughout 2021. These Rules will facilitate the adoption of new technologies and channels for the authorization and initiation of ACH payments, reduce barriers to use of the ACH, provide clarity and consistency around certain ACH authorization processes, and reduce certain administrative burdens related to ACH authorizations.

These new Rules are all in addition to the changes to Same-Day ACH and account validation Rules that were previously set to implement on March 19, 2021. As you can see, 2021 will be a busy year for ACH. Attend this session to get some clarity around exactly what these new Rules are, when you need to be ready for them, and how they will affect your financial institution.

ACH Exception Handling

April 22, 2021

1:00 PM – 4:00 PM

Virtual Event

Credits: 3.6 AAP/APRP

Recommended for: AAP/APRP candidates, ACH auditors, ACH operations managers, and compliance officers.

In an ideal world, all ACH Entries would contain correct information and all Entries would post automatically. As a receiving institution, we have no control over the types of Entries that are sent to us, and sometimes when we walk into the office, we find these Entries waiting for us to deal with them. Sometimes they even make us go "Hmmm...what is the best way to handle this situation?"

Spend an interactive day with Macha staff learning through an activity-based session 'what is the best course of action?' Come ready with your own scenarios so we can all learn from real-life challenges, of course masked to protect the innocent. Can't wait to see you there!

Performing Your ACH Audit

August 3, 2021

9:00 AM – 3:00 PM

Honolulu

Credits: 6 AAP/APRP

Recommended for: ACH auditors, ACH operations managers, and compliance officers.

Have you ever wondered what specific areas of the ACH Rules are included in the ACH audit requirements? What are the most common areas of non-compliance?

Attending this full-day session will arm you with "inside" information on how to best comply with Nacha audit requirements. We will review the audit guide step-by-step to ensure complete understanding of each requirement.

"Great speakers and great topics covered. The training wasn't dry or boring. Every topic was engaging and interesting."

Regulation Review for the ACH Network (required for AAP Exam Guarantee)

August 4, 2021

9:00 AM – 3:00 PM

Honolulu

Credits: 6 AAP/APRP

Recommended for: ACH operations managers, auditors, compliance officers, and AAP candidates.

This full-day session will help you gain a better understanding of the legal side of ACH to include consumer protections provided by Regulation E, business protection provided by UCC4A, and the requirements of the Expedited Funds Availability Act (Regulation CC).

We will also explain the significance of Title 31 of the Code of Federal Regulations, Part 210 (The Green Book), the E-Sign Act, Regulation D, UCC 3&4, Federal Reserve Bank Operating Circular 4, Office of the Comptroller of the Currency Circular 235, the EFT Mandate, and OFAC.

ACH File Formats (required for AAP Exam Guarantee)

August 5, 2021

9:00 AM – 3:00 PM

Honolulu

Credits: 6 AAP/APRP

Recommended for: ACH operations managers, AAP/APRP candidates, and IT staff.

Are File Formats creating processing errors for your financial institution? It is important to understand both the ODFI and RDFI file formats to minimize those errors.

This session will address, in detail, the information required to create a perfect ACH file, including file layout, record sequence, field definitions and requirements based on standard entry class (SEC) codes, common causes of rejections, and more.

Payments University

November 3 & 4, 2021

Times TBD

Honolulu

Credits: TBD

Recommended for: ACH operations managers, AAP/APRP candidates, and those in need of continuing education credits.

Payments University is an intense, collegiate-style learning environment structured to provide holistic, concentrated payments education. Whether you are new to the payments industry or desire a higher-understanding of payments, the multi-track agenda provides targeted education through fundamental and advanced courses. All participants attend general sessions, then, everyone can choose which sessions to attend based on desired topics. Stay tuned for updates!

"Awesome subject discussion. This topic is a major source of confusion for my organization and I am leaving with a clearer understanding of what I previously understood to be the rules."

PacPay printable schedule

January

1 – Federal Reserve closed
18 – Federal Reserve closed
19 – NCP Exam Prep Webinar Series begins
21 – PacPay-Macha Membership – Free webinar
28 – 2021 ACH Rules Update – Webinar

February

11 – ACH for P2P Transfers – Webinar
15 – Federal Reserve closed
16 – Navigating and Tabbing Your ACH Rules Book – Virtual
17 – RDFI Roles and Responsibilities – Virtual
18 – Managing Risk for ACH and RDC – Virtual
18 – Regulation E In-Depth – Virtual
25 – 2021 ACH Rules Update – Webinar

March

4 – Silly Season: ACH and Tax Refunds – Webinar
11 – Cliffs Notes: Payment System Rules and Regs – Webinar
14 – Mainland Daylight Saving Time begins
25 – ACH Disputes and Rules for Warranty Claims – Webinar

April

6 – ACH Authorization Modernization – Webinar
8 – Onboarding ACH Originators - Webinar
12 – NCP Examination Review – Virtual
13 – Still Here: Checks, Processing, Reg CC – Webinar
14 – APRP Exam Prep Webinar Series begins
20 – ODFI Roles and Responsibilities – Virtual
20 – Regulation E: 1978 to 2021 - Webinar
21 – Federal Government Payments and ACH – Virtual
22 – 2021 ACH Rules Update – Virtual

May

4 – Cards, Processing, Chargebacks – Webinar
6 – Pandemic, Tech, Written Statements – Webinar
11 – ACH Stop Payments: Myth Busting - Webinar
13 – Essentials of the ACH for Operations Staff – Webinar
18 – The Green Book and Federal ACH Payments – Webinar
20 – Quick Start Guide to ACH: Branch/Call – Webinar
31 – Federal Reserve closed

June

15 – ACH Audit for RDFIs – Webinar
17 – ACH Audit for ODFIs – Webinar
24 – Treasury Reclamations, DNEs and Losses – Webinar
29 – Decoding ACH Return Reason Codes – Webinar

July

5 – Federal Reserve closed
13 – Mid-Year ACH Rules Reset - Webinar
27 – Regulation E and Debit Cards: Compliance – Webinar

August

3 – Performing Your ACH Audit – In-Person
4 – Regulation Review for the ACH Network – In-Person
5 – ACH File Formats – In-Person

September

2 – Checks, Adjustments, Disputes – Webinar
6 – Federal Reserve closed
13-14 – AAP Examination Review

October

5 – ACH Origination: Internal, Loans, Transfers – Webinar
7 – ACH Risk Management for RDFIs – Webinar
11 – Federal Reserve closed
26 – ACH Risk Management for ODFIs - Webinar

November

3-4 – Payments University – In-Person
5 – Fraud Day – In-Person
7 – Mainland Daylight Saving Time ends
9 – Ready, Set, Go: Faster Payments – Webinar
11 – Federal Reserve closed
16 – Card Fraud: When Plastic's not Fantastic – Webinar
18 – 2022 ACH Rules Update – Webinar
25 – Federal Reserve closed

December

2 – Mobile Check Deposits: Risks, Recovery – Webinar
9 – 2022 ACH Rules Update - Webinar

Payments Education Library

Below is a listing of the session titles available in our Payments Education Library. Visit the Macha website for descriptions and other information!

ACH curriculum

- 2021 Rules Update
- ACH and Data Analytics
- ACH Audit Review
- ACH Error Resolution
- ACH Fundamentals
- Getting to Know the Green Book: DNEs and Reclamations
- Mastering Stop Payments
- Performing Your ACH Risk Assessment
- Tax Refunds: ACH Postings, Exceptions, and Financial Institution Liability

ACH origination curriculum

- Third-Party Training Bundle
- Corporate Training Bundle
- Onboarding Your Originators and Setting Exposure Limits

AAP/APRP/NCP prep curriculum

- Becoming an AAP
- So, You Think You Want to Be an APRP?
- Why Become an NCP?

Frontline curriculum

- ACH for the Frontline

Regulation curriculum

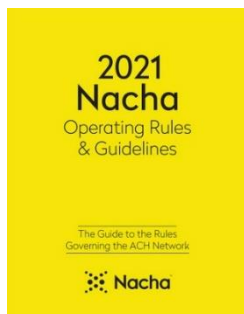
- Regulation CC Update
- Regulation E Requirements for Debit Card Error Resolution

Escheatment and unclaimed property curriculum

- Navigating the Changing World of Unclaimed Property Compliance

Payments publications

Here, you'll find a sampling of the most popular publications in our online store. Visit www.macha.org to view and order from our full selection of products.



2021 NACHA Operating Rules & Guidelines

Available in hard copy and two different digital formats!

Audit and Risk Assessment Guides

- ACH Audit
- ACH Risk Assessment
- RDC Risk Assessment
- Third-Party Sender ACH Audit

Quick Reference

- Exception Handling
- Frontline
- Government Payments
- Origination
- Initiating ACH

Handbooks

- ACH Compliance Manual
- Same Day ACH Implementation
- UCC 4A and the ACH Network
- Third-Party Senders and the ACH Network
- ACH Risk Management

Exam Preparation Resources

- Accredited ACH Professional (AAP) Flash Cards
- Accredited Payments Risk Professional (APRP) Flash Cards
- ACHPro™
- Check/Image Flashcards

Macha – Everything Payments – Everywhere
Payment Advisory Resource
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