



**Macha**  
EVERYTHING PAYMENTS - EVERYWHERE

**PAR**  
PAYMENT ADVISORY RESOURCE

# Education Catalog

# 2021



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## Contact information:

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**Website** [www.macha.org](http://www.macha.org)

**Email** [info@macha.org](mailto:info@macha.org)

**Toll free** (800) 453-1843

**Social**

[www.linkedin.com/company/macha](https://www.linkedin.com/company/macha)

<https://twitter.com/MachaPayments>

**Maryland office**

1344 Ashton Road  
Suite 202  
Hanover, MD 21076

Phone: (410) 859-0090

Fax: (410) 859-3452

**Wisconsin office**

W177 N9886 Rivercrest Drive  
Suite 105  
Germantown, WI 53022

Phone: (262) 345-1245

Fax: (262) 345-1246

## President's message

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Dear Macha 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 7) 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 new and improved Educational Package Plans (page 9) that include most of our training, including webinars, workshops, and Payments University! This package includes more than 60 sessions.

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

Sincerely,



**Mary Gilmeister, AAP, NCP**

President and CEO

Macha – Everything Payments – Everywhere

# History and mission statement

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## **Our mission is clear.**

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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?**

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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?**

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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.

# Training formats

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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

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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

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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)

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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

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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 page 33 to view a list of available courses or simply visit the education page on the Macha website.

## Accreditation packages

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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 7 for more information about each package or simply visit the education page on the Macha website.

# Suggested curricula

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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](mailto:info@macha.org).

## Job function recommendations

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### 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 Exceptions: Deciphering Return Reason Codes
- ☐ 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
- ☐ All About ACH Disputes and Stop Payments
- ☐ 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

- ☐ CliffsNotes: Payment System Rules and Regulations
- ☐ 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 Exceptions: Deciphering Return Reason Codes
- ☐ 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
- ☐ All About ACH Disputes and Stop Payments
- ☐ Cards, Processing, Chargebacks
- ☐ Check Fundamentals and Regulation CC
- ☐ Checks, Adjustments, Disputes
- ☐ Decoding ACH Return Reason Codes
- ☐ Disputes, Debit Cards, Regulation E: It's a Process
- ☐ 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
- ☐ When Things Go Wrong with Checks

## Card operations staff

- ☐ Card Fraud: When Plastic's not Fantastic
- ☐ Cards, Processing, Chargebacks
- ☐ Disputes, Debit Cards, Regulation E: It's a Process
- ☐ Regulation E and Debit Cards: Compliance
- ☐ Regulation E: 1978 to 2021

## Branch and call center staff

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

## Check operations staff

- ☐ Check Fundamentals and Regulation CC
- ☐ Checks, Adjustments, Disputes
- ☐ Mobile Check Deposits: Risks, Recovery, Regulation CC
- ☐ Still Here: Checks, Processing, Regulation CC
- ☐ When Things Go Wrong with Checks

## Relationship management and sales staff

- ☐ Onboarding ACH Originators: Manage the Risk

## Accreditation recommendations

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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 7 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 3-Day In-Person Review (available in MD and WI).

### 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's AAP Test Prep Package** includes the following publications in addition to registration for our 3-day in-person AAP examination review:

- 2021 Nacha Operating Rules and Guidelines
- AAP Flash Cards
- ACH Compliance Manual
- ACH Risk Management Handbook
- ACHPro™
- Electronic AAP Study Kit
- Third-Party Senders and the ACH Network (Nacha)
- Revised Uniform Commercial Code Article 4A and the ACH Network (Nacha)



**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.

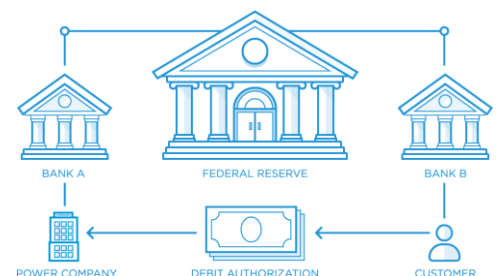
Important dates: The AAP exam testing window is open from October 4 to October 23, 2021. Our **3-day AAP Examination Review sessions** will occur on September 28-30, 2021 in Maryland and September 8-10, 2021 in Wisconsin.

## 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.<sup>1</sup>



<sup>1</sup> ACH Network image © dwolla 2017.  
Rev. 6 May, 2020



## APRP Preparation Program

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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.

## NCP Preparation Program

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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 **NCP Examination Review** session is on April 1.



# Educational Package Plans

**Save on payments education!** 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, Payments University, and Fraud Day!

## 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 \$1,100 per year. You may add an additional plan for \$1,000.

### 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 \$3,200 per year.

*\*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

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## 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 2:00 PM – 3:30 PM Eastern/1:00 PM – 2:30 PM Central unless otherwise noted. To register for webinars and all other Macha training, please visit [www.macha.org](http://www.macha.org).

### 2021 ACH Rules Update

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#### January 28, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

#### February, 25, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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#### February 11, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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.



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

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## Silly Season: ACH and Tax Refunds

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### March 4, 2021

2:00 PM – 3:30 PM Eastern

1:00 PM – 2:30 PM Central

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

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### March 11, 2021

2:00 PM – 3:30 PM Eastern

1:00 PM – 2:30 PM Central

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

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### March 25, 2021

2:00 PM – 3:30 PM Eastern

1:00 PM – 2:30 PM Central

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.

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

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## ACH Authorization Modernization: Be Prepared

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### April 6, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### April 8, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### April 13, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### April 20, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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!

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

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## Cards, Processing, Chargebacks

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### May 4, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### May 6, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### May 11, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### May 13, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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!

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

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## The Green Book and Federal ACH Payments

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### May 18, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### May 20, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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:

Credits: 1.8 AAP/APRP

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

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

## ACH Audit for Receiving Financial Institutions

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### June 15, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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:

Credits: 1.8 AAP/APRP

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

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

## ACH Audit for Originating Financial Institutions

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### June 17, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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:

Credits: 1.8 AAP/APRP

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

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

## Treasury Reclamations, DNEs, and Controlling Losses

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### June 24, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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:

Credits: 1.8 AAP/APRP

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

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

## Decoding ACH Return Reason Codes

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### June 29, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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.

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

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## Mid-Year ACH Rules Reset

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### July 13, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### July 27, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### September 2, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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.

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### October 5, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### October 7, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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.

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*"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."*

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## ACH Risk Management for ODFIs

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### October 26, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### November 9, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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;
- FedNow<sup>SM</sup>;
- Same-Day ACH; and
- Other faster payment options.

## Card Fraud: When Plastic's not Fantastic

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### November 16, 2021

2:00 PM – 3:30 PM Eastern  
1:00 PM – 2:30 PM Central

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

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### November 18, 2021

2:00 PM – 3:30 PM Eastern

1:00 PM – 2:30 PM Central

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.

### December 9, 2021

2:00 PM – 3:30 PM Eastern

1:00 PM – 2:30 PM Central

Further information regarding discussion topics will be shared when available.

Credits: 1.8 AAP/APRP

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

## Mobile Check Deposits: Risks, Recovery, Regulation CC

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### December 2, 2021

2:00 PM – 3:30 PM Eastern

1:00 PM – 2:30 PM Central

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:

Credits: 1.8 AAP/APRP/NCP

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

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



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*"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!"*

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## 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 2:00 PM – 3:30 PM Eastern/1:00 PM – 2:30 PM Central unless otherwise noted. To register for webinars and all other Macha training, please visit [www.macha.org](http://www.macha.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

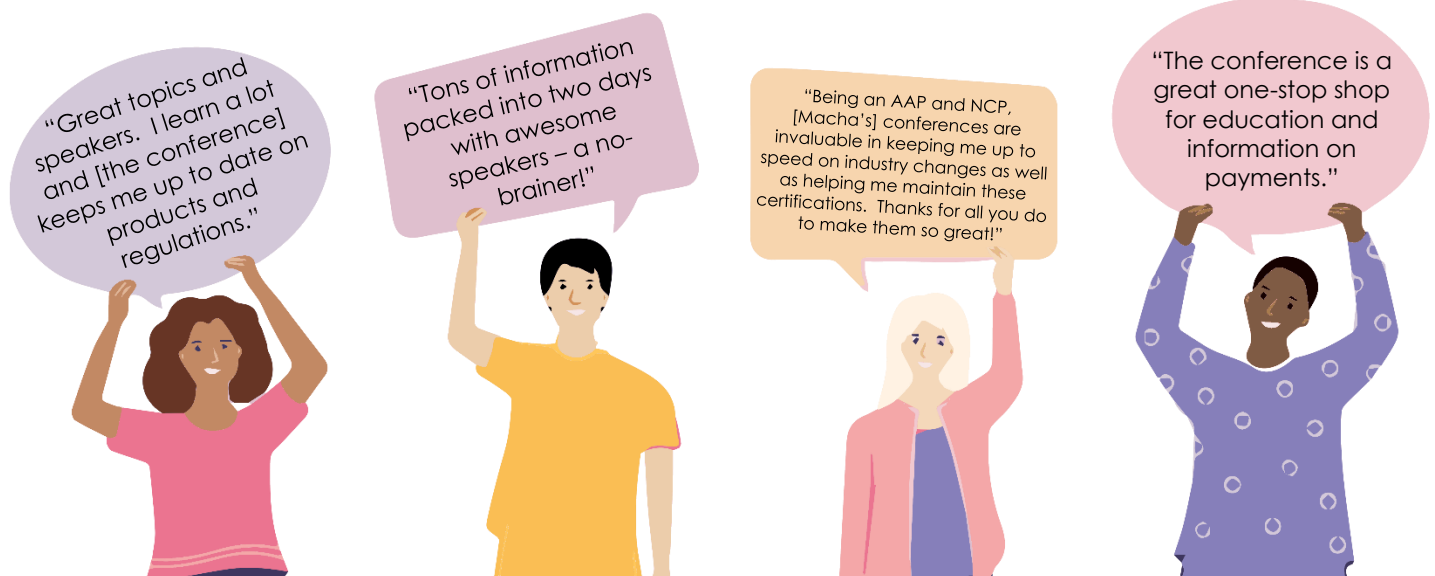


### **Madison Marriott West**

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.





# Payments University

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**August 16-18, 2021 | Wisconsin Dells, WI**

**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!



**September 21-22, 2021 | TBD, MD**

**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.

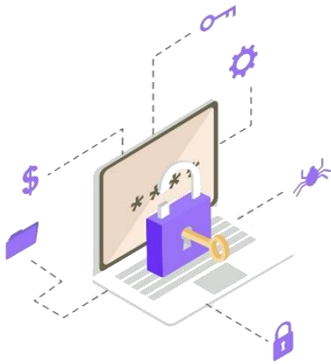
Visit [www.macha.org](http://www.macha.org) for pricing information.

## Fraud Day

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**September 23, 2021 | Live Virtual Event**

**Fraud Day** is a full-day look at current trends in payments fraud. Protect yourself, your financial institution, and account holders from fraud! If you're in attendance for Payments University, we recommend you tack Fraud Day onto your agenda. Join Macha, the FS-ISAC, and law enforcement to learn about the latest scams and attacks and how to identify and prevent them. Avoiding fraud and cyber



crime is one of the most important ways to save your organization and your customers/members from avoidable losses.

**This event is ideal for:**

- Payments operations staff;
- Fraud and risk managers;
- Compliance officers;
- AAPs and NCPs; and
- Anyone who wants to learn about the latest trends and protections against fraud in the payments industry!

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

**Fraud Day is eligible under all 2021 Educational Package Plans!** Registration fees do not include meals or lodging.

Visit [www.macha.org](http://www.macha.org) for pricing information.

## Macha training – Mid-Atlantic

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These are events offered in Eastern Standard Time. In-person training will occur in Maryland.

### Payments University

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**September 21-22, 2021**

8:30 AM – 4:30 PM Eastern

TBD, Maryland

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!

### Fraud Day

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**September 23, 2021**

9:00 AM – 4:00 PM Eastern

Virtual Event

Credits: TBD

Recommended for: Payments operations staff, fraud/risk management staff, AAPs, and APRPS.

Financial Services Information Sharing and Analysis Center (FS-ISAC) and law enforcement will be on hand to update us on the latest fraud trends and crimes they are investigating!

Stay tuned for updates!

### Check Fundamentals and Regulation CC

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**October 28, 2021**

9:00 AM – 12:00 PM Eastern

TBD, Maryland

Credits: 3 AAP/APRP/NCP

Recommended for: Check operations 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. Whether you are new to check processing or need a refresher, this program will provide useful information related to daily check processing in your organization. Join us for this in-person session to learn about:

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

## When Things Go Wrong with Checks

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### October 28, 2021

1:30 PM – 4:30 PM Eastern

TBD, Maryland

Credits: 3 AAP/APRP/NCP

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

Check adjustments are designed to correct errors in check processing, while account holder disputes require claims to be filed directly with the other financial institutions involved in the check clearing process. To manage risk and mitigate financial losses, it's critical that financial institutions understand the check adjustment process and the steps required to file claims directly against other financial institutions. Join us for this in-person event to learn about:

- Common check adjustments;
- Processing and responding to check adjustments;
- Which financial institution has liability for check disputes;
- Unauthorized remotely-created checks;
- Forgeries and counterfeit checks; and
- Altered and improperly endorsed checks.

## Disputes, Debit Cards, Regulation E: It's a Process

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### November 4, 2021

9:00 AM – 12:00 PM Eastern

1:30 PM – 4:30 PM Eastern

TBD, Maryland

Credits: 3 AAP/APRP

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

Understanding your responsibilities as a card issuer for handling error and unauthorized claims is critical to protecting your cardholders and ensuring compliance with Regulation E and the card networks. Key elements of this training session include compliance and timing requirements for responding to cardholder claims. We will discuss the card brands' "Zero Liability" provisions, review the chargeback process, and cover the timeframes in which merchants and card issuers need to respond to disputes. This is a great opportunity to review what you are required to do under Regulation E, help you prepare for an audit and exchange experiences with your peers from other organizations. We'll cover:

- Definition of unauthorized;
- Consumer reporting timeframes;
- Completing your investigation; and
- Frequently asked questions.

## ACH Exceptions: Deciphering Return Reason Codes

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### December 7, 2021

9:00 AM – 12:00 PM Eastern

TBD, Maryland

Credits: 3 AAP/APRP

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

Your organization must handle ACH exceptions properly to limit your liability and potential loss. ACH exception items include return transactions, prenotes, Notifications of Change, and unauthorized entries. This workshop will provide attendees with a comprehensive review of these ACH exceptions and best practices for minimizing their associated financial risks. This session will discuss:

- Metrics and ACH exceptions;
- Using the correct return reason codes;
- Prenotes and NOCs; and
- Frequently asked questions.

## All About ACH Disputes and Stop Payments

**December 7, 2021**

1:30 PM – 4:30 PM Eastern

TBD, Maryland

Credits: 3 AAP/APRP

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

Financial institution procedures for handling stop payments and unauthorized items in the ACH are critical to ensuring compliance with the Nacha Operating Rules and Regulation E - as well as reducing the risk of financial loss. This workshop will focus on unauthorized ACH entries and stop payments as well as their associated compliance requirements. The discussion includes:

- Obligations under Regulation E;
- Rights under the ACH Rules;
- Stop payments; and
- Consumer and corporate disputes.

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*"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."*

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# Macha training – Midwest

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These are events offered in Central Standard Time. In-person training will occur in Wisconsin.

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

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**July 20, 2021**

9:00 AM – 3:00 PM Central

Germantown, Wisconsin

Credits: 6 AAP/APRP

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

Receiving Depository Financial Institutions (RDFIs) are mission critical to the proper functioning of the ACH Network. This full day session will explain the roles and responsibilities of RDFIs and provide guidance on how to properly process incoming ACH transactions while adhering to Nacha Operating Rules. This session highlights:

- ACH Network participants;
- Warranties and obligations of the RDFI;
- Standard Entry Class Codes and how they apply;
- Funds availability;
- Exception processing (NOCs and returns);
- Overview of government payments; and
- Same-Day ACH implications.

## **ODFI Roles and Responsibilities (required for AAP Exam Guarantee)**

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**July 21, 2021**

9:00 AM – 3:00 PM Central

Germantown, Wisconsin

Credits: 6 AAP/APRP

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

Do you fully understand the roles and responsibilities of being an Originating Depository Financial Institution (ODFI)? This full-day class will navigate you through a day at an ODFI to address specific origination risks, responsibilities, warranties/ obligations to help ODFIs make the right decisions as you establish relationships with originating companies. You will learn about:

- Obligations and warranties;
- ACH origination risk;
- ACH agreements;
- Exposure limits;
- File processing; and
- Returns and NOCs.

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

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**August 3, 2021**

9:00 AM – 3:00 PM Central

Germantown, Wisconsin

Credits: 6 AAP/APRP

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

Does the 3-pound 8-ounce Nacha Operating Rules book seem like a mystery to you? This full day session will be your roadmap to the Nacha Operating Rules and along the way we will mark important places of interest. Learn to navigate through the Rules like a pro! This session includes:

- ACH terminology;
- What the Rules really mean;
- RDFI and ODFI responsibilities; and
- Much more!

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

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### August 4, 2021

9:00 AM – 3:00 PM Eastern

Germantown, Wisconsin

Credits: 6 AAP/APRP

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

Do you know how to handle federal government returns, DNEs, or NOCs? Do you understand your liability for government payments posted in error? Understand how the Green Book is your resource for all federal government payments. Why not gain insight into how federal government payment rules differ from ACH rules to provide peace of mind that you have all the right answers. This session includes:

- Comparison of the ACH Rules to the federal government's rules;
- How to enroll an account holder to receive federal government payments;
- How to handle returns, DNEs, NOCs, and their associated timeframes; and
- How to handle federal government reclamations; and
- How to handle reports of "non-receipt" of federal government entries.

## Payments University

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### August 16-17, 2021

8:30 AM – 4:30 PM Central

Wisconsin Dells, Wisconsin

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!

## ACH File Formats (required for AAP Exam Guarantee)

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### August 24, 2021

9:00 AM – 3:00 PM Central

Germantown, Wisconsin

Credits: 6 AAP/APRP

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

Appendix Three of the Nacha Operating Rules is your decoder key for all things related the ACH File Formats. Not sure what your ACH reports are telling you; do you need to understand the file formats to assist Originators, then don't miss this full day of decoding! This session addresses everything you need to know about ACH file formats, including:

- ACH file layout;
- The sequence of ACH entries;
- Field definitions and requirements (based on SEC code); and
- Common causes of rejections and errors.



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

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**August 25, 2021**

9:00 AM – 3:00 PM Central

Germantown, Wisconsin

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 foundation of ACH Network to include consumer protections provided by Regulation E, business protection provided by UCC4A, and the requirements of Regulation CC. We will also discuss many other rules and regulations that apply to the ACH Network to include:

- Title 31 of the Code of Federal Regulations, Part 210 (The Green Book);
- The E-Sign Act;
- Regulation D;
- Uniform Commercial Code Articles 3 and 4;
- Federal Reserve Bank Operating Circular 235;
- EFT mandate; and
- OFAC.

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*"I always learn something new each time I come to a Macha class. Very educational."*

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## Macha training at-a-glance

Date	Title	Location	AAP/APRP	NCP
Jan 19	NCP Review – Check Payments and Check Processing	Webinar	1.8	1.8
Jan 26	NCP Review – Uniform Commercial Code	Webinar	1.8	1.8
Jan 28	2021 ACH Rules Update	Webinar	1.8	
Feb 2	NCP Review – Regulation CC – Part I	Webinar	1.8	1.8
Feb 4	NCP Review – Regulation CC – Part II	Webinar	1.8	1.8
Feb 9	NCP Review – Standards and Formats	Webinar	1.8	1.8
Feb 11	ACH for P2P Transfers: Perils and Protections	Webinar	1.8	
Feb 16	NCP Review – Open Forum	Webinar	1.8	1.8
Feb 23	NCP Review – ECCHO Rules	Webinar	1.8	1.8
Feb 25	2021 ACH Rules Update	Webinar	1.8	
Feb 25	NCP Review – Federal Reserve Operating Circular 3	Webinar	1.8	
Mar 2	NCP Review – Image Exchange Processes	Webinar	1.8	1.8
Mar 4	Silly Season: ACH and Tax Refunds	Webinar	1.8	
Mar 9	NCP Review – Exceptions, Returns, and Adjustments	Webinar	1.8	1.8
Mar 11	CliffsNotes: Payment System Rules and Regulations	Webinar	1.8	
Mar 16	NCP Review – Check Products	Webinar	1.8	1.8
Mar 23	NCP Review – Fraud, Risk, and Risk Mitigation	Webinar	1.8	1.8
Mar 25	ACH Disputes and the New ACH Rules for Warranty Claims	Webinar	1.8	
Mar 30	NCP Review – Open Forum	Webinar	1.8	1.8
Apr 1	NCP Examination Review	Virtual	6	6
Apr 6	ACH Authorization Modernization: Be Prepared	Webinar	1.8	
Apr 8	Onboarding ACH Originators: Manage the Risk	Webinar	1.8	
Apr 13	Still Here: Checks, Processing, Regulation CC	Webinar	1.8	1.8
Apr 14	APRP Review - Orientation Session	Webinar	1.8	
Apr 20	Regulation E: 1978 to 2021	Webinar	1.8	
Apr 21	APRP Review – Payments Systems	Webinar	1.8	
Apr 28	APRP Review – Risk Fundamentals – Part I	Webinar	1.8	
May 4	Cards, Processing, Chargebacks	Webinar	1.8	
May 5	APRP Review – Risk Fundamentals – Part II	Webinar	1.8	
May 6	Pandemic, Technology, Written Statements of Unauthorized Debits	Webinar	1.8	
May 11	ACH Stop Payments: Myth Busting	Webinar	1.8	
May 12	APRP Review – Risk Fundamentals – Part III	Webinar	1.8	
May 13	Essentials of the ACH for Operations Staff	Webinar	1.8	
May 18	The Green Book and Federal ACH Payments	Webinar	1.8	

Date	Title	Location	AAP/APRP	NCP
May 19	APRP Review – Open Mic Q&A	Webinar	1.8	
May 20	Quick Start Guide to ACH: Branch/Call Center Staff	Webinar	1.8	
May 26	APRP Review – Payments Risk Policy and Governance – Part I	Webinar	1.8	
Jun 2	APRP Review – Payments Risk Policy and Governance – Part II	Webinar	1.8	
Jun 9	APRP Review – Payments Risk Management and Controls	Webinar	1.8	
Jun 15	ACH Audit for Receiving Financial Institutions	Webinar	1.8	
Jun 16	APRP Review – Regulatory Environment	Webinar	1.8	
Jun 17	ACH Audit for Originating Financial Institutions	Webinar	1.8	
Jun 23	APRP Review – Physical and Information Security	Webinar	1.8	
Jun 24	Treasury Reclamations, DNEs, and Controlling Losses	Webinar	1.8	
Jun 29	Decoding ACH Return Reason Codes	Webinar	1.8	
Jun 30	APRP Review – Open Mic Q&A	Webinar	1.8	
Jul 13	APRP Examination Review	Virtual	6	
Jul 13	Mid-Year ACH Rules Reset	Webinar	1.8	
Jul 20	RDFI Roles and Responsibilities	WI & Live Stream	6	
Jul 21	ODFI Roles and Responsibilities	WI & Live Stream	6	
Jul 27	Regulation E and Debit Cards: Compliance	Webinar	1.8	
Aug 3	Navigating and Tabbing Your ACH Rules Book	WI & Live Stream	6	
Aug 4	Federal Government Payments and ACH	WI & Live Stream	6	
Aug 16-17	Payments University Midwest	Wisconsin	TBD	TBD
Aug 24	ACH File Formats	WI & Live Stream	6	
Aug 25	Regulation Review for the ACH Network	WI & Live Stream	6	
Sep 2	Checks, Adjustments, Disputes	Webinar	1.8	1.8
Sep 8-10	AAP Examination Review	Wisconsin	TBD	
Sep 21-22	Payments University Mid-Atlantic	Maryland	TBD	TBD
Sep 23	Fraud Day	Virtual	TBD	TBD
Sep 28-30	AAP Examination Review	Maryland	TBD	
Oct 5	ACH Origination: Internal, Loans, Transfers, Etc.	Webinar	1.8	
Oct 7	ACH Risk Management for RDFIs	Webinar	1.8	
Oct 12-14	2021 Macha Electronic Payments Conference	Wisconsin	TBD	TBD
Oct 26	ACH Risk Management for ODFIs	Webinar	1.8	
Oct 28	Check Fundamentals and Regulation CC	Maryland	3	3
Oct 28	When Things Go Wrong with Checks	Maryland	3	
Nov 4	Disputes, Debit Cards, Regulation E: It's a Process	Maryland	3	
Nov 9	Ready, Set, Go: Faster Payments	Webinar	1.8	

Date	Title	Location	AAP/APRP	NCP
Nov 16	Card Fraud: When Plastic's not Fantastic	Webinar	1.8	
Nov 18	2022 ACH Rules Update	Webinar	1.8	
Dec 2	Mobile Check Deposits: Risks, Recovery, Regulation CC	Webinar	1.8	1.8
Dec 7	ACH Exceptions: Deciphering Return Reason Codes	Maryland	3	
Dec 7	All About ACH Disputes & Stop Payments	Maryland	3	
Dec 9	2022 ACH Rules Update	Webinar	1.8	

## 2021 important dates

### January

1 – Federal Reserve closed  
11 – AAP exam registration opens  
18 – Federal Reserve closed

### April

17 – NCP exam testing begins

### July

5 – Federal Reserve closed  
29 – APRP late registration ends

### October

1 – AAP late registration closes  
4 – AAP exam testing begins  
11 – Federal Reserve closed  
12-14 – 2021 Macha Conference  
23 – AAP exam testing ends

### February

15 – Federal Reserve closed

### May

8 – NCP exam testing ends  
31 – Federal Reserve closed

### August

2 – APRP exam testing begins  
28 – APRP exam testing ends

### November

11 – Federal Reserve closed  
25 – Federal Reserve closed

### March

19 – Expanding Same Day ACH  
19 – WEB Debit Account Validation  
31 – NCP exam registration ends

### June

25 – APRP exam registration ends  
26 – APRP late registration begins  
30 – Limitation on Warranty Claims  
30 – Reversals and Enforcement  
30 – Supplementing Data Security

### September

6 – Federal Reserve closed  
10 – AAP exam registration ends  
11 – AAP late registration begins  
17 – Meaningful Modernization

### December

- ACH Rule effective dates
- Federal Reserve closures
- AAP/APRP/NCP key dates

# Payments Education Library

Below is a sampling 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

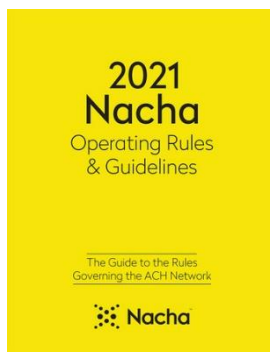
- Regulation CC Update
- Regulation E Requirements for Debit Card Error Resolution

## 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](http://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 Guide
- ACH Risk Assessment Guide
- RDC Risk Assessment Guide
- Third-Party Sender ACH Audit Guide

## 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 Handbook

## Exam Preparation Resources

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