



2019 ACH Specialist 6-Part Webinar Series

This series will equip your ACH specialists with the necessary tools to understand the intricate ACH payment system and mitigate losses.

Pick and choose the session(s) that best meet your training needs or purchase the entire series and Save 10%!

Demand for electronic methods of handling financial transactions continues to soar! ACH personnel must have the necessary information, skills, and training to navigate the complexities of ACH transactions, compliance, and regulatory scrutiny. This series will cover a wide variety of topics, including operating rules, dispute resolution, exceptions, adjustments, and return deadlines. Don't miss this opportunity for ACH specialists to enhance their hands-on, practical skills.

ACH Specialist Series Topics

- ACH Tax Refund Exceptions, Posting & Liabilities
- ACH Dispute Resolution
- 2019 ACH Rules Update
- Liability with ACH Death Notification Entries (DNEs) & Reclamations
- Top 10 Ways to Mitigate ACH Payment Risk
- ACH Stop Payments vs. Unauthorized Extended Returns: Know the Difference

Session Dates & Descriptions

Tuesday, February 5, 2019; 1:00 – 2:30pm
ACH Tax Refund Exceptions, Posting & Liabilities
Michele L. Barlow, PAR/WACHA

The federal government is one of the largest single users of the ACH network, but did you know that they don't follow the same *NACHA Operating Rules* as a typical Originator? IRS tax refunds must be handled with care. The average IRS tax refund is almost \$3,000 and every financial institution receives them. With such high volume, it is imperative that financial institutions understand the requirements surrounding tax refunds to avoid potentially large losses. These requirements address account number/name matching situations, deceased recipients, refunds posting to incorrect accounts, and refunds as exception items. This session will cover the rights and obligations of the financial institution, accountholder, and tax preparer. Learn how to correctly handle these exceptions to minimize your financial institution's liability.

100% Satisfaction Guarantee and Convenient!

Listen to the webinar via your: iPad, iPhone, or Android

Instructions will be emailed with the webinar link.

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

Tuesday, February 26, 2019, 1:00 – 2:30pm

ACH Dispute Resolution

Michele L. Barlow, PAR/WACHA

Is your staff equipped to deal with ACH disputes? This webinar will focus on when a written statement of unauthorized debit is necessary, how to comply with the timeframes specified under the *NACHA Operating Rules* and Regulation E, and the unauthorized entry fee. Using case studies and scenarios, this session will equip your staff to respond to ACH issues knowledgeably and ensure compliance and satisfied accountholders.

Thursday, March 14, 2019; 1:00 – 2:30pm

2019 ACH Rules Update

Michele L. Barlow, PAR/WACHA

Several important changes to the *NACHA Operating Rules & Guidelines* become effective in 2019 and early 2020. The Same Day ACH rules are being enhanced with an additional settlement window and increased per-transaction dollar limit. There will also be changes to ACH audit requirements, a new use for an existing return reason code, enhanced data security requirements for large Originators, and another Regulation CC update. This session will detail these changes and how to comply with the new rules.

Monday, April 15, 2019; 1:00 – 2:30pm

Liability with ACH Death Notification Entries (DNEs) & Reclamations

Michele L. Barlow, PAR/WACHA

How do you handle incoming ACH entries if an accountholder is deceased? Are the right policies and procedures in place to ensure your financial institution doesn't incur loss due to incorrectly handling death notification entries (DNEs)? Join this webinar to learn proper handling of federal benefit payments to deceased accountholders.

Thursday, May 16, 2019; 1:00 – 2:30pm

Top 10 Ways to Mitigate ACH Payment Risk

Shelly Sipple, EPCOR

While ACH payment risk can't be eliminated, strategies can be implemented to limit it. Using real-life scenarios, this program will identify risks associated with originating and receiving ACH payments and cover ten important tips to mitigate your institution's risk.

Thursday, May 30, 2019; 1:00 – 2:30pm

ACH Stop Payments vs. Unauthorized Extended Returns: Know the Difference

Jen Kirk, EPCOR

ACH payments are usually automated. Therefore, when manual intervention is needed, it often leads to confusion! ACH items can be returned as Stop Payment or Unauthorized. However, determining the correct Return Reason Code and whether the accountholder must complete a Written Statement of Unauthorized Debit or ACH Stop Payment form can be a challenge. This webinar will explore Stop Payment and Unauthorized Return Reason Codes and provide an easy formula to determine which code and form are correct.

Three Registration Options

1. Live Webinar – The **live webinar** option allows you to have **one internet connection from a single computer terminal**. You may have as many people as you like listen and watch from your office computer. Registrants receive a website address and passcode that allows entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, passcode, and handouts will be emailed prior to the broadcast. You will need the most-current version of Adobe Reader available free at www.adobe.com.

2. RECORDED WEBINAR and FREE DIGITAL DOWNLOAD – Can't attend the live webinar? This option provides a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address for follow-up questions. You will receive an email with the recorded webinar link, which can be viewed anytime 24/7, beginning 6 business days **after** the webinar. You will also receive instruction on how to download a **free digital copy** of the webinar to your PC, which you may keep and use indefinitely. The recorded webinar may **ONLY** be ordered for 6 months following the live webinar. In addition, the download must be completed within 6 months of the live webinar date.

3. BOTH LIVE WEBINAR, RECORDED WEBINAR, and FREE DIGITAL DOWNLOAD – Options 1 and 2 described above.

	Live Webinar/ Series	Recorded and Free Digital Download/ Series	ALL–Live Webinar, Recorded Webinar and Digital Download/Series
IBC Education Program Members and NGBL Members	\$230/\$1,242	\$230/\$1,242	\$325/\$1755
IBC Members	\$245/\$1,323	\$245/\$1,323	\$350/\$1,890
Non-Members	\$295/\$1,593	\$295/\$1,593	\$365/\$1,971

Registration Form

Personal Information (please clearly print or type)

Name: _____ Title: _____

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