

# Payment System Convergence: What Type of Transaction is This?

WEBINAR OR ON-DEMAND WEB LINK  
(LINK INCLUDES FREE CD ROM)

**Tuesday, September 13, 2011**

12 - 1:30 pm PT  
1 - 2:30 pm MT  
2 - 3:30 pm CT  
3 - 4:30 pm ET

According to the *2010 Federal Reserve Payments Study*, electronic payments exceeded three-quarters of all noncash payments, while payments by check are now less than one-quarter. The increase in electronic payments can be attributed to technological and financial innovations. Consumers today have more payment instrument choices than ever before and many of these choices are a result of payment systems converging. So, when is a check a check, or is it an ACH? Is a POS transaction a debit card payment or an ACH payment? What is a remotely-created check? Since your bank is exposed to financial losses when you don't react timely or appropriately to exception items, it's important you know how to identify and handle these various payments.

Continuing Education: Attendance verification for CE credits provided upon request.



## HIGHLIGHTS

- ACH check conversion applications – ARC, BOC, POP and RCK
- POS transactions – debit card and ACH
- Remotely created checks
- Return and adjustment processing – how it works for each payment type, the reasons and timeframes
- Learn how to limit your bank's liability and potential loss

## WHO SHOULD ATTEND?

This informative session is designed for operations staff, staff responsible for returns and adjustments, and customer service staff.

## **MEET THE PRESENTER**

**Shelly Simpson, AAP,  
EPCOR**



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webinar listing page, and click on the link to register.**

# Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

**\*CD Rom for pc use only**

Name: \_\_\_\_\_ Bank: \_\_\_\_\_

Street Address: \_\_\_\_\_

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Email: \_\_\_\_\_ (Email address is required.)

**Hook up instructions and seminar materials will be emailed approximately  
7 days prior to the seminar.**

**REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.  
Mail registration form and check made payable to:**

Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624

**Fax registration form, including credit card number to (406) 442-2357.**

**Important Note if Paying by Credit Card:** This form will serve as your receipt. Charges will show up on your credit card statement from Financial Education and Development, Inc.

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**\*NOTE: It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.**

FOR QUESTIONS EMAIL: [CBAO@financialedinc.com](mailto:CBAO@financialedinc.com)

FAX: (406) 442-2357