

2013 ACH PROCESSING AND COMPLIANCE SEMINAR

RECEIVE SPECIAL PRICING AND SAVE ON EVERY ATTENDEE – SEE BELOW

This full-day program reviews all aspects of ACH processing, including: NACHA Rules Changes, Self-Audit Procedures, Green Book Processing, Processing Risks and Regulatory Impacts.



This full-day seminar brings you information you need to keep on top of the latest changes in the field of ACH processing. Presented in an easy-to-understand, one-day format, this seminar

reviews the basis and structure of all ACH processing – the NACHA Rules. This seminar includes discussion on both receiving and origination. Recent and upcoming changes to the Rules including Health Care Payments via ACH, the new ACH Security Framework, Single-Entry NOCs, Stop Payments to Non-Consumer Accounts, Proof of Authorization for Non-Consumer Entries, “Unintended” Credits, and modifications to the IAT process are discussed in detail. The status of proposed Rules changes including Optional Rules for Non-Operator Transactions, Compliance and Operational Topics, additional IAT modifications, Person-to-Person (P2P) ACH payments, and Clarification of Third-Parties in the ACH Network is also provided. The annual expansion of and enhancements to the ACH “self-audit” are thoroughly discussed, and the federal ACH examination is highlighted. The latest impacts to ACH processing from recent healthcare legislation are also discussed.

Treasury’s **Green Book – A Guide to Federal Government ACH Payments and Collections** is discussed with a focus on the reclamation process, and an update provided on Treasury’s ongoing efforts to expand direct deposit and “DirectExpress” utilization. Compliance issues including updated OFAC impacts to ACH processing, suspicious activity reporting (SAR), the federal focus on ACH as part of the annual Bank Secrecy Act (BSA) examination efforts, and the expansion to the standardization of the garnishment of exempt federal benefits payment processing, are all highlighted. Major areas of ACH risk are addressed, including methods and procedures to minimize risk exposure. This seminar provides attendees with the opportunity to network with other professionals interested in ACH processing and compliance.

TOPICS

New NACHA Rules

- Health Care Payments via ACH
- ACH Security Framework
- IAT Modifications and Refinements
- Single-Entry Notifications of Change (NOCs)
- Stop Payments to Non-Consumer Accounts
- Proof of Authorization for Non-Consumer Entries
- Unintended Credits
- Compliance and Operational Topics (proposed)
- Person-to-Person (P2P) ACH Payments (proposed)
- Optional Rules for Non-Operator Transactions (proposed)
- Clarification of Third-Parties in the ACH Network (proposed)

The Latest on Federal Government Payments & Processing

- The Green Book – On-Line PDFs
- 31 CFR Part 210
- Reclamation Process
- Direct Deposit and “DirectExpress” updates

2013 Audit and Examination Guidelines

- Annual Self-Audit Procedures
- Federal Audit Guidelines on ACH

Processing Risks

- Fraud
- Operational
- Credit
- Systemic
- Compliance
- Reputational
- Strategic
- Terminated Originator Database (TOD)

Regulatory Impacts:

- BSA Examination impacts to ACH Processing
- Suspicious Activity Reporting (SAR) – Impacts to ACH Operations
- OFAC – Updated Impacts to ACH Operations
- Healthcare Legislation – Impacts to ACH Operations
- Garnishment of Exempt Federal Benefit Payments – Impacts to ACH Operations

AGENDA

8:30	Registration
9:00	Program
12:00	Lunch
4:00	Adjourn

Instructional Method Group-Live

All times are local at seminar site.

WHO SHOULD ATTEND

Individuals with operational, product management, compliance, risk management and audit responsibilities will benefit from this program. As a result of this program, attendees will have the basic framework needed to better understand ACH processing and compliance. No advance preparation is required.

Program Level: Intermediate

Field of Study Specialized Knowledge and Applications.

CANCELLATION POLICY

If you cancel at least seven days prior to the seminar date, we grant full refunds. If you cancel six days or less, there will be a cancellation fee of \$100 for each day of the seminar. Refunds will not be granted for “no-shows” or for cancellations received on the date of the seminar. Substitutions are welcome at any time. If PBS cancels a seminar for any reason, we will refund the entire registration fee and supply you with a complimentary copy of the manual.

REGISTRATION FEES

Receive special pricing of \$290 per attendee.

Normal registration fee is \$335 per attendee, receive discounted pricing by: mail or fax using this form, online – enter promotion code 2013COK45, or give us the promotion code by phone (800-523-4778).

Includes lunch, coffee breaks and all course materials. Breakfast and parking are on your own.

Payment must accompany registration.

DATE & LOCATION

December 10, 2013

Embassy Suites Hotel
1815 S. Meridian Avenue
Oklahoma City, OK 73108-1717
405-682-6000

The Speaker Mark W. Dever, AAP, CAMS is a Senior Consultant at PBS. Prior to joining the firm in 1996, Mr. Dever was vice president and manager of cash management operations for a multi-billion dollar regional bank holding company with several affiliates. He has extensive experience in many areas including the automated clearing house (ACH), domestic wire transfer, affiliate bank post-acquisition conversions and consolidations, bank operation centralizations, and payment system risk. He teaches a variety of PBS seminars including the ACH Processing and Compliance, Anti-Money Laundering and Bank Secrecy Act, and Managing Customer Information seminars. He has lectured at regional and national seminars, and at graduate schools of banking hosted by various bank associations and national industry groups. He has served on the faculty of both the OTS' Compliance I School, and the FDIC's Advanced Consumer Protection School. He has also taught undergraduate business and management classes in a community college setting. Mr. Dever is an Accredited Automated Clearing House Professional (AAP), and a Certified Anti-Money Laundering Specialist (CAMS).

The Manual Attendees receive a detailed seminar manual with narrative explanations of regulatory requirements. The manual is an excellent resource for future reference.

Confirmations You will receive a written confirmation of your seminar registration within ten days after we receive payment. If an e-mail address is provided, your confirmation will be sent via e-mail. Please make sure to add registrar@probank.com to your list of approved e-mail addresses.

Questions Call 800-523-4778. For program questions, more information or refunds, ask for ext. 205 or ext. 235. For administrative policies, such as complaint resolution, ask for ext. 237.

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ADDITIONAL SEMINAR INFO

Normal Registration fee is \$335, use code 2013COK45 and receive a discount of \$45.

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2013 ACH PROCESSING AND COMPLIANCE SEMINAR COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES

FINANCIAL INSTITUTION	ATTENDEE #1	EMAIL ADDRESS	\$290
MAILING ADDRESS/PO BOX	ATTENDEE #2	EMAIL ADDRESS	\$290
CITY	ATTENDEE #3	EMAIL ADDRESS	\$290
STATE, ZIP	ATTENDEE #4	EMAIL ADDRESS	\$290
ROUTING/MICR NUMBER	ATTENDEE #5	EMAIL ADDRESS	\$290
TELEPHONE	FAX	ATTENDEE #6	EMAIL ADDRESS
I / WE WILL ATTEND THE SEMINAR IN _____ ON _____			TOTAL REGISTRATION FEES: \$ _____
CITY			PROGRAM DATE
			PAYMENT MUST ACCOMPANY REGISTRATION. THANK YOU.

PAYMENT INFORMATION

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