

2014 ACH PROCESSING & COMPLIANCE SEMINAR

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 Person-to-Person (P2P) transactions, "Unintended" Credit "assistance", Prenotification waiting time reductions, Proof of Authorization for Non-Consumer Entries, and Incomplete Transaction clarifications are discussed in detail. The status of proposed Rules changes including Ubiquitous "Same-Day ACH" (SDA), Expanded Addenda Records, Bill Payment Exception (BPE) Mitigation, Network Risk and Enforcement, and Improving Network Quality 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 Department of Justice activities 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 2014 modifications to 31 CFR 210.

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

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 and Recent NACHA Rules

- Person-to-Person (P2P) ACH Payments
- "Unintended" Credit Assistance
- Incomplete Transaction Clarification
- Prenotification Waiting Time Reductions
- Elimination of Change Code C04
- Proof of Authorization for Non-Consumer Entries
- Ubiquitous "Same-Day" ACH (SDA) (proposed)
- Expanded Addenda Records (proposed)
- Bill Payment Exception (BPE) Mitigation (proposed)
- ACH Network Risk and Enforcement (proposed)
- Improving Network Quality (proposed)

The Latest on Federal Government Payments & Processing

- The Green Book – On-Line PDFs
- 31 CFR Part 210 – 2014 Regulatory Update
- Reclamation Process
- Garnishment Process Impacts on ACH

2014 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



Seminar Speakers

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).

Who Should Attend

This program is designed for personnel who have management-level responsibilities for BSA compliance. Individuals with retail banking, risk management, compliance, audit, operational, corporate banking, and training responsibilities will benefit from this program. No advance preparation is required. **Program Level: Update/Intermediate**

Seminar Agenda

All times are local at seminar site.

Registration	8:30 am
Program	9:00 am - 4:00 pm
Lunch (included)	12:00 noon - 1:00 pm
Instructional Method	Group-Live





Dates & Locations

November 4, 2014
Hilton Garden Inn
801 S Meridian
Oklahoma City, OK 73108
405-942-1400

Seminar Fee Includes:

- ✓ Lunch
- ✓ Coffee Breaks
- ✓ All Course Materials

Breakfast and parking are on your own.

Additional Information

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

Suggested Dress Meeting room temperatures are often difficult to control. Please dress for comfort. Business casual dress is appropriate for all PBS seminars.

Field Of Study Specialized Knowledge and Applications.

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.

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.

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. 222.

Please Note We reserve the right to change speakers or reschedule/cancel session when necessary.

CE CREDITS: Approved for 6.5 CPE Credits and Eligible for up to 6.6 AAP Credits.

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COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

INSTITUTION INFORMATION

ATTENDEE NAMES & EMAIL ADDRESSES (Photocopy This Form As Necessary)

FINANCIAL INSTITUTION

ATTENDEE #1

PROGRAM CITY/STATE

PROGRAM DATE

\$355

MAILING ADDRESS/PO BOX

ATTENDEE #1 E-MAIL ADDRESS

CITY

ATTENDEE #2

PROGRAM CITY/STATE

PROGRAM DATE

\$355

STATE, ZIP

ATTENDEE #2 E-MAIL ADDRESS

ROUTING/MICR NUMBER

ATTENDEE #2

PROGRAM CITY/STATE

PROGRAM DATE

\$355

TELEPHONE #

ATTENDEE #2 E-MAIL ADDRESS

TOTAL REGISTRATION FEE ENCLOSED: \$

PAYMENT INFORMATION

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CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP