

# 2015 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 "Same-Day" ACH - 3 phase implementation, ACH Network Risk and Enforcement, Unauthorized Entry Fees (UEF), and other approved Rules changes are discussed in detail. The status of proposed Rules changes including Expanded Addenda Records, and Compliance and Operational Topics 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 ongoing efforts to expand direct deposit and the utilization of "godirect.org".

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.

## Seminar Speakers

**Mark W. Dever, AAP, CAMS**, is a Vice President 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**

## TOPICS

### New and Recent NACHA Rules

- "Same-Day" ACH Processing - 3 Phase Implementation
- ACH Network Risk and Enforcement:
  - ODFI Return Reporting Rate Modifications
  - Reinitiation of Entries
  - Third-Party Sender Issues
- Unauthorized Entry Fees (UEF)
- Expanded Addenda Records (Proposed)
- Compliance and Operational Topics (Proposed)

### The Latest on Federal Government Payments & Processing

- The Green Book - On-Line PDFs
- 31 CFR Part 210
- Reclamation Process
- Direct Deposit and "godirect.org" updates

### 2015 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
- Garnishment of Exempt Federal Benefit Payments - Impacts to ACH Operations



## Seminar Agenda



**All times are local at seminar site.**

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



PROFESSIONAL  
BANK SERVICES



## Dates & Locations

**December 1, 2015**  
Embassy Suites Hotel  
1815 S Meridian Avenue  
Oklahoma City, OK 73108  
405-682-6000

### 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.

**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.

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

**PBS Inclement Weather Line** In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If PBS cancels a program due to weather, PBS will refund the entire registration fee. If a program is not canceled and you choose to cancel your attendance, refunds will not be granted; however, substitutions are always welcome or you may transfer to another seminar by calling PBS no later than the day of the program.

**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, Option 1** For program questions, more information or refunds, select option 1 (or ext. 205 or ext. 235). For administrative policies, such as complaint resolution, ask for ext. 222.

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

## How to Register

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Professional Bank Services, Inc.

**MAIL FORM BELOW TO:**  
Education Division  
Professional Bank Services, Inc.  
Suite 305  
6200 Dutchman's Lane  
Louisville, KY 40205

**ADDITIONAL WAYS TO REGISTER**  
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Select Option 1 (or Ext. 205 or 235)  
Reference Code: **COK15PBS**

Register using the form below or enter the code **COK15PBS** when registering online or by phone and your association receives credit!  
**Registration Fee: \$355**



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# 2015 ACH PROCESSING & COMPLIANCE SEMINAR

COMMUNITY BANKERS ASSOCIATION OF OKLAHOMA

### INSTITUTION INFORMATION

FINANCIAL INSTITUTION

MAILING ADDRESS/PO BOX

CITY

STATE, ZIP

ROUTING/MICR NUMBER

TELEPHONE #

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

ATTENDEE #1

ATTENDEE #1 E-MAIL ADDRESS

ATTENDEE #2

ATTENDEE #2 E-MAIL ADDRESS

ATTENDEE #2

ATTENDEE #2 E-MAIL ADDRESS

PROGRAM CITY/STATE PROGRAM DATE \$355

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PROGRAM CITY/STATE PROGRAM DATE \$355

**TOTAL REGISTRATION FEE ENCLOSED: \$**

### PAYMENT INFORMATION

- PAYMENT MUST ACCOMPANY REGISTRATION -

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CARD NUMBER

EXP DATE

CVV (SECURITY CODE)

AUTHORIZED SIGNATURE

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CARDHOLDER'S BILLING ADDRESS

CITY/STATE/ZIP