

# 2022

# Education Catalog



**PacPay**  
PACIFIC PAYMENTS ALLIANCE

# Table of Contents

Macha President's Message.....	2
PacPay President's Message .....	3
Macha history and mission statement.....	4
About PacPay .....	5
Training formats .....	6
Suggested curricula .....	7
Professional accreditation preparation programs.....	8
AAP Preparation Program.....	8
ACH Certificate Package .....	8
APRP Preparation Program .....	9
NCP Preparation Program .....	9
Educational Package Plans.....	10
Payments Publications .....	10
Macha webinars.....	10
Webinar dates and descriptions.....	11
Macha webinars at-a-glance.....	16
Macha Payments Education Library.....	16
2022 Electronic Payments Conference .....	17
Payments University .....	17
Fraud Day .....	17
PacPay in-person courses .....	18
Course descriptions .....	18

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## Social

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## Hawai'i Regional Processing Center (HRPC)

(808) 694-8778

# Macha President's Message

Dear PacPay member,

Aloha and mahalo nui loa for your membership! Your choice to be a part of PacPay and Macha is worth much more than attending payments training; you also have access to expert operational support and prompt answers to your payment questions.

On the Macha staff are seven Accredited ACH Professionals (AAPs), three National Check Professionals (NCPs), and an Accredited Payments Risk Professional (APRP). Our staff boasts more than 80 years of combined experience. In 2022, we'll continue to provide operational support and high quality training on types of payments topics, including faster payments. Through Macha's subsidiary, Payment Advisory Resource (PAR), we'll also continue to offer audits and compliance services!

This Education Catalog contains the information you'll need to plan your training schedule for 2022. Within this booklet, you'll find listings of our educational programs with detailed course descriptions and recommendations to guide your studies.

We're also here to help you earn your AAP, APRP, and NCP accreditations. Macha's AAP Preparation Package (page 8) will, once again, be available in 2022. With this package, provided you participate in all required training, we will cover your Nacha examination fee if you do not pass. We're confident in our training and we're the **only** Payments Association in the country to offer this guarantee. Participation in the AAP Preparation Package ensures that your chances of passing the exam more than double.

Don't miss out on our Educational Package Plans (page 10): these include most of our training, including webinars, workshops, AAP courses, and Payments University! As a continued benefit, your PacPay Education Comp Codes may be applied to Macha training as well as our Package Plans.

We look forward to serving you in 2022. If you have any questions or comments, please don't hesitate to contact us.

Sincerely,



**Mary Gilmeister, AAP, NCP**

President and CEO

Macha – Everything Payments - Everywhere

# PacPay President's Message

Dear PacPay member,

As President of the PacPay Board of Directors, I would like to say mahalo for your membership. We are grateful to continue building and strengthening relationships within the Hawai'i payments community, and we look forward to serving you in 2022.

The PacPay Board of Directors, in coordination with Macha, conducted a member survey in December 2021. Here's just one of our members' comments:

*"I just want to say thank your to PacPay for partnering with Macha to give us really great educational assistance."*

The PacPay Board and Macha are dedicated to member support and providing exemplary training for financial institutions on the islands. One of the great benefits of your membership is your PacPay Education Comp Code, which provides access to complimentary registration and can also be applied to the purchase of an Educational Package Plan. You can browse the PacPay education schedule in this catalog or on the PacPay website. We acknowledge that attending educational events has looked different over the past two years; however, Macha continues to provide virtual training and plans to resume in-person sessions in 2022.

Please be sure to check out the PacPay website at [www.pacpay.org](http://www.pacpay.org) for updated industry information, professional development opportunities, and services available to your team. All PacPay members receive updates and critical alerts in the PacPay News Beat as well. If you aren't receiving the PacPay News Beat, please reach out to us at [info@macha.org](mailto:info@macha.org) and we will get that set up for you.

We aim to help your organization thrive. Thank you for being a part of our community and welcoming us into yours.

Sincerely,



**Earlene Barnes-Anderson**

President, PacPay Board of Directors  
Vice President, Central Pacific Bank

# Macha history and mission statement

## **Our mission is clear.**

Macha is a member-based organization recognized as the premier resource for information related to all payment rules and networks.

Macha is a Payment Association established in 1975 that serves financial institutions, businesses, and municipalities. With offices in two states, Macha serves members throughout the Mid-Atlantic, Midwest, and Hawai'i. Our mission is to increase the understanding and use of payment networks by providing education, operational support, and advocacy to payments professionals.

## **What do we do?**

Macha/PAR shares a common strategy with its membership in the pursuit of maximized business efficiencies, improved and evolving payment processes, reduced risk and cost, and increased participant satisfaction. Macha is a certified ECCHO Check Educational Partner, a sponsor of the Center for Payments, a member of the US Faster Payments Council, and as a Direct Member Payment Association of Nacha, is a specially recognized and licensed provider of ACH education, publications, and support.

Macha/PAR is recognized among its members as their primary resource for questions, training, and expertise for all their payment needs. Macha/PAR assists its members not only with ACH payments, but check, card, wire, and faster payments. Knowledge of all payment systems is critical in today's environment as payments continue to converge and evolve.

Our training is not just for financial institutions' operations and compliance staff. We offer training focused on the financial institution's corporate customers as well.

Macha and PAR currently have seven Accredited ACH Professionals (AAPs), three National Check Professionals (NCPs), and one Accredited Payments Risk Professional (APRP) on staff. The staff is shared between the two organizations and has over 80 years of combined experience. In order to provide the best support to our members, our staff is also encouraged to pursue continuing education.

## **What's our story?**

In 1975, as payment associations were being established across the country, The Mid-Atlantic Clearing House Association, Inc. (MACHA) was founded as a nonprofit 501 (C)(6) in Maryland serving its members in the Mid-Atlantic region. Just a year later, in March of 1976, the Wisconsin Automated Clearing House Association (WACHA) was created as a nonprofit 501(C)(6) in Wisconsin.

Both of these membership-based organizations provided financial and business communities with electronic payments education and information. In 2011, the WACHA Board of Directors established a wholly owned subsidiary, Payment Advisory Resource (PAR), to be the delivery arm for services including compliance, advisory services, and risk management. We are here to help our members navigate the ever-changing payments landscape!

In 2020, MACHA and WACHA merged to become Macha, Inc. with the subsidiary PAR and continue to assist in implementation, problem solving, and marketing of all payments products and services to our over 500 members.



## About PacPay

PacPay, a non-profit institution, oversees the private sector automated clearing house, known as the Hawai'i Regional Processing Center, specifically designed to meet the needs of Hawai'i financial institutions. In 2018, Macha/PAR, previously PAR/WACHA, began servicing the PacPay membership.

### Mission statement

The mission of the Pacific Payments Alliance ("PacPay") is to promote the safe, secure, and efficient use of the electronic payment systems that serve our members in the State of Hawai'i and the communities they operate in. This mission will be accomplished through a program that seeks to:

- **Educate** members on the safe and secure use of electronic payment systems.
- **Advocate** on behalf of our members in the development of payment system rules and legislation.
- **Negotiate** for our members to obtain regional processing that meets the special needs of Hawai'i financial institutions.

### PacPay history

The founding of Pacific Payments Alliance dates back to 1981, when at the request of the Federal Reserve Bank of San Francisco, the Hawai'i Bankers Association, the Hawai'i Credit Union League, the Hawai'i League of Savings Institutions, and the California Automated Clearinghouse Association ("CACHA") undertook a cooperative effort to establish the Hawai'i Electronic Funds Transfer Association, or HEFTA.

In February 1981, HEFTA was named advisor to the board of CACHA to represent Hawai'i members.

HEFTA was later incorporated as a non-profit association in 1984 under the laws of the State of Hawai'i. In that same year, HEFTA established a private sector automated clearinghouse, known as the Hawai'i Regional Processing Center, specifically designed to meet the needs of Hawai'i financial institutions.

In 1994, HEFTA changed its name to the Pacific Payments Alliance ("PacPay") in order to better reflect the expanding role of its members in the Pacific Rim.

In January of 2018, Macha/PAR, previously named PAR/WACHA, began servicing the PacPay membership. Macha/PAR provides a Help Desk from 5 a.m. to 4 p.m. HST (800) 453-1843, updates, training, and events that strengthen the knowledge of payments professionals.

Membership in PacPay (Regular or Associate) is available to qualifying applicants.

# Training formats

No matter your learning style, Macha offers training options to suit your needs. Our training evolves alongside the payments industry and thanks to member feedback, it also evolves with you!

## Workshops and seminars

Macha's in-person training continues to be a popular source of payments education to members and nonmembers alike. Recognizing Macha's commitment to providing comprehensive training, we offer a wide variety of ACH, check, and card payment-related programs. Additionally, we sponsor sessions that cover a number of other relevant payment topics. These sessions are perfect for those who prefer a traditional classroom environment.



## Webinars

Macha is continuing to expand its webinar offerings. These alternative training opportunities offer a convenient way to deliver education and information to those who may not have the option of being out of the office for in-person training. Macha webinars are also a great solution for larger groups who want to attend training together. Further, our webinars offer the ability to learn while maintaining social distancing during the COVID-19 pandemic.

## Custom training (on-site and virtual)

Does Macha's education calendar conflict with your schedule? Would your staff benefit from customized payments training? If you answered, "yes", then our custom training options might be right for your organization. Macha will gladly provide tailor-made training to meet the needs of your personnel at your convenience!

## Payments Education Library

The Payments Education Library is training on your terms, designed to fit your goals and work into your schedule. Similar to webinars in format, these on-demand training courses are available 24/7 and can be accessed multiple times for training on your terms. The Payments Education Library consists of recorded training sessions on a variety of topics including ACH, origination, check, fraud, training for the frontline staff, and more. Sessions are led by Accredited ACH Professionals (AAP), National Check Professionals (NCP) and other industry experts. Many of the sessions are worth continuing education credits.

## Accreditation packages

Macha offers four different certification packages to assist in your pursuit of professional accreditation including Accredited ACH Professional (AAP), National Check Professional (NCP), Accredited Payments Risk Professional (APRP), and a pre-AAP ACH Certificate program. Visit page 8 for more information about each package or simply visit the education page on the Macha website.



# Suggested curricula

Which path should you take? We suggest the following educational opportunities based on staff job functions, requirements, responsibilities, and status as a candidate for professional accreditation. If you need assistance with scheduling your training for 2022, please don't hesitate to contact us at [info@macha.org](mailto:info@macha.org).

## Job function recommendations

### ACH operations staff

- ☐ 2022 and 2023 ACH Rules Update
- ☐ ACH and P2P Payments
- ☐ ACH Authorizations & Agreements
- ☐ ACH Basics for Operations Staff
- ☐ ACH File Formats
- ☐ ACH Origination for Your Institution
- ☐ ACH Origination: Roadmap to Success
- ☐ All About Audit! ACH Audit for RDFIs and ODFIs
- ☐ Are You Ready for Faster Payments?
- ☐ Back to Basics: Payment Systems Overview
- ☐ Building an Effective Procedures Manual
- ☐ Crack the Code! Breaking Down Return Reason Codes
- ☐ Dealing with the Unexpected: Exception Handling Case Studies
- ☐ Federal Government Payments and ACH
- ☐ Navigating and Tabbing Your ACH Rules Book
- ☐ Performing Your ACH Audit
- ☐ Prepping for March Madness – The Elite 8 of Exception Handling Issues
- ☐ PSA for BSA! BSA Basics for ACH
- ☐ Quick Start Guide to Payment System Regulations
- ☐ R07, R08 – Which One Should I Use?
- ☐ RDFI and ODFI Roles & Responsibilities
- ☐ Regulation E: What Does it Mean for Me?
- ☐ Regulation Review for the ACH Network
- ☐ R-E-S-P-E-C-T: Find Out What Reg E and the Nacha Rules Mean to YOU!
- ☐ Risky Business – Keeping ACH Risk Under Control
- ☐ Take a Look at the Green Book
- ☐ The Art of Setting ACH Exposure Limits
- ☐ To Return or Not to Return? Government Payments and DNEs
- ☐ Validate and Verify! The Proper Use of Micro-Entries and Prenotes
- ☐ What Could go Wrong? Tax Refunds and ACH

### Card/EFT operations staff

- ☐ Quick Start Guide to Payment System Regulations
- ☐ The Life Cycle of Card Disputes
- ☐ Christmas in July: Card Fraud Never Dies
- ☐ Back to Basics: Payment Systems Overview
- ☐ It's Not Always About You: Consumer Protection with Reg E and Debit Cards
- ☐ Card Basics: Who, What, Where, When, Why

### Check operations staff

- ☐ Quick Start Guide to Payment System Regulations
- ☐ The Rules and Regs of Checks
- ☐ Let's Talk About Checks
- ☐ You'd Better Check Yourself: Check Returns & Adjustments
- ☐ Back to Basics: Payment Systems Overview
- ☐ The ABCs of RDC

### Audit and compliance staff

All sessions listed under *ACH operations staff* and:

- ☐ Card Basics: Who, What, Where, When, Why
- ☐ Christmas in July: Card Fraud Never Dies
- ☐ It's Not Always About You: Consumer Protection with Reg E and Debit Cards
- ☐ Let's Talk About Checks
- ☐ The ABCs of RDC
- ☐ The Life Cycle of Card Disputes
- ☐ The Rules and Regs of Checks
- ☐ You'd Better Check Yourself: Check Returns & Adjustments

### Branch and call center staff

- ☐ The Sound of ACH – Do, Re, Mi of ACH Basics for Branch and Call Center Staff



## Professional accreditation recommendations

### AAP

All sessions listed in the *ACH operations* section and:

- AAP In-Person Examination Review

### APRP

All Macha training and:

- APRP Webinar Series
- APRP Examination Review

### NCP

All sessions listed in the *check operations* section and:

- NCP Webinar Series
- NCP Examination Review



# Professional accreditation preparation programs

## AAP Preparation Program

Any professional in the payments industry can work toward accreditation. If you have worked in ACH for years, you will add a highly respected qualification to your resume. If you are relatively new to the field, you will give yourself an edge over the competition. At a minimum, Nacha recommends spending two years working in the payments industry before taking the AAP exam.



**Macha and PacPay's AAP Test Prep Package** includes the following:

- 6 AAP training sessions
- Nacha Operating Rules & Guidelines
- Electronic AAP Study Kit
- AAP Flash Cards
- ACHPro
- Compliance Manual
- Risk Management Handbook
- UCC4A
- Third-Party Senders and the ACH Network
- 2-day in-person AAP Examination Review session

**We guarantee that you'll pass the AAP exam with our AAP prep, or we'll reimburse your Nacha testing fee!** Simply participate in all of the required training to be eligible. We're the only Payments Association in the country that offers this type of guarantee.

Important dates: The AAP exam testing window is open from October 3 to October 29, 2022. Our **2-day AAP Examination Review session** will occur on September 19-20, 2022 (location TBD).

## ACH Certificate Package

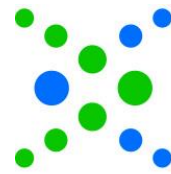
Are you new to ACH? Have you been in ACH for a while and wish to expand your knowledge of electronic payments? Do you want to demonstrate your commitment to professionalism and maintain a competitive edge in the industry? Maybe you're not quite ready to jump into the AAP accreditation program. **Macha's ACH Certificate Package** will guide you on the path to the realization of your personal and professional goals.

The program consists of 10 on-demand webinars, each ending with a quiz and 1 exam per person. Let Macha help you advance your career and benefit your financial institution with your expertise. This Macha-sponsored certificate is meant to be a precursor to Nacha's AAP Accreditation.

## APRP Preparation Program

APRPs have mastered the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards, and emerging and alternative payments. Any professional in the payments industry can work

toward accreditation. If you have worked in payments for years, you will add a highly respected qualification to your resume. If you are relatively new to the field, you will give yourself an edge over the competition. At a minimum, Nacha recommends spending two years working in the payments industry before taking the APRP exam.



**APRP**<sup>®</sup>  
Accredited Payments  
Risk Professional

**Macha's APRP Test Prep Package** includes a series of 11 webinars, 2 open forum Q&A sessions, and a 1-day review session to prepare you for the APRP examination. Also included is a set of APRP Flash Cards. Topics covered include:

- Fundamentals of payments risk management.
- Payment systems.
- Payments risk policy and governance.
- Payments risk management systems and controls.
- Physical and information security.
- Regulatory environment.

**Important dates:** The APRP exam testing window is open from August 1 to August 27, 2022. Our webinar series begins on Wednesday, April 13, 2022, and our APRP Examination Review session is on July 18.

## NCP Preparation Program

Invest in your professional future by attaining your National Check Professional certification from ECCHO. Billions of check payments, valued at trillions of dollars, are processed every year. Becoming an NCP allows you to stay educated on industry trends, including image exchange rules and check regulations, while distinguishing yourself as a leader in your field.

**Macha's NCP Preparation Package** will ensure that you're prepared for the exam! This special package includes:

- 11 webinar training sessions that cover everything you'll need to know going into the exam.
- 2 virtual open forums.
- 1 in-person NCP exam review session.
- NCP Prep Flash Cards.
- CheckPro™.



**Important dates:** The NCP exam testing window is open from April 16 to May 7, 2022. Our webinar series begins on Tuesday, January 18, 2022, and our virtual **NCP Examination Review** session is on April 5.

## Educational Package Plans

Macha's Educational Package Plans offer the convenience and cost savings of making a one-time payment for an entire calendar year of training. Think of them as educational season tickets! Any staff member(s), from any department within your organization, may attend Macha training as defined in the plan purchased. Educational Package Plans are a members-only benefit!

Updated for 2022, our new Educational Package Plans now cover most\* of our training, including:

- In-person workshops.
- Macha webinars.
- Payments University.

### Details and pricing

#### Individual Plans

Under our individual plans, any one (1) employee may register for each eligible session. As a company-wide benefit, the registrant may be a different individual for each session (including eligible webinars).

Individual plan pricing is \$600 per year.

#### Group Plans

Under our group plans, any five (5) employees may register for each eligible session. As a company-wide benefit, the registrants may be different individuals for each session. Group plans include five lines per eligible webinar.

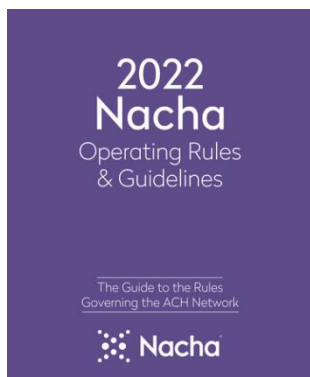
Group plan pricing is \$1,200 per year.

**Please note: You may apply your PacPay Education Comp Codes to the purchase of a plan. There are no limits to the number of codes used.**

*\*Exclusions include Macha's 2022 Electronic Payments Conference, APRP prep webinars and Examination Review session, and NCP prep webinars and Examination Review session.*

## Payments Publications

**We offer a wealth of informative payments publications to guide you in your procedures, professional accreditation exam preparation, and much more.** Visit [www.macha.org](http://www.macha.org) to view and order from our full selection of products.



#### 2022 NACHA Operating Rules & Guidelines

Available in hard copy and two different digital formats!

#### Other publications include:

- Audit and Risk Assessment Guides
- Handbooks
- Quick Reference Cards and Guides
- Exam Preparation Resources

## Macha webinars

All Macha webinars (excluding those included in certification programs) are eligible under Educational Package Plans! Member pricing for webinars is \$175 for one line and \$35 for each additional line. Non-members pay \$350 per line. We conduct webinars from 8:00 to 9:30 AM during mainland Daylight Saving Time and 9:00 to 10:30 AM during the remainder of the year. To register for webinars and all other Macha training, please visit [www.pacpay.org](http://www.pacpay.org).

## Webinar dates and descriptions

### **January 6      The Sound of ACH: Do-Re-Mi of ACH Basics for Branch and Call Center Staff**

Let's start at the very beginning.... with ACH Basics! This session will provide your frontline staff with a non-technical overview of the ACH Network and provide answers to the most common questions asked by your account holders.

### **January 27      2022 ACH Rules Update**

Let's get a jump on 2022! The ACH Network is constantly evolving and updating the Rules. Join us to hear what's happening in 2022 and the steps your organization needs to take to be prepared.

### **February 10      What Could Go Wrong? Tax Refunds and ACH**

With a majority of tax refunds delivered via ACH each spring, financial institutions face the challenges associated with exception processing related to ACH tax refund payments. This session will help you ensure that your processing of ACH tax refunds is efficient and that it protects your financial institution from losses associated with incorrect handling of these types of payments.

### **February 17      Are You Ready for Faster Payments?**

I want to go fast! Is your institution ready for faster payments? What exactly are they? In this session, we'll explore the myriad new and emerging payment types/networks and discuss the steps your institution should take to keep up!

### **February 22      Prepping for March Madness: The Elite 8 of Exception Handling Issues**

Ever wonder why payments exceptions are always on the rebound? We don't want them to cause you to foul out of the game! During this session, we'll discuss the most frequently asked questions regarding check, card, and ACH exceptions to put you on the path to the championship.

### **March 10      Quick Start Guide to Payment System Regulations**

The rules and regulations that govern the United States payments systems exist to protect both financial institutions and their account holders - and there are so many of them! This is your opportunity to learn about how the rules and regulations for ACH, checks, cards, and wire transfers intersect or diverge.

### **March 24      The Life Cycle of Card Disputes**

Card disputes can take on a life of their own. There are dates to remember, credits in and out, chargeback rights, regulations.... Oh my! This session will give an in-depth look into the card dispute process from start to finish, with several examples of transactions and scenarios.

### **March 30      To Return or Not to Return? Government Reclamations and DNEs**

The improper handling of Death Notification Entries (DNE) or Government Reclamations can expose financial institutions to potential significant dollar losses. This session will cover the proper procedures for handling ACH Government Reclamations and federal government ACH benefits received by deceased account holders.

### **April 7      ACH Origination: Roadmap to Success**

Have you been considering becoming an ODFI? Do you have concerns about staffing, risk management and more? Let us put your mind at ease! In this session we will explore the many benefits of becoming an Originating Depository Financial Institution, steps for getting started and tips for implementing a successful program. If done properly, ACH originations can be a valuable service for your institution and your account holders. Join us and let us put you on the road to success!

### **April 21      The Rules and Regs of Checks**

We have heard for years that checks are going away, and while their volume is decreasing, they are still a thriving payment option. As a result, learning all of the regulations and rules that affect check processing is still as important as ever. This session will examine what you need to know to maintain compliance.

### **April 28      R-E-S-P-E-C-T: Find Out What Reg E and the Nacha Rules Mean to YOU!**

Not all rules and regulations play nice with each other in the sandbox! How do we make sure we are respecting each rule when they might not always agree? This session will cover statement requirements, unauthorized transactions, error resolution, service fees, coverage, and much more.

### **May 5      ACH Basics for Operations Staff**

Whether you are new to ACH processing or it is your primary function at your financial institution, it is guaranteed to come across your desk often in the Operations Department! During this webinar, we will give an overview of all things ACH from the Operations perspective.

### **May 10      Take a Look at the Green Book**

The Green Book is your resource for processing all federal government ACH payments. It's critical that financial institutions understand the key differences between the Nacha Operating Rules and the Rules for processing federal government payments. We will take you through the Green Book from Enrollment to Contacts providing you with best practices for efficient processing.

### **May 19      Validate and Verify! The Proper Use of Micro-Entries and Prenotes!**

With Nacha's new WEB debit account validation rule in place, RDFIs can expect to see an increase in the number of micro-entries and prenotes received. Does your institution know your rights and obligations? In this session, we will explore the proper initiation and handling of micro-entries and prenotes. Properly handling these items can help to reduce the number of future exception items and reduce future headaches.

### **June 7      ACH and P2P Payments**

Some of the most common questions we receive at the Macha office pertain to consumer person-to-person (P2P) transfers via the ACH Network. Most often, questions have to do with fixing something that went wrong. These problems include fraud, incorrect account numbers, and buyer's remorse, all of which can result in financial losses for your organization. Don't miss this chance to learn about the unique features of P2P transfers via the ACH network.

### **June 14                    Building an Effective Procedures Manual**

Do you possess the foundation needed for developing effective policies and procedures that are in accordance with Nacha operating rules? This session walks participants through the process of crafting an effective procedures manual that is comprehensive and easy to use. Basic ACH knowledge is a must for this session.

### **June 23                    R07, R08 – Which One Should I Use?**

One of the most common ACH audit findings is the incorrect use of return reason codes. Fear not - help is on the way! Stop payments and revocation of authorization can be tricky to decipher. The session will cover authorization requirements for ACH, appropriate revocation, rules, and regulations for stop payments, and processing and returning ACH entries.

### **July 12                    All About Audit! ACH Audits for RDFIs**

All financial institutions must conduct an annual ACH audit. This session focuses on the Nacha Operating Rules audit requirements and guidelines that are specific to Receiving Depository Financial Institutions (RDFIs).

### **July 14                    All About Audit! ACH Audits for ODFIs**

If your financial institution originates ACH entries, your annual ACH audit expands to include your role as an Originating Depository Financial Institution (ODFI). This session will focus on the Nacha Operating Rules audit requirements and guidelines specific to ODFIs.

### **July 21                    Christmas in July: Card Fraud Never Dies**

Even Santa can experience identity theft. Now's the time to make sure you are up to speed on current card fraud trends before the holiday shopping season is in full swing! We'll let you know about the latest card fraud schemes, the continuing evolution of detection, tools for prevention, and much more!

### **August 11                ACH Authorizations and Agreements**

The Nacha Operating Rules mandate that ODFIs have agreements in place that bind Originators, Third-Party Senders and Third-Party Service Providers to the ACH Rules. Do you understand what these agreements really mean? The next step is to make sure that your Originators are getting their transactions properly authorized. This session will help to ensure that your financial institution is not exposed to undue risk due to lack of understanding or poorly crafted ACH agreements and that you are not the recipient of unnecessary fees due to your Originators not understanding the authorization requirements.

### **August 18                You'd Better Check Yourself: Check Returns and Adjustments**

Even with today's electronic processing of checks, errors still occur. Learn the proper steps, codes, and timeframes for the timely and accurate processing of check adjustments. This session will highlight risks associated with improper handling of check adjustments, necessary steps to reduce financial losses, warranties and liabilities of check parties, and check processing regulations.

### **August 23                Crack the Code! Breaking Down Return Reason Codes**

Are you sometimes unsure of the right return reason code to use? Do dishonored returns and contested dishonored returns have you scratching your head? In this session, we will cover all of the return, dishonored return, and contested dishonored return codes, and when they should appropriately be used. Knowing your rights and responsibilities under the Rules will help you reduce the risk of potential loss for your institution.



### **September 13    Back to Basics: Payment System Overview**

Whether you are new to your financial institution or are looking for a refresher, this session is for you. We will walk through the basic information of all of the major payment systems you may encounter at your financial institution. We'll cover ACH, wire transfers, checks, debit cards, and new/emerging payment systems.

### **September 20    The ABCs of RDC**

Remote and Mobile Deposit Capture (RDC) of checks allow for your account holders to keep their accounts with you, even when they move off to college and Grandma sends them a birthday check in the mail! We will be discussing differences between mobile and desktop services, risk mitigation, duplicate deposits, and much more.

### **October 6            Risky Business – Keeping ACH Risk Under Control**

Who, What, When, Where and How? As an ODFI you must be able to answer these questions to effectively manage credit, operational, and fraud risks present in ACH Origination services. This session will focus on defining risks unique to ODFIs, explaining how these risks vary by the type of transactions originated, and outlining some of the best practices for risk management.

### **October 18            It's Not Always About You: Consumer Protection with Reg E and Debit Cards**

Regulation E protects consumers with debit cards. While it doesn't always seem "fair" to financial institutions, it's crucial to follow the specific timeframes and requirements for the investigative process. Let's take a look at Reg E with regards to debit cards and examine the definition of unauthorized, consumer reporting timeframes, investigations, and frequently asked questions.

### **October 27            The Art of Setting ACH Exposure Limits**

Setting exposure limits for your ACH Originators is a requirement of the Nacha Rules. However, there are no set guidelines on how this task should be accomplished. This session will explore the art, not science, of effectively setting limits for your ACH Originators.

### **November 8         Card Basics: Who, What, Where, When, Why**

How do cards make your financial institution money? Why are there so many networks? Who is paying for the fees? This course will dive into the burning questions about cards and help you understand the card system and its participants.

### **November 17        2023 ACH Rules Update**

Change is hard. So, let's get a jump on change for 2023! The ACH Network is constantly evolving and updating the Rules. Join us to hear what's happening in 2023 and the steps your organization needs to take to be prepared.

### **November 29        Regulation E: What Does it Mean for Me?**

This session will walk through the Regulation, hitting the high points to get your financial institution on track to ensure Regulation E compliance. Real life examples are provided to demonstrate the regulation in action and provide you with the foundation to apply what you have learned. Lessen the uncertainty and join us for this look at Regulation E.

## **December 6      PSA for BSA! BSA Basics for ACH**

All financial institutions are required to comply with the Bank Secrecy Act (BSA). The Bank Secrecy Act requires financial institutions to monitor account holder activity and report any suspicious activity. In this session we will explore what this means to your financial institution regarding your ACH program.

## **December 13      2023 ACH Rules Update**

Change is hard. So, let's get a jump on change for 2023! The ACH Network is constantly evolving and updating the Rules. Join us to hear what's happening in 2023 and the steps your organization needs to take to be prepared.



## Macha webinars at-a-glance

Jan. 6	9-10:30 am	The Sound of ACH: Do-Re-Mi of ACH Basics for Branch and Call Center Staff
Jan. 27	9-10:30 am	2022 ACH Rules Update
Feb. 10	9-10:30 am	What Could go Wrong? Tax Refunds and ACH
Feb. 17	9-10:30 am	Are You Ready for Faster Payments?
Feb. 22	9-10:30 am	Prepping for March Madness – The Elite 8 of Exception Handling Issues
Mar. 10	9-10:30 am	Quick Start Guide to Payment System Regulations
Mar. 24	8-9:30 am	The Life Cycle of Card Disputes
Mar. 30	8-9:30 am	To Return or Not to Return? Government Reclamations and DNEs
Apr. 7	8-9:30 am	ACH Origination: Roadmap to Success
Apr. 21	8-9:30 am	The Rules and Regs of Checks
Apr. 28	8-9:30 am	R-E-S-P-E-C-T: Find out what Reg E and the Nacha Rules mean to YOU!
May 5	8-9:30 am	ACH Basics for Operations Staff
May 10	8-9:30 am	Take a Look at the Green Book
May 19	8-9:30 am	Validate and Verify! The Proper Use of Micro-Entries and Prenotes
Jun. 7	8-9:30 am	ACH and P2P Payments
Jun. 14	8-9:30 am	Building an Effective Procedures Manual
Jun. 23	8-9:30 am	R07, R08-Which One Should I Use?
Jul. 12	8-9:30 am	All About Audit! ACH Audits for RDFIs
Jul. 14	8-9:30 am	All About Audit! ACH Audits for ODFIs
Jul. 21	8-9:30 am	Christmas in July: Card Fraud Never Dies
Aug. 11	8-9:30 am	ACH Authorizations & Agreements
Aug. 18	8-9:30 am	You'd Better Check Yourself: Check Returns & Adjustments
Aug. 23	8-9:30 am	Crack the Code! Breaking Down Return Reason Codes
Sep. 13	8-9:30 am	Back to Basics: Payment Systems Overview
Sep. 20	8-9:30 am	The ABCs of RDC
Oct. 6	8-9:30 am	Risky Business-Keeping ACH Risk Under Control
Oct. 18	8-9:30 am	It's Not Always About You: Consumer Protection with Reg E and Debit Cards
Oct. 27	8-9:30 am	The Art of Setting ACH Exposure Limits
Nov. 8	9-10:30 am	Card Basics: Who, What, Where, When, Why
Nov. 17	9-10:30 am	2023 ACH Rules Update
Nov. 29	9-10:30 am	Regulation E: What does it Mean for Me?
Dec. 6	9-10:30 am	PSA for BSA! BSA Basics for ACH
Dec. 13	9-10:30 am	2023 ACH Rules Update

## Macha Payments Education Library

**The Payments Education Library** is training on your terms, designed to fit your goals and work into your schedule. Similar to webinars in length and format, these on-demand training courses are available 24/7 and can be accessed multiple times for training on your terms. The Payments Education Library consists of recorded training sessions on a variety of topics including ACH, Origination, Check, Fraud, training for the Frontline Staff and more. Sessions are led by Accredited ACH Professionals (AAP), National Check Professionals (NCP), and other industry experts. Many of the sessions include continuing education credits. Visit [macha.org](https://macha.org) for more information.

# 2022 Electronic Payments Conference

**October 11-13 | Middleton, WI | Agenda and continuing education credits TBD**

We've scheduled our 2022 Conference for October 11-14. We're planning for this event to take place in-person; however, we are monitoring the COVID-19 situation actively and will conduct a virtual conference if need be.

At Macha's 2022 Electronic Payments Conference, you'll interact with and learn from industry experts on a number of timely payments topics. There will be ample opportunities to network with your peers and engage in stimulating conversations.

## Payments University

**November 3-4 | TBD, HI**

Payments University is an intense, collegiate-style learning environment structured to provide holistic, concentrated payments education. Whether you are new to the payments industry or desire a higher-understanding of payments, the multi-track agenda provides targeted education through fundamental and advanced courses. All participants attend general sessions, then, everyone can choose which sessions to attend based on desired topics. Stay tuned for updates!

**Payments University is eligible under all 2022 Educational Package Plans!** Registration fees do not include meals or lodging.



## Fraud Day

**November 2 | TBD, HI**

Financial fraud generates billions of dollars annually for bad actors. Join us for this unique event to hear the latest information on financial and cyber payments fraud. Final agenda to be announced. This event is ideal for Payments Operations staff, Fraud, Risk, Compliance Staff, AAPs, and APRPs.

## PacPay in-person courses

In this section, you'll find a chronological listing of all of Macha's educational offerings designed exclusively for members in Hawai'i. For detailed registration information, including pricing, locations, and times, please visit [www.pacpay.org](http://www.pacpay.org). Training is conducted in O'ahu unless otherwise noted. For inquiries about training on the neighboring islands, please contact Macha.

### Course descriptions

#### **February 15      Navigating and Tabbing Your ACH Rules Book**

How familiar are you with ACH rules? Would you like a better understanding so you can navigate the rules like a pro? In this session we will take a thorough look at the Nacha Operating Rules and Guidelines tab the book to help you create a tool to use in your day to day operations.

#### **February 16      RDFI Roles & Responsibilities**

Have you ever wondered what the roles and responsibilities of the Receiving Depository Financial Institution (RDFI) are? If so, this full day session will define them and provide guidance on how to properly access incoming ACH transactions while adhering to ACH rules.

#### **February 17      Dealing with the Unexpected: Exception Handling Case Studies**

In an ideal world, all ACH Entries would contain correct information and all Entries would post automatically. As a receiving institution, we have no control over the types of Entries that are sent to us, and sometimes when we walk into the office, we find these Entries waiting for us to deal with them. Sometimes they even make us go "Hmmm..... what is the best way to handle this situation?" Spend an interactive day with us learning through an activity-based session 'what is the best course of action?' Come ready with your own scenarios so we can all learn from real-life challenges, of course, with names changed to protect the innocent!

#### **April 25      OFDI Roles & Responsibilities**

Do you fully understand the roles and responsibilities of the OFDI? This full-day class will navigate you through a day at an OFDI to address specific origination risks, responsibilities, warranties, and obligations to help OFDI's make the right decisions as you establish relationships with originating companies.

#### **April 26      Federal Government Payments and ACH**

Do you know how to handle government returns, DNEs, or NOCs? Do you understand your liability for government payments posted in error? Why not gain insight into how Government payment rules differ from ACH rules to provide peace of mind that you have all the right answers. This session provides clarification on differences between rules, enrolling account holders for government payments, handling returns, NOCs, DNEs, and Reclamations.

#### **April 27      Let's Talk About Checks**

For years we have heard that we are becoming a paperless society. While there has been a steady decline of checks being processed through the traditional check flow, there are still billions of checks processed annually. A need to understand check processing remains. This all day class will cover the regulatory foundation of check processing, the different ways in which checks can be exchanged, check exception handling/returns vs. adjustments, and the role of RDC.

## August 2

## Performing Your ACH Audit

Have you ever wondered what specific areas of the ACH rules are included in the ACH audit requirements? What are the most common areas of non-compliance? Attending this full-day session will arm you with "inside" information on how to best comply with Nacha audit requirements. We will review the Nacha Operating Guidelines and the audit guide step by step to ensure complete understanding of each requirement.

## August 3

## Regulation Review for the ACH Network

This full day session will help you gain a better understanding of the legal side of ACH to include consumer protections provided by Regulation E, business protection provided by UCC4A, and the requirements of the Expedited Funds Availability Act (Regulation CC).

## August 4

## ACH File Formats

Are file formats creating processing errors for your financial institution? It is important to understand both the ODFI and RDFI file formats to minimize them. This session specifically addresses the information needed to create the perfect ACH file.

## September 19-20

## AAP Examination Review

The AAP Examination Review is designed to aid you in your final preparations for the AAP examination. This in-depth, three-day course seeks to ensure that you are prepared for the test by providing worksheets, exercises, learning tools and tips. A facilitated pre-test is also given to provide you with feedback on what areas you need to focus more time prior to the actual AAP test.

## November 2-4

## Payments University and Fraud Day

See page 17 for more information.

## Notes

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# 2022 Schedule desk reference

## January

1	New Year's Day	Holiday
6	The Sound of ACH-Do, Re, Mi of ACH Basics for Branch and Call Center Staff	Webinar
17	Birthday of Dr. Martin Luther King, Jr.	Holiday
18	NCP Prep Webinar Series Begins	Important Date
27	2022 ACH Rules Update	Webinar

## February

10	What Could Go Wrong? Tax Refunds and ACH	Webinar
15	Navigating and Tabbing Your ACH Rules Book	In-Person
16	RDFI Roles and Responsibilities	In-Person
17	Are You Ready for Faster Payments?	Webinar
17	Dealing with the Unexpected: Exception Handling Case Studies	In-Person
21	Presidents' Day	Holiday
22	Prepping for March Madness - The Elite 8 of Exception Handling Issues	Webinar

## March

9	ACH Origination for Your Institution	Webinar
10	Quick Start Guide to Payment System Regulations	Webinar
24	The Life Cycle of Card Disputes	Webinar
25	Prince Kuhio Day	Holiday
30	To Return or Not to Return? Government Reclamations and DNEs	Webinar

## April

7	ACH Origination: Roadmap to Success	Webinar
13	APRP Prep Webinar Series Begins	Important Date
16	NCP Exam Window Opens	Important Date
21	The Rules and Regs of Checks	Webinar
25	ODFI Roles and Responsibilities	In-Person
25	PacPay 2022 Annual Members Meeting	TBD
26	Federal Government Payments and ACH	In-Person
27	Let's Talk About Checks	In-Person
28	R-E-S-P-E-C-T: Find out what Reg E and the Nacha Rules mean to YOU!	Webinar

## May

5	ACH Basics for Operations Staff	Webinar
7	NCP Exam Window Closes	Important Date
10	Take a Look at the Green Book	Webinar
19	Validate and Verify! The Proper Use of Micro-Entries and Prenotes	Webinar
30	Memorial Day	Holiday

## June

7	ACH and P2P Payments	Webinar
10	King Kamehameha I Day	Holiday
14	Building an Effective Procedures Manual	Webinar
20	Juneteenth National Independence Day (Observed)	Holiday
23	R07, R08-Which One Should I Use?	Webinar

## July

4	Independence Day	Holiday
12	All About Audit! ACH Audits for RDFIs	Webinar
14	All About Audit! ACH Audits for ODFIs	Webinar
21	Christmas in July: Card Fraud Never Dies	Webinar

## August

1	APRP Exam Window Opens	Important Date
2	Performing Your ACH Audit	In-Person
3	Regulation Review for the ACH Network	In-Person
4	ACH File Formats	In-Person
11	ACH Authorizations and Agreements	Webinar
18	You'd Better Check Yourself: Check Returns & Adjustments	Webinar
23	Crack the Code! Breaking Down Return Reason Codes	Webinar
27	APRP Exam Window Closes	Important Date

## September

5	Labor Day	Holiday
13	Back to Basics: Payment Systems Overview	Webinar
19-20	AAP Examination Review	In-Person
20	The ABCs of RDC	Webinar

## October

3	AAP Exam Window Opens	Important Date
6	Risky Business – Keeping ACH Risk Under Control	Webinar
10	Discoverers' Day	Holiday
18	It's Not Always About You: Consumer Protection with Reg E and Debit Cards	Webinar
27	The Art of Setting ACH Exposure Limits	Webinar
29	AAP Exam Window Closes	Important Date

## November

2-4	Hawai'i Payments University and Fraud Day	In-Person
8	Card Basics: Who, What, Where, When, Why	Webinar
11	Veterans Day	Holiday
13	2022 Macha Electronic Payments Conference in Middleton, WI	Conference
17	2023 ACH Rules Update	Webinar
24	Thanksgiving Day	Holiday
29	Regulation E: What Does it Mean for Me?	Webinar

## December

6	PSA for BSA! BSA Basics for ACH	Webinar
13	2023 ACH Rules Update	Webinar
26	Christmas Day (Observed)	Holiday

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**Macha/PAR**

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