

Frequently Asked Questions (FAQs) Transition to WACHA Membership

Q Why did PacPay change regional processing association (RPA) affiliations from WesPay to WACHA?

A *Due to membership feedback and declining participation in our current education programs, the PacPay board decided, after completing its due diligence, to select a new partner to replace WesPay. While it was a hard decision to make, the board believes PAR/WACHA will be able to provide the membership with extensive payment and compliance services, as well as a broad array of payment-oriented workshops.*

Q Do I need to change memberships from WesPay to WACHA?

A *If you are an RPC member, yes. This membership requirement is to ensure access to the best education and support resources for RPC and PacPay members. By collectively pooling our membership with WACHA, we are able to reduce the cost of educational workshops to PacPay/WACHA members.*

Q Can our FI be both a member of WesPay and WACHA?

A *Yes – however your FI will be required to pay annual membership to both RPAs.*

Q How can our FI switch from WesPay to WACHA?

A *Membership kits will be e-mailed to the Administrative contacts of the RPC around 10/16/17 that contain detailed information about WACHA, their offerings, and what is needed for the transition as well as the forms to be completed. WACHA will also be scheduling webinars explaining the transition on October 16, 18, 19 at 4 p.m. Hawaii time. A fax will be sent to your FI with the details on how to register for the webinars with WACHA. Mary Gilmeister will also be on Oahu October 18-20 if you would like to meet with her personally. We would advise you to schedule an appointment as soon as possible via the same fax as the webinar registration.*

Q When will our FI be required to switch memberships to WACHA and what do we do to be a member of WACHA?

A *Please complete the listed forms that are included in the membership kits and return to WACHA as soon as possible, but no later than December 8 via fax to (262-345-1246) or secured e-mail mjilmeister@wacha.org*

- *WACHA Financial Institution Membership Fee Calculation*
- *WACHA Membership Agreement*
- *WACHA New Member Contact Information*
- *Federal Reserve Bank FedACH Participation Agreement (do not send this to the Fed directly – WACHA will do it for you)*

If at any time you have questions completing the forms, call WACHA's toll free number (800)-453-1843

Q Why do we need to fill out the FRB FedACH Participation Agreement?

A *This form ensures that your FI continues to receive your ACH volumes. Complete the form and submit it with the other membership forms to WACHA; they are working with the FRB for a smooth transition.*

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Q Will there be any changes to the processing of our ACH payments?

A *The transition to WACHA/PAR does not affect any processing of ACH items. Your ACH items will still be processed through the RPC and/or FED or however you currently clear your items. The only significant change of this transition is that WACHA/PAR will now be providing the educational workshops to PacPay, as well offer any solutions to payment questions/issues your financial institution may have.*

Q How is WACHA's membership fees calculated?

A *It is based on the asset size of your financial institution. Please refer to the form "WACHA Financial Institution Membership Fee Calculation" with the Asset Size Fee Calculation.*

Q Will we need to inform WesPay that we will not be renewing our membership with them?

A *If you received a letter/renewal invoice and have agreed to Direct Debits with WesPay for membership renewal, it may be prudent to advise them you will not be renewing by not responding to the letter/renewal invoice and send an e-mail (memberservices@wespay.org). Those not on direct debit need not respond to the letter/renewal invoice; you can choose to send a cancellation e-mail.*

Q What will be the hours for the WACHA help desk?

A *They will be available 5 a.m. to 5 p.m. Hawaii Time. Their toll free number is (800) 453-1843.*

Q Is there an e-mail address we can send our questions to WACHA versus calling?

A *E-mail your questions to info@wacha.org, and be sure to include your phone number in case the WACHA staff needs to contact you directly.*

Q Will we, as a WACHA member, receive a complimentary copy of the NACHA Regular Print Book?

A *Yes – each PacPay member will receive 1 copy.*

Q Will WACHA members get a NACHA membership discount code (MDC)?

A *Yes – NACHA sends out the MDC the last week of the year that is applicable for the following year. You can either call or e-mail WACHA then for the code.*

Q Will there be any changes to the pricing of educational workshops for RPC members?

A *PacPay will offer the same educational coupons to your FI. The cost of a full-day workshops is estimated to be \$80 without the coupons, an approximate \$5 savings.*

Q Will we continue to receive the free audit workbook to assist us with the annual audit?

A *WACHA offers a free audit guide; however the more comprehensive audit workbook will be available at a cost of \$150. Members are encouraged to contact WACHA with any questions that may come up during the audit.*

Q Will there be a training subscription available to view an unlimited number of webinars?

A *While WACHA does not have a program that offers unlimited access to webinars, they do have Education Clubs at various price ranges that can be applied to discounts on training workshops and webinars. Also, once a webinar is purchased there will be unlimited access to it.*