Community Bankers Association of Illinois

Webinar – On-Demand Web Link

ACH Tax Refunds: Exceptions, Posting & Liabilities
Tuesday, February 4, 2020
2 - 3:30 p.m.

The federal government is one of the largest single users of the ACH network, but did you know that they don't follow the same NACHA Operating Rules as a typical Originator? IRS tax refunds must be handled with care. The average IRS tax refund is almost $3,000 and every financial institution receives them. With such high volume, it is imperative that financial institutions understand the requirements surrounding tax refunds to avoid potentially large losses. These requirements address account number/name matching situations, deceased recipients, refunds posting to incorrect accounts, and refunds as exception items. This session covers the rights and obligations of the financial institution, accountholder, and tax preparer and how the IRS is protecting accountholders from fraud. Learn how to correctly handle tax returns and exceptions to increase compliance and accountholder satisfaction while minimizing liability.

HIGHLIGHTS

- Know what to do if the account is closed
- Correctly process refunds when the accountholder is deceased
- Handle payments posted to the wrong account and identify who is at fault
- Determine the rights and obligations of the RDFI, accountholder and tax preparer
- Understand what the IRS is doing to protect taxpayers from fraud

TAKE-AWAY TOOLKIT

- Quick reference for handling federal tax refunds according to the Green Book
- Employee training log
- Interactive quiz

DON'T MISS THESE RELATED WEBINARS!
Impact of Reg CC Rule Changes on ACH & RDC: Effective July 1, 2020 on Wednesday, March 11, 2020
2020 ACH Rules Update, Including Emerging & Real-Time Payments on Wednesday, March 18, 2020
Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?
This informative session is ideal for ACH operations, branch personnel, compliance officers and AAP candidates.

ABOUT THE PRESENTER
Michele Barlow is the Vice President at PAR/WACHA (The Premier Payments Resource), headquartered in Wisconsin. Before joining the WACHA team in 2009, Barlow spent several years as a corporate trainer in the financial industry. She is responsible for development and execution of association training and certification programs, conference planning and member service. Barlow is a past member of NACHA's Blue Ribbon Panel and currently serves on the APRP Oversight Panel and the Payments Institute Board of Regents. She is active on other national committees and a frequent speaker at industry events. She obtained her AAP certification in 2010, her NCP in 2011 and became an NCP Certified Trainer in 2012. Barlow holds a bachelor's from the University of Wisconsin, Madison.

THREE REGISTRATION OPTIONS
1. LIVE WEBINAR
The live webinar option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**
Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**
Options 1 and 2 described above.

NEW! Listen to the on-demand web link on your iPad, iPhone, Android. Instructions will be emailed to you with the on-demand link.

AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE

Registration Form

ACH Tax Refunds: Exceptions, Posting & Liabilities
Tuesday, February 4, 2020 **2 - 3:30 p.m.**

Choose Your Training Option:

Purchase (Check one)	**Training Options** ***(Registration includes one location hook-up)***	**CBAI Member**	**Prospective-Member***
	Live Webinar	$275	$475
	On-Demand Link**	$275	$475
	Special Pricing for Live Webinar & **On-Demand Link**	$375	$575

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☐ Check here if you are unable to receive your hook-up instructions and materials via the Internet and hard copies will be mailed to you.

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