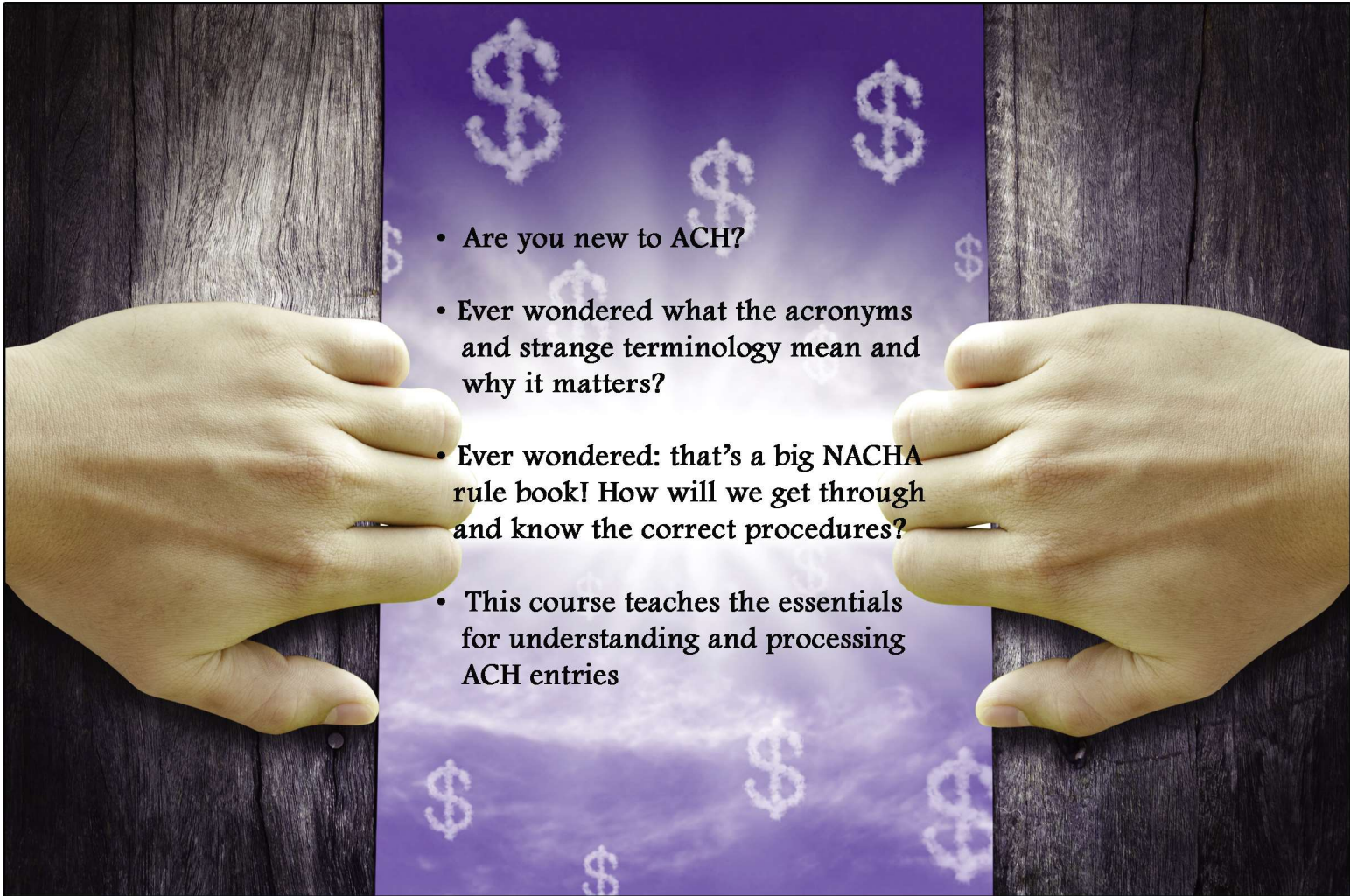
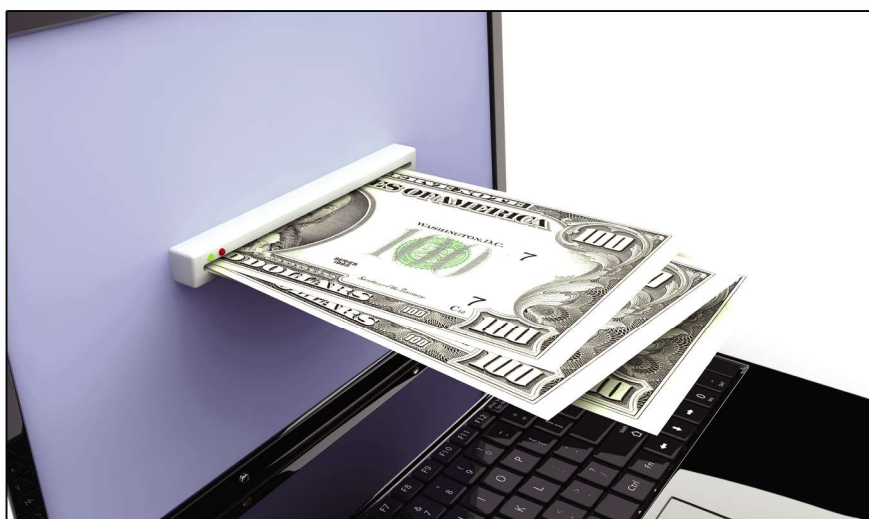


ACH for Beginners: Essentials, Common Issues, Acronyms & Timeframes



- 
- A pair of hands is shown from the sides, holding a central purple rectangular panel. The panel has a background of white dollar signs (\$) and contains a bulleted list of questions. The hands are positioned on dark wood-grain panels that frame the central panel.
- Are you new to ACH?
 - Ever wondered what the acronyms and strange terminology mean and why it matters?
 - Ever wondered: that's a big NACHA rule book! How will we get through and know the correct procedures?
 - This course teaches the essentials for understanding and processing ACH entries



Live E~Learning
Seminar
June 3, 2020

Course Introduction

This session explains general ACH rules in a real-world, easy-to-understand approach. Attendees learn the essentials of understanding the ACH system and daily processing as well as steps for handling some common issues. Learn to talk the “lingo” with the best of them!

Who Should Attend?

New and relatively new ACH personnel and operations staff who want a better understanding

Key Topics

RDFI

- ACH system and processing
- ACH dates and availability
- Common ACH application (SEC code) types
- Prenotifications
- ACH returns
- Notice of change (NOC)
- DNE/death process & returns
- Dishonored ACH returns
- Contested dishonored ACH returns
- Addenda records
- Stop payments
- Written statement of unauthorized debit (WSUD)

ODFI

- Loan and automatic transfer-authorization agreements
- Origination agreements between the bank and the originator
- Setting up new originators and establishing exposure limits
- Proper security measures
- Originating prenotifications
- Receiving notices of change (NOCs) on originated entries
- Receiving returns on originated entries
- Miscellaneous information

This class strategically allocates its objectives into education on the receiving side (RDFI) in the morning and early afternoon, followed by the origination side (ODFI) later in the afternoon.

The class reviews common issues and how to “get it right” including:

- Proper return codes and deadlines
- Stop payment versus written statement versus Regulation E
- Federal government benefit payment returns
- Originator due-diligence and exposure-limit requirements
- Origination by the financial institution of pre-authorized transfers and loan payments

About the Presenter

Tim Tedrick CRCM, CRP, and partner at Wipfli LLP in Sterling, Illinois leads this seminar. Tedrick was formerly the head of the financial-institution compliance practice firmwide. He now specializes in presentations and training for compliance, BSA, loan review and internal audit. He has performed or supervised internal audit and compliance work for all sizes of financial institutions in several states. Prior to joining Wipfli LLP, Tedrick worked at a community bank for 11 years. He is also a Certified Regulatory Compliance Manager and a Certified Risk Professional. He teaches compliance and auditing at various statewide schools and provides training to banks on a one-to-one basis.



Registration Fees

Fees include hand-out materials. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

Cancellation Policy

Registrants cancelling two days prior to each seminar receive 100% refund; one day prior, 50%; the day of the seminar, no refund. All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."

CBAI MEMBER

First Person	\$265
Each Additional Person	\$245 each

**PROSPECTIVE-MEMBER

First Person	\$465
Each Additional Person	\$445 each

CDD members receive a 10% discount.

***Only financial institutions/firms eligible for CBAI membership.*

GoToMeeting Information

For this E-Classroom Seminar, we are using GoToMeeting. Each participant receives an email from Wipfli to login, register and participate in the training. Participants also receive their seminar manual via this email. Each participant need a computer or iPad to participate, but do NOT need a webcam. During the live presentation, participants can ask questions of the presenters and answer poll questions.

Registration Form

AGH for Beginners: Essentials, Common Issues,
Acronyms & Timeframes

June 3, 2020, Live E-Seminar

Please Print

Name of Bank _____

Address _____

City, State, Zip _____

Tel. No. _____

Name/Title _____

E-Mail _____

Name/Title _____

E-Mail _____

I have special needs, please contact me before the seminar.

Please select your payment method.

Check Enclosed Check in Mail

Pay at Door Credit Card*

**If you are paying by credit card, please fill out the following information.
(Visa & MasterCard accepted).*

Name as It Reads on Card _____

Company Name on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____

Security Code _____



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (*Illinois only*)
(217) 529-2265



Click it in:
www.cbai.com

Date and Location

June 3, 2020

Live E-Learning Seminar

Agenda

Log-in begins at 8:45 a.m. The seminar runs from 9 a.m. to approximately 4 p.m. Breaks will take place throughout the day with an hour break for lunch around noon.

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Dept. of Financial and Professional Regulation.

For More Information

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