

2017 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: Moving Payments Faster (Phases 2 & 3), Third-Party Sender Registration, Unauthorized Entry Fees (UEF), and Compliance and Operational Topics Rules are discussed in detail. 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 Treasury's triennial updates to 31 CFR 210. An update is also provided on Treasury's ongoing efforts to expand direct deposit and the utilization of "godirect.gov".

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 ProBank Austin. 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 ProBank seminars including the ACH Processing and Compliance, and Anti-Money Laundering and Bank Secrecy Act One-Day, and Two-Day School programs. 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

Individuals with operational, product management, compliance, risk management and audit responsibilities will benefit from this program. As a result of this program, attendees will have the basic framework needed to better understand ACH processing and compliance.

Program Level: Update/Intermediate

TOPICS

New and Recent NACHA Rules

- Same Day ACH: Moving Payments Faster (Phases 2 & 3)
- Third-Party Sender Registration
- Unauthorized Entry Fees (UEF)
- ACH Network Risk and Enforcement
- IAT Modification Topics (Proposed)
- DFI to DFI Messaging (Proposed)

The Latest on Federal Government Payments & Processing

- The Green Book – On-Line PDFs
- 31 CFR Part 210 – 2017 Update
- Reclamation Process / IRS Tax Refund Processing FAQs
- Direct Deposit and "godirect.gov" updates

2017 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.

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



ProBank
Austin



Dates & Locations

NEW JERSEY
October 17, 2017
Holiday Inn Clark
36 Valley Road
Clark, NJ 07066
732-574-0100

NEW YORK
October 24, 2017
Hilton Garden Inn
Syracuse
6004 Fair Lakes Rd
East Syracuse, NY 13057
315-431-4800

October 25, 2017
Hilton Garden Inn
Albany Airport
800 Albany Shaker Rd
Albany, NY 12211
518-464-6666

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 ProBank seminars.

Field Of Study Specialized Knowledge and Applications.

Prerequisites/Advanced Preparation Basic level of ACH Compliance.

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 For program questions, more information or refunds, select ext. 205 or ext. 235. For administrative policies, such as complaint resolution, elect ext. 222.

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 ProBank cancels a seminar for any reason, we will refund the entire registration fee.

ProBank Inclement Weather Line In the event of inclement weather in your area, please call (502) 479-5241 for any seminar cancellations. If ProBank cancels a program due to weather, ProBank 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 ProBank no later than the day of the program.

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

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

How to Register

MAKE CHECK PAYABLE TO:
ProBank Austin

MAIL FORM BELOW TO:
Education Division
ProBank Austin
Suite 305
6200 Dutchman's Lane
Louisville, KY 40205

ADDITIONAL WAYS TO REGISTER
Charge Payments Only

1. **ONLINE: WWW.PROBANK.COM**
Enter Code: **17NYB25**
2. **BY FAX: 502-451-6755**
Use form below
3. **BY PHONE: 800-523-4778,**
Select Option 1 (or Ext. 205 or 235)
Reference Code: **17NYB25**



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Approved for AAP renewal credit by the **National Automated Clearing House Association**

2017 ACH PROCESSING & COMPLIANCE - NEW YORK BANKERS ASSOCIATION

I/WE WILL ATTEND THE SELECTED SEMINAR October 17, 2017 October 24, 2017 October 25, 2017
Clark, NJ East Syracuse, NY Albany, NY

INSTITUTION INFORMATION

FINANCIAL INSTITUTION _____

MAILING ADDRESS/PO BOX _____

CITY STATE ZIP CODE _____

TELEPHONE # _____

ROUTING/MICR # _____

Presented in 2017 by ProBank Austin

PAYMENT MUST ACCOMPANY REGISTRATION, THANK YOU.

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

ATTENDEE #1 \$340

EMAIL ADDRESS MOBILE #

ATTENDEE #2 \$340

EMAIL ADDRESS MOBILE #

ATTENDEE #3 \$340

EMAIL ADDRESS MOBILE #

TOTAL REGISTRATION FEE ENCLOSED: \$ _____

PAYMENT INFORMATION

PAYMENT BY CHECK ENCLOSED CHARGE MY: MASTERCARD VISA DISCOVER AMERICAN EXPRESS **PLEASE PRINT CLEARLY**

CARD NUMBER _____

EXP DATE _____

CVV (SECURITY CODE) _____

AUTHORIZED SIGNATURE _____

CARDHOLDER'S NAME _____

CARDHOLDER'S BILLING ADDRESS _____

CITY/STATE/ZIP _____