



## 2022 ACH Series

6-Part Series

[Register Here](#)

This fact-filled series addresses recent ACH changes and will equip your staff with the knowledge to properly handle an assortment of intricate ACH situations.

### ACH SERIES TOPICS

*90-minute webinars – recordings also available*

- Quick Start Guide to ACH for the Frontline
- The Green Book & Government Payments Explained
- 2022 ACH Rules Update, Including Faster Payments
- ACH Origination: Internal, Loans, Transfers & More
- Decoding ACH Return Reason Codes
- Electronic Payment Fraud: When Is Your Institution Liable?

**Purchase webinars individually or save with the series,  
6 webinars for the price of 5!**

From operations to the frontline to branch personnel, ACH transactions affect a broad variety of staff. This series will educate you about the latest ACH changes, faster payments, electronic fraud, ACH origination, the ACH system, government payments, and more. Get the details you need to ensure accuracy, limit liability, decipher return reason codes, and confidently handle accountholder questions.

### SESSION DATES & DESCRIPTIONS

*Webinars start at Noon Pacific – 1 PM Mountain – 2 PM Central – 3 PM Eastern*

*Morning webinars start at 8 AM Pacific – 9 AM Mountain – 10 AM Central – 11 AM Eastern*

**Wednesday, January 5, 2022**

**Quick Start Guide to ACH for the Frontline**

**Michele L. Barlow, Macha/PAR**

The frontline is the face of each financial institution. Ensuring they understand the different products and processes is crucial to maintaining accountholder satisfaction. This session will provide frontline staff with a non-technical overview of the ACH Network and provide answers to the most common accountholder questions. This back-to-basics program will describe how the ACH Network works, explain stop payments and unauthorized transactions, and differentiate the types of ACH transactions and authorizations.

**Tuesday, February 8, 2022**  
**The Green Book & Government Payments Explained**  
**Jason Johnson, UMACHA**

Since 1975, the *Green Book* has offered guidance on the acceptance of federal government payments via direct deposit. As the ACH Network has evolved, so too has the *Green Book*, which now provides guidance on direct deposit enrollment, garnishment limitations on protected federal benefits, handling claims of non-receipt, and the impact of returning a federal benefit payment.

In addition to these subjects, the *Green Book* also provides direction on reclamation of federal benefit payments. To limit potential liability, financial institutions must be careful when handling post-death federal benefit payments and reclamation requests. Due to important updates in 2020 and 2021, institutions are encouraged to review the current version of the *Green Book* to ensure their policies and procedures coincide with statements from the Bureau of the Fiscal Service and the Department of the Treasury. This presentation will examine today's *Green Book* and the most-recent guidance.

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**Wednesday, March 9, 2022**  
**2022 ACH Rules Update, Including Faster Payments**  
**Shelly Sipple, EPCOR**

Do you know about the significant changes impacting electronic payments in 2022 and beyond? Join us to learn how to prioritize your institution's plan of action and maintain compliance. This must-attend program will cover ACH Rules updates, including a review of the September 2021 authorization amendments, handling non-consumer stop payment requests, and new third-party sender requirements. Plus, you'll learn the latest on faster payments – Same Day ACH, RTP®, and FedNow<sup>SM</sup> Service.

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**Tuesday, April 12, 2022**  
**ACH Origination: Internal, Loans, Transfers & More**  
**Michele L. Barlow, Macha/PAR**

This webinar is designed for any financial institution that does or is considering internal ACH origination. Do you offer or are you considering sending ACH debits for loan payments and transfers of interest earned? What about accounts payables? Did the COVID-19 emergency have you scrambling to issue checks for payments? Using the ACH Network for payments processing for internal applications can save time and money and also create efficiencies. This webinar will help you get started on (or make sure that you are staying on) the path to ACH origination success!

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**Wednesday, May 11, 2022 – Morning**  
**Decoding ACH Return Reason Codes**  
**Michele L. Barlow, Macha/PAR**

Your financial institution must handle ACH exceptions properly to limit liability and potential loss. ACH exception items include return transactions, prenotes, Notifications of Change, and unauthorized entries. This webinar will provide a comprehensive review of these ACH exceptions and best practices for minimizing associated financial risks.

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**Thursday, June 9, 2022– Morning**  
**Electronic Payment Fraud: When Is Your Institution Liable?**  
**Elizabeth Fast, Spencer Fane LLP**

The tremendous increase in electronic payment fraud has caused staggering losses to financial institutions. Your institution's liability for electronic payment fraud will vary depending on the type of fraud, how it occurred, and whether it was a consumer or commercial account.

The varying legalities are mindboggling. UCC Article 4A permits financial institutions to shift liability to commercial account holders in certain situations, while Regulation E provides much more protection to consumers. The Nacha rules make the originating depository financial institution (ODFI) ultimately liable for an unauthorized ACH, but it is difficult to get the ODFI to pay after the return deadlines. In all situations, however, the law requires financial institutions to use commercially reasonable security procedures. This webinar will explain which party is liable for the various types of electronic payment fraud and what can be done to protect your institution from liability in both commercial and consumer situations.

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**THREE REGISTRATION OPTIONS – WHAT YOU GET**

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- Handout and Take-Away Toolkit
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**2. On-Demand Webinar Includes**

- Recording of the Live Webinar
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- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

**3. Purchase the BOTH Option** to receive all the benefits listed above! Full registration descriptions can be found [here](#).

If you need help with anything, please drop us an email at [support@financialedinc.com](mailto:support@financialedinc.com) or call 406.442.2585