2ND QUARTER

PAYMENTS

PUBLICATIONS

2012

What is Payments Publications?

Payments Publications is a cooperative effort between the Regional Payments Associations and NACHA—The Electronic Payments Association (NACHA) to provide a comprehensive selection of books, pamphlets, marketing collateral and other educational materials all addressing current payments issues.

What is NACHA?

NACHA manages the development, administration, and governance of the ACH Network, the backbone for the electronic movement of money and data. The ACH Network serves as a safe, secure, reliable network for direct consumer, business, and government payments, and annually facilitates billions of payments such as Direct Deposit and Direct Payment. Utilized by all types of financial institutions, the ACH Network is governed by the NACHA Operating Rules, a set of fair and equitable rules that guide risk management and create certainty for all participants. As a not-for-profit association, NACHA represents nearly 11,000 financial institutions via 17 regional payments associations and direct membership. Through its industry councils and forums, NACHA brings together payments system stakeholders to enable innovation that strengthens the industry with creative payment solutions. To learn more, visit www.nacha.org, www.electronicpayments.org, and www.payitgreen.org.

What Are the Regional Payments Associations?

Regional Payments Associations—whose membership is composed of banks, savings and loans, credit unions, and affiliate companies in a specific region—offer operational assistance, marketing support, and education/training services.

What Are Direct Financial Institution Members?

NACHA Financial Institution Members cast their votes directly on the *NACHA Operating Rules* and other electronic payment standards governing the banking industry nationwide.

PLEASE NOTE:

For comprehensive educational programs and information about membership benefits, contact your local Regional Payments Association.

Alabama ACH Association	Phone: 205/733-0006	Fax: 205/733-0606	Email: gai@alacha.org
EastPay, Inc.	Phone: 800/681-4224	Fax: 804/648-5254	Email: info@eastpay.org
EPCOR	Phone: 800/500-0100	Fax: 816/471-7665	Email: memserve@epcor.org
GACHA	Phone: 678/384-9791	Fax: 678/384-9796	Email: info@gacha.org
MACHA- The Mid-Atlantic Payments Association	Phone: 410/859-0090	Fax: 410/859-3452	Email: info@macha.org
NEACH – New England ACH Association	Phone: 781/321-1011	Fax: 781/338-9627	Email: info@neach.org
SHAZAM, Inc.	Phone: 800/537-5427	Fax: 515/248-5828	Email: info@shazam.net
South Carolina ACH Association	Phone: 803/732-1579	Fax: 803/732-6030	Email: admin@socacha.org
Southern Financial Exchange	Phone: 504/525-6779	Fax: 504/525-1693	Email: info@sfe.org
SWACHA - The Electronic Payments Resource	Phone: 800/475-0585	Fax: 214/438-4515	Email: info@swacha.org
Tennessee ACH Association	Phone: 615/859-4188	Fax: 615/859-3719	Email: donna@tacha.org
The Clearing House Payments Association	Phone: 800/875-2242	Fax: 336/769-5355	Email: WebMail@theclearinghouse.org
The Payments Authority, Inc.	Phone: 248/688-9720	Fax: 248/688-9730	Email: info@thepaymentsauthority.org
Upper Midwest ACH Association	Phone: 763/549-7000	Fax: 763/549-7004	Email: info@umacha.org
Viewpointe Clearing, Settlement & Association Services, LLC	Phone: 800/279-9059	Fax: 214/ 720-0029	Email: memberservices@viewpointe.com
WACHA- The Premier Payments Resource	Phone: 262/345-1245	Fax: 262/345-1246	Email: info@wacha.org
WESPAY	Phone: 415/433-1230	Fax: 415/433-1370	Email: info@wespay.org
DIRECT FINANCIAL INSTITUTION MEMBERS			
American Express Centurion Bank	Phone: 801/945-6569	Fax: 866/844-2778	Email: pam.k.kennaley@aexp.com
Bank of America Merrill Lynch	Phone: 415/436-5483	Fax: 414/436-5421	Email: vanessa.chung@bankofamerica.com
BB&T	Phone: 703/549-1883	Fax: 703/531-2091	Email: jblount@bbandt.com
BMO Harris Bank	Phone: 415/436-5421	Fax: 312/461-2117	Email: info@bmo.com
BNY Mellon	Phone: 412/236-3338	Fax: 412/234-3149	Email: marsha.bianco@bnymellon.com
Capital One	Phone: 866/561-2580	Fax: 804/967-1000	Email: Richmond.treasuryserviceseops@capitalone.com
Citibank N.A.	Phone: 877/340-4357	Fax: 866/436-5637	Email: citiservice.ach@citi.com
Discover Financial Services, Inc.	Phone: 224/405-1661	Fax: 224/405-3567	Email: barbaramyslinski@discover.com
Fifth Third Bank	Phone: 513/534-3200	Fax: 513/358-6545	Email: william.grace@53.com
First PREMIER Bank	Phone: 605/357-3093		Email: dfeterl@firstpremier.com
Huntington National Bank	Phone: 614/480-4957	Fax: 614/480-7575	Email: larry.matteson@huntington.com
J.P. Morgan	Phone: 813/432-3742	Fax: 813/432-3809	Email: erin.x.proffitt@jpmchase.com
KeyBank	Phone: 216/689-4611	Fax: 216/689-0977	Email: brian.guess@keybank.com
M&T Bank	Phone: 716/848-4798	Fax: 716/848-4766	Email: jfdugan@mtb.com
Merrick Bank Corporation	Phone: 801/545-6619	Fax: 801/545-6319	Email: travis.soto@merrickbank.com
MetaBank	Phone: 605/782-0977		Email: dranschau@bankmeta.com
Navy Federal Credit Union	Phone: 703/206-3919	Fax: 703/255-7739	Email: Paul_Murray@navyfederal.org
PNC Bank	Phone: 412/762-4008	Fax: 412/762-0238	Email: joseph.belczyk@pnc.com
RBS Citizens	Phone: 617/725-5861	Fax: 617/725-5689	Email: stephen.devine@rbs.com
Regions Financial Corp	Phone: 205/420-5836	Fax: 205/420-4022	Email: tim.thorson@regions.com
State Bank & Trust Company	Phone: 404/266-4612		Email: terri.sands@statebt.com
Silicon Valley Bank	Phone: 801/977-3636	Fax: 801/975-1310	Email: jcarone@svb.com
SunTrust Bank	Phone: 404/588-8274	Fax: 404/813-1293	Email: alicia.treadway@suntrust.com
Synovus Bank	Phone: 229/430-7081	Fax: 229/430-5379	Email: kristypowell@synovus.com
TCF National Bank	Phone: 612/661-6692	Fax: 952/475-7937	Email: rbritz@tcfbank.com
TD Bank N.A.	Phone 508/424-7169		Email: paula.epstein@td.com
The Bancorp Bank	Phone: 610/304-8573		Email: mcarberry@thebancorp.com
U.S. Bank	Phone: 612/303-7334	Fax: 612/303-7555	Email: timothy.schmidt@usbank.com
Wells Fargo	Phone: 612/667-5974	Fax: 612/667-4590	Email: Laura.L.Orcutt@wellsfargo.com
Zions Bancorporation	Phone: 888/315-2271	Fax: 801/974-4994	Email: cindy.feigt@zionsbancorp.com

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NOTE TO PUBLICATIONS PURCHASERS: Quite a few of the publications made available in this catalog are produced by NACHA's Regional Payments Associations. You will find some offerings that appear to be very similar (e.g., Audit Guides, Rule Book Tabs, etc.). Please review each description carefully, as they will detail the specifics of what is included in each publication and how they are laid out to help you determine which publication will best suit your needs. Publications produced by NACHA's Regional Payments Associations are identified at the end of the publication description, e.g., (EastPay).

Member prices are for members of local regional Payments Associations, Financial Institution Members, and NACHA Councils. Federal, state and local government agencies are also eligible for Member prices. Nonmember prices are as stated. Contact your regional Payments Association for membership information.

Please Note: Publications in this catalog (with the exception of the official *NACHA Operating Rules & Guidelines*) are designed to assist the purchaser in understanding and using the ACH Network and other electronic payment mechanisms. They are intended as supplements to, and in no way replace, the *NACHA Operating Rules & Guidelines*. Conditions of use for other publications available in this catalog are within the control of individual users, and there is no warranty, expressed or implied, in connection with making these publications available.

Publications in this catalog can also be ordered from our web site at

www.nacha.org.

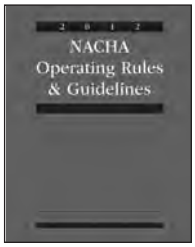
NACHA DIRECT MEMBER
Regional Payments Associations®

"The Mark of Excellence"

This mark signifies that the Regional Payments Associations, through their Direct Membership in NACHA, are specially recognized and licensed providers of ACH education, publications and support. Regional Payments Associations are directly engaged in the NACHA Rulemaking Process and Accredited ACH Professional (AAP) program. Look for this mark as a sign of excellence and commitment to consistency and accuracy in ACH education, publications and support. NACHA owns the copyright for the NACHA Operating Rules & Guidelines. The Accredited ACH Professional (AAP) is a service mark of NACHA.

Rules

2012 NACHA Operating Rules & Guidelines



The *2012 NACHA Operating Rules* use clear, straightforward, and consistent language throughout to help make them more easily understood and information easier to find. The *2012 NACHA Operating Guidelines* contain complete discussions of each ACH Network participant type and its role and obligations in the ACH Network. The *Guidelines* also contain an expanded section on Standard Entry Class Codes and an Appendices section which consolidates charts, sample forms and reference materials in one quick-find location. New and veteran users of the *Guidelines* will benefit from its improved organization, streamlined language and updated guidance on key topics.

Each edition of the *2012 NACHA Operating Rules* comes with access to ACH Rules Online, the electronic version of the printed book or CD. The site is fully searchable by phrase and keyword, with additional "go to page" functionality. Users have unlimited ability to bookmark and save searches. Limited copy & paste is also available. Access to ACH Rules Online runs from January 30, 2012 through January 30, 2013.

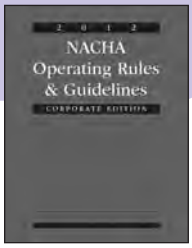
(406) $41.00 Member/$80.00 Nonmember

2012 NACHA Operating Rules & Guidelines on CD

This self-executable .exe file with limited search and no print capabilities contains all the information available in the print edition. Comes with full access to ACH Rules Online, where full search, save search, bookmarking and limited print functions can be performed. For Windows XP, Vista and Mac. Adobe Acrobat Reader 7.0 required.

(406CD) $41.00 Member/$80.00 Nonmember

Corporate Edition now available for the Apple iPad and Barnes & Noble Nook (Amazon Kindle format pending). $39.99 all formats. Order directly from the iStore or Barnes & Noble.



2012 NACHA Operating Rules & Guidelines - Corporate Edition

The *2012 NACHA Operating Rules* use clear, straightforward, and consistent language throughout to help make them more easily understood and information easier to find. The *2012 NACHA Operating Guidelines – Corporate Edition* contain excerpts from the *NACHA Operating Guidelines* that are important to Corporations. Refer to the Guidelines for originator roles and responsibilities within the ACH Network and an overview of Standard Entry Class Codes. In addition, the *NACHA Operating Guidelines – Corporate Edition* offers details on the legal framework of the Rules, Third-Party Service Providers, OFAC compliance, and a brief history of the development of the ACH Network.

Each edition of the *2012 NACHA Operating Rules – Corporate Edition* comes with limited access to ACH Rules Online, the electronic version of the printed book or CD. The site is fully searchable by phrase and keyword, with additional "go to page" functionality. Users have unlimited ability to bookmark and save searches. Limited copy & paste is also available. Access to ACH Rules Online runs from January 30, 2012 through January 30, 2013.

(409) $25.00 Member/$48.00 Nonmember

2012 NACHA Operating Rules & Guidelines – Corporate Edition on CD

This self-executable .exe file with limited search and no print capabilities contains all the information available in the print edition. Comes with limited access to ACH Rules Online, where full search, save search, bookmarking and limited print functions can be performed. For Windows XP, Vista and Mac. Adobe Acrobat Reader 7.0 required.

(409CD) $25.00 Member/$48.00 Nonmember

Operating Rules of the National Association for Check Safekeeping

Rules governing check safekeeping and truncation, including rights and obligations of participants, keepers, paying bank, facility, clearing house; media and format specifications; adjustment and return procedures. For financial institutions and processors.

(433) $15.00 Member/$32.00 Nonmember

AAP Test Preparation Materials

AAP Test Preparation

The Accredited ACH Professional (AAP) designation distinguishes its bearers as members of an elite corps of payments system professionals. To assist you in preparing for the AAP examination, administered once in the fall each year, the following recommended texts are offered through the Payments Publications catalog:

(682) AAP Special: 2012 ACH Rules, Compliance Manual, Risk Management Handbook, ACH Marketing Handbook, Revised UCC-4A and the ACH Network

$206.00 Member/$360.00 Nonmember

ACHPro

ACHPro is a self-paced, computer-based training program developed to increase your knowledge of the ACH. ACHPro has been developed to promote knowledge of the ACH network. This tool can be used to evaluate your level of expertise of the ACH and related payment systems, and to identify those areas that may require additional development. ACHPro was designed to make learning fun. ACHPro was completely rebuilt in 2012. (NEACH) (2012)

(529) $90.00 Member/$185.00 Nonmember

AAP Flashcards

These flashcards, updated to reflect the 2012 Rules changes, provide a hands-on study aid for those planning to sit for the AAP Exam. Highlighting the six areas of focus for the AAP Exam, this is a great self-study tool to help registrants prepare for the exam and earn their accreditation. Timeframes, SEC codes, participant responsibilities and most of the need-to-know information is covered in this set of cards. (EPCOR) (2012)

(555) $75.00 Member/$150.00 Nonmember

ACH 101

If you are just starting out in ACH, the whole system can be pretty confusing. We've put together this special package to help you to unravel the mysteries. Once you've read through these publications, you'll have a clear understanding of how different aspects come together to make the ACH Network the dynamic electronic payments system it is today. You will also understand the operations, risks, and benefits of ACH payments, and be able to communicate these benefits to your customers.

(620) ACH 101 Special: Introduction to Payment Systems, Guide to ACH Origination, Risk Management Handbook, Compliance Manual, ACH Marketing Handbook

$141.00 Member/$270.00 Nonmember

ACH Participant Directory

ACH Participant Directory

The ACH Participant Directory, published by Accuity and developed in partnership with NACHA, provides quick access to routing numbers and contact information for financial institutions that participate in the ACH Network. The softcover book provides:

- American Bankers Association (ABA) routing numbers and, when applicable, ACH override routing numbers
- Association memberships
- EDI receipt/reporting capabilities
- Institution names, street and mailing addresses
- Telephone numbers for the ACH Officer, coordinator or department

The directory is divided into three primary sections for convenience: numerically, by ABA routing and transit numbers; alphabetically, listed by state; and a special section of EDI-capable financial institutions, detailing reporting and receipt capabilities, contact names and routing information.

(480) $295.00 Member/$355.00 Nonmember

Computer-based Reference

ACH Agreements and Tools CD

The standard ACH agreements and Third-Party Sender agreements are provided on this CD, which allows easy customization by financial institutions. These sample agreements include a shell origination agreement and separate agreements to cover the issues specific to the ACH application being utilized, including IAT. Also included are helpful Originator information sheets, logs, calendars, checklists and sample authorizations. (EPCOR) (2012)

(562CD) $50.00 Member/$100.00 Nonmember

Internet

Understanding Internet-Initiated ACH Debits – 2nd Edition

This publication is a revision to the original publication, Understanding Internet-initiated ACH Debits which was published in 2001 when the WEB rule was created. This amended version of the original publication has resulted from a changing ecommerce landscape over the last several years, together with several changes to the WEB rule that are worth noting and understanding for your organization to offer this low-cost, alternative online payment option. Subjects covered include: (2006)

Introduction
Chapter 1 - Introduction
- Background on Internet-Initiated ACH Debits

Chapter 2 - WEB Rule Overview
- What is a WEB Entry?
- Legal Framework
- Commercially Reasonable
- Single Entry vs. Recurring Entry

Chapter 3 - Authorization and Authentication
Chapter 4 - Fraudulent Transaction Detection Systems
Chapter 5 - Establishing a Secure Internet Session
Chapter 6 - Annual Security Audit
Chapter 7 - Verifying the Validity of Routing Numbers
Chapter 8 - Electronic Bill Payment
Chapter 9 - Customer Service Issues
Chapter 10 - Risk Management
Appendix A - Implementation Checklist
Appendix B - Glossary
Appendix C - Suggested Alternative Resources

(615) Understanding Internet-Initiated ACH Debits
$40.00 Member/$60.00 Nonmember

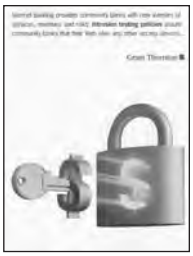
ACH Network Data Security Self-Assessment Workbook

This workbook is designed to provide tools to ACH Network participants on how to achieve practical data security and to implement information management practices. This workbook encourages companies to enact measures that adequately protect sensitive ACH information that is stored, processed, or transmitted electronically. Smarter management of payment-related information will result in reduced organizational risk, maintenance of a positive image, enhanced customer confidence, and an improved bottom line. (2007) Contents include:

1. Introduction
2. Overview of the ACH Network
3. Computing Your Information Risk Profile
4. Choosing Your Information Security Controls: High to Medium Risk (Levels 1-3)
5. Choosing Your Information Security Controls: Low Risk (Levels 4-5)
6. Conclusions
7. Glossary
8. Case Studies
9. Data Protection and Privacy Checklists

(650) $45.00 Member/$65.00 Nonmember

Intrusion Testing Policies



Published by Grant Thornton, LLC

Internet banking provides community banks with new avenues of services, revenues, and risks. Intrusion Testing Policies assure community banks that their Web sites and other access devices safely restrict account access while providing reliable and convenient services to business and consumer customers.Because unauthorized access can come from both external and internal sources, financial institutions must demonstrate in their policies a clear understanding of risks, the estimated value of possible losses, and the likelihood of occurrence. They also must take responsibility for implementation of appropriate mitigation procedures. (2004)

(616) Intrusion Testing Policies $15.00 Member/Nonmember

Quick Reference

IAT Quick Reference Cards

A five-card series: General Information, RDFI Responsibilities, ODFI Responsibilities, Gateway Operator Responsibilities, IAT File Format Details, and Transaction Flows Diagrams. These colorful and durable desktop reference cards provide fingertip access to critical information for proper handling of these IAT items. These detail cards are a must for all financial institutions. (2009)

(473) $20.00 Member/$40.00 Nonmember

ACH Quick Reference Guide

EPCOR has updated this popular tool, which is used as an everyday operational resource for ACH information. This spiral bound, easy to-use guide is updated with the very latest information, including Rules compliance and the special handling of IAT entries. The guide provides RDFI responsibilities and obligations outlined in an easy-to-reference format. Return Reason codes, Notification of Change codes and an ACH Terms Glossary are included. Financial institutions have found this guide to be a very valuable education tool when training new operations employees. (EPCOR)(2012)

(561) $25.00 Member/$50.00 Nonmember

To Order Call: 1-800-487-9180 or visit us at our web site at www.nacha.org

ACH Quick Reference Cards for Financial Institutions

A seven-card series including codes and timeframes for: ACH Returns, Dishonored and Contested Dishonored Returns, Notifications of Change (NOC), Special Exceptions (including Operator Rejects and Government Payments), Electronic Check Applications, IAT, WEB and TEL. These colorful and durable desktop reference cards provide fingertip access to critical information for proper handling of these ACH items. The cards also include helpful tips and commonly asked questions and answers regarding exception handling. Members overwhelmingly agree that this seven-card reference set is one of the most useful ACH resources available to them. (EPCOR)(2012)

(560) Set of 7 $30.00 Member/$60.00 Nonmember

Corporate ACH User Quick Reference Cards

This tool, modeled after the popular ACH Quick Reference Cards for Financial Institutions is specifically designed for Corporate ACH users. This three-card series gives Originators fingertip access to critical information for the correct handling of ACH Returns, Dishonored Returns, Standard Entry Class (SEC) codes, Transaction codes and Notifications of Change (NOC). This is an ideal tool to assist with Originator education and rule compliance, which is a responsibility of the ODFI. These colorful and durable desktop reference cards now provide ACH basics, including prenotifications, for the Originator along with the explanations for Return Reason codes, NOC codes, SEC codes, transaction codes and solutions for handling ACH exception entries. (EPCOR)(2012)

(592) Set of 3 $20.00 Member/$40.00 Nonmember

Quick Reference Cards for Government Benefit Payments

Quick Reference Cards for Government Benefit Payments contain the information you need when processing your government exceptions. These cards are durable for your desktop and right at your fingertips to get all the critical information for handling government exceptions. These detailed cards are a must for every financial institution. (WACHA) (2012)

(611) $18.00 Member/$28.00 Nonmember

Quick Reference Guide for Frontline

(Electronic File, includes Frontline & Check 21 Q&A)

This guide combines the information found in WACHA's ACH Procedures Manual template for Frontline with the Frontline Staff Quick Reference Cards to create a new user-friendly guide to assist your frontline staff with information they need to handle calls and inquiries from your account holders regarding ACH, Substitute Checks, and Remotely Created Checks. The guide is provided in the form of a CD and contains a overview of the ACH Network, Funds availability requirements, how to handle customer requests as it relates to stop payments, authorization revoked and unauthorized payment, Government payments, Remotely Created and Substitute Checks and a Glossary. (WACHA) (2012)

(655) $75.00 Member/$150.00 Nonmember

Standard Entry Class (SEC) Code Detail Cards

A complete 5-card set includes ten SEC Codes: ARC, POP, BOC, RCK, WEB, TEL, PPD, CCD & CTX; PLUS IAT (effective 9/18/09). These durable desktop reference cards contain the most up-to-date details pertaining to the specific rules unique to each SEC Code. The requirements and special rules, including return information is detailed on these cards which are invaluable to all ACH Participants. This ideal tool can assist financial institutions with Rule Compliance whether originating or receiving these types of ACH transactions, plus help aid in Originator education. These detail cards are a must for all financial institutions and Originators alike! (UMACHA) (2007-2009)

(665) per 5-card set $15.00 Member/$30.00 Nonmember

Quick Reference Cards for Exception Handling

These spiral bound cards serve as a quick reference guide to ACH returns requirements and codes. The information is sorted (primarily) by return reason making the task of determining the correct Return Reason Code to be used much easier. In addition to the Return Reason Codes, the document contains a Glossary of Return Terms and the requirements for the return of Government and IAT entries, Notifications of Change and ACH timeframes and record retention requirements... all in one easy to use, index tabbed document. 12 Cards/Set (WACHA) (2012)

(532) $35.00 Member/$55.00 Nonmember

Check Quick Reference Cards

This set of cards covers "need to know information" about the check industry including Reg. CC Returns and Remotely Created Checks, Check 21, Exception Holds, MICR Line Information and more. These durable cards also cover various types of check and deposit fraud including forgery, counterfeit, substitute checks and altered checks. They assist staff in identifying fraud types, how they occur, and examples and tips to identify check fraud. (EPCOR) (2010)

(654) $30.00 Member/$60.00 Nonmember

Rule Book Tabs

Convenient, self-stick tabs to quickly identify the sections you reference most frequently. Mark SEC codes, Return Reason Codes, NOC Codes, formatting tables and other important sections of the ACH Rules book. (EPCOR)(2012)

(536) $4.00 Member/$8.00 Nonmember

ACH Rules Book Tabs

No more flipping through page after page to find Return Reason Codes or authorization requirements! Convenient self-stick Rules Book tabs are available in sets of 25 pre-printed tabs to mark those sections of the ACH Rules Book that are referenced most often. Different colors make it easy to quickly pinpoint the tab you need. Also included are 8 blank write-on tabs so that you can create your own! Handy reference sheet tells you page number for placement of each tab. Once you put these in place, you'll wonder how you ever functioned without them! (EastPay) (2012)

(644) $8.00 Member/$16.00 Nonmember

Bulk ACH Rule Book Tabs

Buy them in bulk! Consider purchasing a set for each of your ACH staff Members and/or origination customers for use in their Corporate Rule Books. Pre-labeled, handy page tabs help locate the most frequently used pages in the ACH Rule Book (i.e. SEC Codes, Reg E, Rules Violation). Rule Book page numbers are supplied for quick tabbing – Corporate Edition pages too! Copyright The Payments Authority. 10 tabs per set, 25 sets per pack.

(558) 25 sets of 10 tabs $30.00 Member/$50.00 Nonmember

ACH Resource Manual: Return Reason Codes & Notification of Change Codes

Never waste time searching for a return reason code again! Working your Exception Items is one of the most important tasks you do every day. Make it easier and more efficient by having this handy desktop reference booklet at your side. Similar to the Return Reason Codes table in the Rules Book, this booklet is up to date and includes all codes that will come into effect in 2012. (SWACHA) (2012)

(642) $15.00 Member/$30.00 Nonmember

2012 Return Reason Code Cards

Entries initiated into the ACH system, either prenotification entries or live dollar entries, may be returned for specific reasons. These reasons are defined by Return Reason Codes. Some codes are used solely by the ACH Operator while others are used when a return is originated by an RDFI. It is essential that the Originator work closely with its ODFI to establish procedures for handling returns. Set of 2 cards. (The Clearing House) (2012)

(677) $15.00 Member/$30.00 Nonmember

Payments & Risk Glossary

Find out what all those acronyms stand for, along with definitions of many of the technical terms used in all the payment systems. Concise definitions and a compact 5"x8" size make this a useful, desktop reference. Expanded to include risk and fraud definitions. (EPCOR) (2010)

(525) $5.00 Member/$10.00 Nonmember

Return Reason Code Guide

This comprehensive guide to the proper use of return reason codes and notifications of change has been revised to reflect Rules changes effective in 2012. In a handy spiral-bound format, this guide categorizes return reason codes by function and provides a comprehensive description of each, with return time frame reminders and helpful insight for proper usage. Also includes Notifications of Change, Standard Entry Class codes, transaction codes, ACH Network participants, Stop Payments 101, Excused Delay explanation, a return time frame quick reference list, and AAP study hints! You don't want to be without this must-have desktop reference! (EastPay) (2012)

(634) $20.00 Member/$40.00 Nonmember

The Serve and Volley Of the ACH Rules

This quick reference tool is what every ACH participant needs to assist with their day-to-day ACH Operations. In this unique tennis court design, you'll have all the Standard Entry Class (SEC) Codes (otherwise referred to as the forward ACH entry); plus all the return reason codes, NOC codes, including timeframes allowed for each according to the ACH Rules, right at your fingertips! 8 x 11 in size when folded; 11 x 17 when opened, this cheat sheet resembles a tennis court outlining the forward and return process within the ACH Rules. Tennis Racquet #1 identifies forward entries with a complete listing of all SEC Codes. Tennis Racquet #2 defines the return timeframes and all return reason codes, including administrative and unauthorized. Tennis Racquet #3 contains the dishonored return reason codes with timeframes and Tennis Racquet #4 contains the Contested and Corrected Dishonored Return Reason Codes with the required timeframes. The tennis balls identify the NOC (Notification of Change) Codes, including refused and corrected NOCs. The center of the tennis court (the net) is represented by the ACH Operator, defining the Return Reason Codes for error conditions, to be used by the ACH Operator ONLY. Pictured in the lower left is a scorecard defining the forward and return process and when it MUST go outside the ACH network for disputes. (UMACHA) (2009)

(455) $15.00 Member/$30.00 Nonmember

Electronic Check Quick Reference Charts

Colorful, easy-to-use reference card (sold 25 per pack) is designed for use by tellers and customer service reps at financial institutions and billing organizations alike. In addition to boiling down the ACH rules, the card helps to answer consumer questions about electronic check applications and payments authorized on the Internet and over the telephone. Side one addresses the most commonly asked BOC, POP, RCK, and ARC questions, side two - WEB and TEL. (The Payments Authority)

(641) $14.00 Member/$28.00 Nonmember

Introduction to Payment Systems

New to banking? Learn the basics of the ACH, check, wire and card payment systems in this compact 5" x 8" size quick reference. Find out how these payment systems work, who the participants are, and the legal framework associated with each. (EPCOR) (2010)

(514) $5.00 Member/$10.00 Nonmember

Frontline Quick Reference Cards for Consumer Payments

This handy desktop reference card set guides the frontline staff through quickly and correctly answering common consumer questions. Covering the ACH, check and card payment systems, this reference can help identify payment type and return deadlines which will aid in addressing statement questions. Additionally, your frontline will have access to information enabling them to assist consumers who have been victims of identity theft. (EPCOR) (2011)

(492) $5.00 Member/$10.00 Nonmember

Risk Management & Compliance

International ACH Transactions (IAT) Survival Guide: Implementation, Best Practices and Technical Specifications

As of September 18, 2009, NACHA rules require every ACH payment entering or exiting the United States to be identified and formatted as an International ACH Transaction (IAT) and EACH transaction must be reviewed for OFAC compliance.

All U.S. financial institutions are affected by this rule, even those that do not currently send or receive international ACH payments as any financial institution may potentially receive an IAT transaction. Every financial institution needs to understand how it is impacted by the new NACHA rule. Penalties for non-compliance with OFAC's regulations can be severe.

The *International ACH Transactions (IAT) Survival Guide* has been developed by NACHA to assist your institution in complying with this significant Rule change.

Table of Contents

1. Overview – IAT Executive Summary
2. Why does this apply to your organization
3. OFAC Obligations
4. FI Responsibilities
5. Communications with the Corporate Originator
6. Best practices
7. Frequently asked questions
8. IAT scenarios
9. Technical standards and mapping
10. IAT and International Payment Standards
11. Glossary
12. Resources section

(472) $40.00 Member/$65.00 Nonmember

ACH Risk Assessment Guide

Under NACHA's new "ACH Risk Management and Assessment" rule, each financial institution will be required to 1) perform a risk assessment of their ACH activities, and 2) implement risk management programs in accordance with "the requirements of their regulators". The New Rule is effective June 18, 2010 and you should expect verification of compliance as part of your next ACH Audit and Regulatory Examination. By utilizing the ACH Risk Assessment Guide you can gain:

- Guidance to assist you in completing a step-by-step risk assessment
- Convenient storage and organization of supporting documentation
- Background information on Risk Assessment Rule
- Help to identify strengths and weaknesses in your existing program
- Individual chapters address Credit Risk, High-Risk Activities, and Compliance Risk, Third-Party Service Providers & Direct Access to the ACH Operator and Transaction and Information Technology Risk
- Preparation Checklist
- Rating System
- User-friendly worksheet questions
- Final report
- Includes a CD for electronic completion

(ALACHA, GACHA, SFE, SOCACHA and TACHA) (2010)

(538) $95.00 Member/$190.00 Nonmember

Risk Management for Internet, Telephone and Electronic Check ACH Payments—2nd Edition

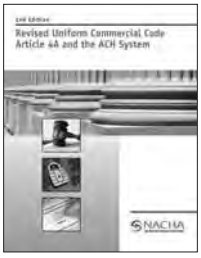
The Guide is arranged to provide an overview of the ACH Network and risk issues involved to assist those new to the ACH Network Subsequent chapters address the specific risk issues related to Internet, Electronic Check and Telephone-Initiated ACH payments from the Originator, ODFI and RDFI perspectives. (2011)

(614) $40.00 Member/$60.00 Nonmember

Special Offer

(636) Risk Management Handbook and Risk Management for Internet, Telephone and Electronic Check ACH Payments
$70.00 Member/$115.00 Nonmember

NEW Revised Uniform Commercial Code Article 4A and the ACH System – Second Edition



Evaluates the impact of UCC 4A on security procedures and bank/corporate agreements. Includes article 4A with staff commentary. For financial institutions and corporations that handle ACH wholesale credits. (2012)

(432) $60.00 Member/$80.00 Nonmember

Guidelines to Secure ACH Network Transactions

This publication responds to the current threat environment characterized by the continued growth of data breaches and the need for companies to become even more vigilant in protecting sensitive customer information. These guidelines provide an overview of the current marketplace and threat landscape, coupled with an analysis and identification of critical information to protect in the ACH transaction lifecycle throughout the debit and credit flow architecture. ACH Network participants will benefit by guidance on how to conduct step-by-step analysis of an ACH transaction flow and from it identify critical points that require data protection/security (e.g., transmission, storage, and use). The guidelines include chapters on how to protect sensitive ACH data, how to understand and define data risks, case studies, best practices for mitigating data risk and a section that identifies additional industry resources. The format of this publication is the equivalent to a technology "dashboard" for transaction monitoring in the ACH Network. (2009)

(603) $40.00 Member/$65.00 Nonmember

Third-Party Senders & The ACH Network: An Implementation Guide Second Edition

The new edition of *Third-Party Senders & The ACH Network* is designed primarily for use by Originators, ODFIs, and those Third-Party Service Providers that act in the specific role of Third-Party Senders. This publication provides a review of the variations in legal requirements and processing obligations relating to the origination of ACH entries when a Third-Party Service Provider, acting as a Third-Party Sender, is involved in the origination of transactions through the ACH Network. This *Second Edition* reflects the latest *Rules* changes, offers real-world examples of third-party sender relationships, includes best business practices, risk management topics, and a checklist of issues to be addressed by ODFIs, Originators, and Third-Party Senders in processing agreements. Also featured are six new case studies. (2012)

(511) $40.00 Member/$65.00 Nonmember

The ACH Compliance Manual: How to Comply with ACH-Related Rules & Regulations—6th Edition

"Everything you always wanted to know about compliance, but were afraid to ask or couldn't find." This comprehensive manual covers authorizations, disclosures, processing, funds availability, settlement, error resolution, returns, reversals, retention, audit, all Standard Entry Class Codes and much, much more. Helpful compliance tips are included as well as a resource list and glossary of terms. (2010)

(431) $50.00 Member/$90.00 Nonmember

ACH Risk Management Handbook – 5th Edition

A Comprehensive Guide to ACH Risk Issues and Control Procedures

ACH participants must take action to control risk in any payment system – including ACH. This edition explains the types of ACH payments risk, assesses the operational implications, and provides best practices for developing an effective risk management program. In addition, ten case studies are included to offer realistic examples to assist you in evaluating and implementing your risk control program. (2010)

(414) $40.00 Member/$65.00 Nonmember

Special Offers:

(627) Compliance Manual and 2012 ACH Rules
$81.00 Member/$160.00 Nonmember

(626) Risk Management Handbook and 2012 ACH Rules
$71.00 Member/$135.00 Nonmember

(623) Compliance Manual, Risk Management Handbook, and 2012 ACH Rules
$116.00 Member/$220.00 Nonmember

ACH Risk Assessment Guide

The *ACH Risk Assessment Guide*, which is published on CD, is designed to assist financial institutions in the completion of an assessment of the risks of its ACH activities. This guide consists of all the questions your financial institution should answer. The CD includes the risk assessment worksheets, sample origination and receipt policy, sample origination agreement, glossary of terms, and a table to record your findings. (WACHA) (2012)

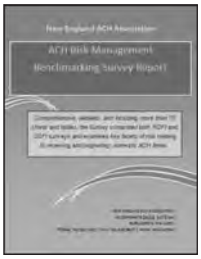
(539) $160.00 Member/$260.00 Nonmember

ACH Risk Assessment Workbook CD

The *ACH Risk Assessment Workbook*, now published on CD, is designed to assist Financial Institutions, both RDFIs and ODFIs, in addressing ACH risk. Content of the CD includes risk criteria as defined in the OCC 2006-39-ACH Risk Management Guidance, the FFIEC Retail Payment Systems IT Examination Handbook and the FFIEC updated guidance to Internet Banking to help you identify strengths and weaknesses in your existing ACH risk management program. Individual chapters address System and Controls, Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator and Transaction and Information Technology Risk. The *ACH Risk Assessment Workbook CD* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive risk management program. Compliance officers, audit personnel and operations staff will find this workbook CD a valuable tool. (EPCOR) (2012)

(662) $95.00 Member/$190.00 Nonmember

ACH Risk Management Benchmarking Survey Report



Comprehensive and detailed, the *ACH Risk Management Benchmarking Survey Report* will help financial institutions understand the risk management policies and practices used by more than 140 banks and credit unions. This new report is unique in the industry, providing 44 pages of analysis with 71 charts and tables. The Survey had two components, a RDFI and an ODFI survey, and examined key facets of risk relating to receiving and originating domestic ACH items. The report is targeted to ACH and payments operations managers, risk and compliance professionals, and ACH product management/line of business managers but is useful for anyone wanting information about ACH risk management practices at institutions in New England. Findings illustrate differences among RDFIs, ODFIs originating for internal departments, and ODFIs originating for customers/members, those between banks and credit unions, and among FIs of different asset sizes where relevant. (NEACH) (2010)

(439) $200.00 Member/$400.00 Nonmember

NEW Guide to Establishing ACH Exposure Limits: *Sound Business Practices for Managing ACH Credit Risk*

Based on results of a survey of financial institutions of all sizes, this new publication from EastPay features over twenty golden nuggets of wisdom pointing out specific sound business practices for managing ACH credit risk, including specific examples of exposure limit calculations. Recommendations covered in this must-have guide include:

- Assignment of risk management responsibilities
- Separation of duties
- Development of policy regarding high-risk business activities
- Development of policy regarding various ACH transaction types
- NACHA rule requirements for exposure limits
- Calculation, approval, and review of ACH exposure limits
- Monitoring of returns
- and more!

(EastPay) (2012)

(612) $199.00 Member/$398.00 Nonmember

Third-Party Sender ACH Audit Workbook CD

Effective March 18, 2011, Third-Party Senders that perform any function of an ODFI are required to conduct an annual audit of compliance with the *ACH Rules*. The *Third-Party Sender ACH Audit workbook CD* is designed to assist Third-Party Senders in the completion of their required audit and is offered in the same format as the ever-popular *ACH Audit Workbook CD*. This CD publication includes audit questions, sample reports and complete step-by-step worksheets based on the ACH Rules. This CD makes it easy for Third-Party Senders to assess and document their level of compliance with the *ACH Rules*. (EPCOR) (2012)

(687) $95.00 Member/$190.00 Nonmember

ODFI Risk Management Guide on CD

This new improved guide, now on CD, has been updated to provide more risk management tools. Meant to be a starting point for managing risk within the financial institution, this guide provides a sample origination/risk policy; a risk management checklist; a sample exposure limit request form and new this year, information to assist in auditing your originators for compliance with the ACH Rules. (UMACHA) (2012)

(544) $75.00 Member/$125.00 Nonmember

ACH Audit Guide 2012 on CD

This comprehensive ACH Audit File is now on CD to provide you more assistance and convenience in completing your ACH Audit. The worksheets have been updated and include tips for each specific compliance area. The CD includes: the audit worksheets, sample audit policies, and an audit report. Additionally we have included for reference, an EFT Error Resolution & Investigation form and a UCC4A Disclosure and Primer. For your reference, included is the complete Appendix 8 language with ACH Rule References for each audit requirement. (UMACHA) (2012)

(667) $60.00 Member/$90.00 Nonmember

ACH Audit Guide 2012 (workbook and CD)

The GACHA ACH Audit Guide 2012 identifies who, why, when and how an organization should conduct their Annual ACH Audit. Whether you have an internal or external auditor, this publication is key. The publication guides the auditor through the specific documentation that should be requested during the audit. Definitions of the participants are provided to assist the auditor in identifying the ACH Participant roles that exist. The auditor will understand how to analyze the key requirements within Appendix Eight of the *NACHA Operating Rules*. In addition, the publication provides questions to help identify risk and non-compliance of other ACH governing regulations and a review of best practices. The Audit Certification Form and the CD version is included to facilitate the auditor while writing the written report. (GACHA) (2012)

(598) Member $85.00/Nonmember $170.00

ACH Audit Guide

The *ACH Audit Guide*, which is published on CD, is designed to assist financial institutions in the completion of their annual audit of its compliance with the NACHA Operating Rules. The audit worksheets offer audit tips to help make the audit process a little easier. The CD includes the audit worksheets, audit report, as well as a sample origination and receipt policy. (WACHA) (2012)

(444) $160.00 Member/$260.00 Nonmember

ACH Audit Workbook CD

The ever-popular *ACH Audit Workbook*, now published on CD, has been reformatted and updated for 2012. This CD publication includes audit questions and sample reports needed by an Auditor. The revised *ACH Audit Workbook CD* is designed to assist Financial Institutions and Third-Party Service Providers in the completion of the required annual audit of compliance with the *ACH Rules*. Included in this complete step-by-step audit resource are the audit criteria for all participants, worksheets for each of the criteria, a list of compliance tips and sample audit policy and audit report. The CD easily allows for electronic completion of worksheets and reports. (EPCOR)(2012)

(585) $95.00 Member/$190.00 Nonmember

ACH Policies on CD

These policies reflect the components of the OCC 2006-39-ACH Risk Management Guidance. The ACH Management Policy addresses both RDFI and ODFI responsibilities for management consideration. Policy Addendum are included that relate to the various components of the guidance and serve to complement the overall ACH Management Policy. Example Addendum include Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator, Transaction Risk and Information Technology. This CD serves as a valuable resource to ensure that you have the appropriate policies and procedures in place to limit your liability. (EPCOR)(2012)

(673) $50 Member/$100 Nonmember

IDentify®

Fraud and Risk are ever-apparent issues today as thousands of dollars are lost daily. Many institutions are unaware of their losses due to lack of monitoring. IDentify is a single-user, software application specifically designed to highlight patterns and irregularities within checks, cards and ACH, allowing you to monitor your overall payments risk exposure. With IDentify, you can:

- Export reports by payment system and by customer to see your full exposure and losses.
- Track and analyze suspect accounts.
- Monitor Originators.
- Meet reporting requirements.

You will have the power to fight back against Fraud and Risk by tracking your card, check and ACH transaction losses all in one, streamlined program. (EPCOR)(2011)

(493) $250.00 Member/$500.00 Nonmember

Discounts are available for multiple license purchases. Please contact EPCOR directly at 800-500-0100.

Reg E in a Box

Do you have the appropriate procedures and documentation in place to effectively comply with Reg E error resolution requirements? Compliance is a necessity for all financial institutions. Reg E in a Box provides everything you need to establish or enhance your Reg E error resolution processes and maintain compliance:

- Reg E Error Resolution Procedures
- Electronic Funds Transfer Error Resolution Log
- EFT Error Resolution Timeline Quick Reference Chart
- Reg E Employee Training Log
- EFT Statement of Dispute
- Sample Notification Letters

Copyright (The Payments Authority) (2009)

(486) $199.00 Member/$299.00 Nonmember

The Regulation E Book Guidelines for ACH Compliance

This book is intended to help you understand and comply with Regulation E, as it applies to Automated Clearing House (ACH) transfers, which reflects the regulation and official interpretation of the regulation by the staff of the Board of Governors of the Federal Reserve System. This book is not intended to provide legal advice to your institution on the application of the Electronic Funds Transfer Act and Regulation E. You should consult your legal counsel on that question, as well as on any other changes in the regulation and its interpretation by the Federal Reserve.

Section II provides key Regulation E/NACHA terms and definitions and shows the differences in usage between NACHA and Regulation E. Section III considers three different kinds of disclosure requirements and sets forth procedures for error resolution. A convenient flow chart graphically demonstrates this process. A Guide to Reg E Statement Requirements is also included in this section and contains informational sample statements. Four sample transactions—two debit and two credit—are also included.

The substantial liabilities for failing to make transfers in accordance with the regulation are detailed in section IV. Section V is a Q & A format covering issues that financial institutions and companies may raise about the regulation. A concluding section shows model disclosure clauses that a financial institution may use to comply with Regulation E. Text of the EFT Act of 1978, the regulation and its official staff interpretations are also included. (WesPay) (2007)

(507) $50.00 Member/$125.00 Nonmember

NEW ODFI Audit Checklists for Originators and Third-Party Senders

These convenient forms assist the ODFI's right to audit by requesting procedural ACH information from their Originators and/or Third-Party Senders. The Checklists can be completed by FI staff or sent to the Originator/ Third-Party to complete on their own and return to the ODFI. Each Audit Checklist is specific to the types of ACH Entries allowed for the Originator or Third-Party Sender. The CD has fillable PDF forms for each ACH application: PPD Credit, PPD Debit, CCD & CTX, TEL, WEB, RCK, E-checks and IAT. (EPCOR) (2012)

(564) $35.00 Member/$70.00 Nonmember

Wire Transfer in a Box

Does your financial institution have the appropriate procedures and documentation in place to effectively comply with UCC4A, OFAC, BSA and the rules and regulation that pertain to wire transfers? Don't spend your valuable time writing and creating documents! Wire Transfer in a Box provides a CD with everything you need to establish or enhance your wire transfer processes and maintain compliance:

- Sample Wire Transfer Policy
- Wire Transfer Procedures
- Wire Transfer Request Form
- Repetitive Wire Transfer Agreement
- Repetitive Wire Transfer Request Form
- Daily Wire Transfer Checklist and Balancing Procedures
- Wire Transfer Log

Copyright (The Payments Authority) (2009)

(462) $219.00 Member/$319.00 Nonmember

Wire Transfer Agreement – *NEWLY REVISED*

Have you recently examined the merit of your current Wire Transfer agreements, or are you planning to expand this service with your business customers or members? If so, then you'll want to have this Wire Transfer Agreement to deploy to your Wire Transfer users. This CD contains a modifiable Microsoft Word document that addresses today's concerns for any Financial Institution that offers this service. (EastPay) (2012)

(523) $65.00 Member/$130.00 Nonmember

Stop Payments and Written Statements

Updated to reflect the Sept. 16, 2011 *ACH Rules* changes, this new CD includes two fillable PDF forms providing upmost flexibility. The *Stop Payment Request Order* allows you to comply with Regulation E and the *ACH Rules*, permitting a onetime or permanent ACH stop payment, as well as stop payment on paper items. The *Written Statement of Unauthorized Debit* addresses both unauthorized and improper debits to consumer accounts for ACH debit entries as well as definitions and proper return reason codes to ensure that entries are returned properly. (EPCOR)(2012)

(423) $30.00 Member/$60.00 Nonmember

Written Statement of Unauthorized Debit

As an RDFI, you are required to have a completed, signed written statement on file prior to returning a consumer debit entry as unauthorized. The Written Statement comes in pads of 50 two-part carbonless forms which provide a copy for you and your account holder. Order a pad for each of your Tellers and Service reps today! (The Payments Authority) (2011)

(557) $15.00 Member/$30.00 Nonmember

Written Statement of Unauthorized Debit – Spanish or English

These convenient two-part carbonless forms are an essential tool for financial institution personnel when customers question ACH debit transactions posted to their accounts. Includes thorough descriptions of what constitutes a revocation of authorization, an unauthorized debit, or an improper debit (for BOC, RCK, ARC, and POP entries), along with prompts to operations staff as to the correct return reason codes to use. Also available in Spanish! (EastPay) (2011)

(550) $20.00 per pack of 50 Member/$40.00 Nonmember

NEW Written Statement of Unauthorized Debit

As an RDFI, in order to uphold your warranties, you must obtain a Written Statement of Unauthorized Debit from a Receiver prior to initiating certain return entries. This two-part carbonless form allows you to list multiple unauthorized and improper debits from a single originator all on the same document. It also contains clear and concise information about which return reason code to apply when returning a debit entry through the ACH Network. Pack of 50. (SWACHA) (2011)

(426) $20.00 Member/$40.00 Nonmember

Electronic WSUD as PDF - $75 Member/$150 Nonmember

Electronic WSUD as a PDF ***with your logo*** - $125 Member/$250 Nonmember

TO PURCHASE PDF, CONTACT SWACHA DIRECTLY AT 1-800-475-0585

Written Statement and Stop Payment Fillable PDF Forms – English or Spanish

You asked for it, you got it! These are the same great Written Statement of Unauthorized Debit and Stop Payment Request Order forms that you love from EastPay (see items 550 and 508), but now available as fillable PDF forms for convenient use on your web site or intranet! Available in English or Spanish. Both forms on a single CD. (EastPay)(2011)

(424 and 424SP) $50.00 Member/$100.00 Nonmember

Stop Payment Request Order

Stop Payment Request Orders are placed in advance of a specific entry or entries and ensure that the entry or entries do not post to the Receiver's account. Our Stop Payment Request Order provides concise explanations on stop payment requests for single or recurring entries to consumer accounts; stop payment requests on paper items; and stop payment requests for entries to non-consumer accounts. This two-part carbonless form contains all the necessary information your financial institution needs to easily comply with these requests. Pack of 50. (SWACHA) (2011)

(425) $20.00 Member/$40.00 Nonmember

Electronic Stop Payment Request Order as a PDF - $75 Member / $150 Nonmember

Electronic Stop Payment Request Order as a PDF ***with your logo*** - $125 Member / $250 Nonmember

TO PURCHASE PDF, CONTACT SWACHA DIRECTLY AT 1-800-475-0585

Stop Payment Request Order for Checks and ACH Entries – English or Spanish

These convenient two-part carbonless forms simplify the stop payment process by providing one form for requesting stops on electronic and paper transactions. Includes descriptions of traditional ACH entries, electronic check entries (POP, BOC, RCK, ARC, WEB, and TEL), and paper items to eliminate confusion. Now available in Spanish! (EastPay) (2011)

(508) $20.00 per pack of 50 Member/$40.00 Nonmember

ACH Origination Agreements – *NEWLY REVISED*

These sample documents in Microsoft Word 2010 format provide a modifiable NACHA-compliant template for defining the responsibilities of Originators for ACH origination. The CD includes the ACH Origination Agreement that is IAT-compliant and reflects stronger language regarding Security Procedures, Liabilities, and Warranties for selected SEC Codes; Direct Deposit Authorization Form; Direct Payment Authorization Form; Daily ACH Procedures Checklist; Sample Transmittal Schedule; Julian Calendars (perpetual and leap years); and an ACH Control Log. (EastPay) (2012)

(509) $60.00 Member/$120.00 Nonmember

See below for Special Offer in combination with the Remote Deposit Capture Agreement

Remote Deposit Capture Agreement – *NEWLY REVISED*

As the financial industry and the marketplace continue to embrace the use of Remote Deposit Capture (RDC), the need for a strong legal agreement is as critical to your success as any other component of this valuable service. This CD contains a customizable Microsoft Word document that addresses the core terms and conditions between your Financial Institution and your customers/members. This agreement covers RDC using Check 21 capabilities, and when combined with our ACH Origination Agreement (see item 509 above), it also covers the use of RDC with the ACH Network. The CD also contains a Remote Deposit Capture Checklist to ensure you've covered your bases in the rollout of this service. (EastPay) (2012)

(521) $75.00 Member/$150.00 Nonmember

Special Offer:

Buy both the ACH Origination Agreements and the Remote Deposit Capture Agreement and save $26!

(522) $99.00 Member/$229.00 Nonmember

Special Offer:

Buy the entire AgreementsNow! Suite of service agreements offered by EastPay and save! This offer includes:

- Business Online Banking and Cash Management Master Agreement (item 686)
- ACH Origination Agreement (item 509)
- ACH Third-Party Sender Agreement (item 518)
- ACH Third-Party Service Provider Agreement (item 519)
- Remote Deposit Capture Agreement (item 521)
- Wire Transfer Agreement (item 523)

(EastPay) (2012)

(613) $525.00 Member/$1,050.00 Nonmember

Remote Deposit Capture Risk Assessment Workbook CD

This comprehensive, easy-to-use workbook, now published on CD, is designed to assist Financial Institutions in addressing remote deposit capture risk. The CD content mirrors the FFIEC Remote Deposit Capture Risk Management Guidance. The *Remote Deposit Capture Risk Assessment Workbook CD* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive RDC risk management program. Operations staff, risk managers, compliance officers as well as audit personnel will find this workbook CD a useful tool. (EPCOR)(2012)

(515) $95.00 Member/$190.00 Nonmember

Remote Deposit Capture Service Agreement

A large number of financial institutions have found their RDC customer agreement is lacking important provisions. Purchase this sample RDC service agreement to ensure you have addressed all the critical elements that need to be included in the agreement between a financial institution and its RDC customer. Created in (Word) this sample agreement is available on CD and should be modified to fit the RDC service offered by the FI. (WACHA/UMACHA) (2009)

(456) $100.00 Member/$175.00 Nonmember

Remote Deposit Capture Risk Management Policy

The purpose of the RDC risk management policy is to provide a document that will help a financial institution implement a policy based on the scope of the RDC service. This sample policy was created in (Word)is available on CD and can easily be tailored to fit a financial institution's RDC program. (WACHA/UMACHA) (2009)

(457) $75.00 Member/$125.00 Nonmember

Special Offer:

Purchase both the RDC Service Agreement and the RDC Risk Management Policy and save $25.00!

(458) $150.00 Member/$275.00 Nonmember

Remote Deposit Capture Risk Assessment Guide

If you have deployed a branch capture process internally or offer an RDC service to your customers, did you know an RDC risk assessment needs to be performed? Are you looking for a tool to help conduct a risk assessment of your RDC program? Make sure you are ready for the questions that will be asked by regulators. This guide was developed so financial institutions can identify risks within an RDC program based on the places where checks are being captured. Checklists, process steps, interview questions and website resources are also included, in addition to an RDC end-user self-assessment form. The guide was created in (Word) and is available on CD. (WACHA/UMACHA) (2009)

(459) $200.00 Member/$275.00 Nonmember

Remote Deposit Capture End-User Self-Assessment Form

The FFIEC guidance regarding risk management of RDC says when appropriate, based on risk, financial institutions may choose to rely on self-assessments by their RDC customers for controls that would otherwise be reviewed during an on-site visit. This self-assessment form can easily be modified to assist a financial institution when performing RDC customer reviews at locations they choose not to visit but still need to obtain important information. The form was created in (Word) and is available on CD. (WACHA/UMACHA) (2009)

(460) $50.00 Member/$75.00 Nonmember

ProceduresNow! ACH Operations Policies and Procedures for RDFIs and ODFIs

More than just a sample document or fill-in-the-blank, this exciting product is an interactive and easy-to-use program that produces a detailed, customized ACH Operations Policies and Procedures Manual in Microsoft Word, based on your answers to questions about your specific ACH processing environment. The software has been expanded to follow the guidelines of over 20 different Federal regulations plus the ACH Operating Rules. A tailor-made manual can be produced in a few hours instead of weeks! Upon purchase, your User ID, Password, and the link to download the software are provided to you via email. On-screen guidance is provided to help you throughout the process, and toll-free technical support is also available. (EastPay) (2012)

(533R) ProceduresNow! RDFI module $499.00 Member/$999.00 Nonmember

(533OR) ProceduresNow! ODFI & RDFI modules $799.00 Member/$1,799 Nonmember

ProceduresNow! ACH Risk Management Policies and Procedures for RDFIs and ODFIs

The OCC says that the controls needed for an effective ACH risk management program include written policies and procedures. Our exciting new software can help you reduce your risk, satisfy regulators, manage your exposure, and manage the risk of your third-party relationships. This interactive software has been expanded to follow the guidelines of over 20 different Federal regulations plus the ACH Operating Rules. It produces a detailed, customized ACH Risk Management Policies and Procedures Manual based on your answers to questions about your specific ACH processing environment. Your completed manual provides crucial guidance to all impacted departments related to identifying, preventing, and controlling all risks related to originating and receiving ACH transactions. The types of risk covered by your manual will include compliance, credit, fraud, operational, reputational, and systems risk. Upon purchase, your User ID, Password, and the link to download the software are provided to you via email. On-screen guidance and toll-free technical support are available. (EastPay) (2012)

(672) $699.00 Member/$1,399.00 Nonmember

Special Offer:

Buy both modules of the ProceduresNow! ACH Operations Policies and Procedures software, as well as the ProceduresNow! ACH Risk Management Policies and Procedures software, and save $299!

(520) $1,398.00 Member/$3,098.00 Nonmember

Minimum System Requirements:

Windows Vista or Windows XP with Service Pack 3; Microsoft Word 2002 or newer; Internet Explorer; Microsoft .NET Framework v2.0 or higher (will automatically install if necessary).

Annual Updates:

Both the ProceduresNow! ACH Operations Policies and Procedures software and the ProceduresNow! ACH Risk Management Policies and Procedures software are updated annually to comply with changes to the ACH Operating Rules and other applicable regulations. If two consecutive updates are skipped, repurchase at full price is required. PLEASE CONTACT EASTPAY DIRECTLY AT 1-800-681-4224 TO PURCHASE UPDATES.

$150.00 Member/$300.00 Nonmember

Business Online Banking and Cash Management Service Master Agreement

One master agreement that covers all your payments products eliminates the need for separate agreements that must be signed and filed for each service! This CD contains a modifiable Business Online Banking and Cash Management Service Master Agreement in Microsoft Word that captures what should be in every service agreement. You append further information using the multiple product schedules that are included on the CD, but only the Master Agreement needs to be signed. Product schedules included on the CD are:

- ACH Origination, including sample credit policy, authorization forms, and more
- ACH Block-Filter
- Account Reconciliation, including full, partial, and range
- Lockbox, including retail, wholesale, and "wholetail"
- Line of Credit Sweep
- Money Market Sweep
- Positive Pay
- Remote Deposit Capture, including RDC checklist
- Wire Transfer

The ACH, Remote Deposit Capture, and Wire Transfer agreements are also structured for stand-alone use if needed. The contents and price make this a very cost-effective package for your payments product program! (EastPay) (2012)

(686) $299.00 Member/$598 Nonmember

Third-Party Sender Agreement

As more financial institutions look at ACH third-party sender relationships, they need to ensure that they put in place a comprehensive service agreement that goes beyond their standard ACH origination agreement. Now, you have access to a newly created Third–Party Sender Agreement that was designed to provide the protection your institution needs that no other agreement can deliver. This CD contains a customizable Microsoft Word document that includes the critical terms and conditions between your financial institution and the third-party sender. (EastPay) (2010)

(518) $75.00 Member/$150.00 Nonmember

NEW Third-Party Service Provider Agreement

As originators look to use third-party service providers for their ACH needs, the ODFI needs to ensure that all parties are informed and accountable for their obligations under the rules, regulations and laws governing ACH. This product is designed to provide a comprehensive service agreement between ODFI, originator and third-party service provider. The CD contains a customizable Microsoft Word document that includes critical terms and conditions between these parties. (EastPay) (2012)

(519) $75.00 Member/$150.00 Nonmember

Third Party Sender ACH Audit Guide on CD

The Third Party Sender ACH Audit Guide, which is published on CD, is designed to assist Third-Party Senders to conduct an audit as required by the NACHA Operating Rules. The audit worksheets offer audit tips to help make the audit process a little easier. The CD includes the audit work-sheets and an audit report. (WACHA) (2012)

(442) $110.00 Member/$210.00 Nonmember

Electronic Benefits

PLEASE NOTE: **The Quest Operating Rules can be accessed and downloaded at http://ebt.nacha.org/Quest/**

Quest Graphic Standards Manual

Definitive source of guidelines for the use and display of the QUEST Mark. Includes permissible colors, sizes, proportions and camera-ready artwork for display of the Mark at the point of sale.

(464) $60.00 Member/$95.00 Nonmember

Electronic Check

Guide to Implementing a Back Office Conversion Entry Program

This publication from NACHA – The Electronic Payments Association will give you the information you need to implement this time- and cost-saving option. Chapters cover Originating Company, ODFI and RDFI perspectives, including: benefits, economic incentives; NACHA Operating Rules and legal frame-work; getting started; risk management for BOC entries; frequently asked questions; sample notification and statement language; and BOC economic framework. (2007)

(660) $35.00 Member/$55.00 Nonmember

Guide for Implementing a Re-Presented Check Entry Program

The Guide for Implementing a Re-Presented Check Entry Program has been developed by experts at NACHA to help you take advantage of this application. In it you'll find everything you need to determine if a re-presented check program is right for your organization and how to comply with the RCK rules. Topics include:

- Background, benefits and economic incentives
- Issues for originating companies to consider
- ODFI responsibilities
- RDFI responsibilities
- Consumer issues and rights

A handy cost/benefit analysis worksheet is also included, as well as lists of frequently asked questions from the financial institution and consumer point of view. The legal aspects of re-presented checks (what's legal, what's not, rights and limitations for all participants), and formatting requirements are also covered in depth. If you are a biller, retailer, third party service provider, ODFI, RDFI or legal counsel for any of these, you owe it to yourself and your customers to explore the benefits of this application. (2003)

(451) $25.00 Member/$45.00 Nonmember

Guide to Implementing a Point-of Purchase Entry Program

The Guide to Implementing a Point-of-Purchase Entry Program has been developed by experts at NACHA - The Electronic Payments Association to help you take advantage of this application. In it you'll find everything you need to determine if a point-of-purchase debit entry program is right for your organization and how to comply with the *NACHA Operating Rules* that support these one-time consumer debits initiated at the point-of-purchase. Topics include:

- Background, benefits and economic incentives
- Issues for Originating Companies, ODFIs and RDFIs
- Risk Management issues
- Frequently asked questions from FI and Consumer perspectives
- Sample Forms/Receipts

Economic Frameworks (developed by NACHA's Electronic Check Council) for the point-of-purchase application from the Retail Merchant's/ Originator's, Collecting Bank's, Paying Bank's and Drawer's perspectives are also included. (2000)

(651) $25.00 Member/$45.00 Nonmember

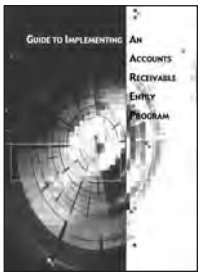
Guide to Implementing A Telephone-Initiated ACH Debit Program–2nd Edition

This publication from NACHA - The Electronic Payments Association, will give you the information you the need to offer this option. Subjects covered include (2011):

- Preface - How to Use this Guide
- Chapter One: Introduction & Overview
- Chapter Two: Telephone-Initiated Debit Entries: Getting Started
- Chapter Three: Risk Management for TEL Entries
- Chapter Four: Case Studies
- Chapter Five: PPD Telephone-Initiated Transactions
- Chapter Six: Frequently Asked Questions
- Chapter Seven: The Automated Clearing House Network
- Chapter 8: Best Practices Checklist

(618) $25.00 Member/$40.00 Nonmember

Guide to Implementing An Accounts Receivable Entry Program–2nd Edition



This publication from NACHA - The Electronic Payments Association, will give you the information you the need to offer this option. Subjects covered include (2008):

- Chapter 1: Introduction and Overview
- Chapter 2: Accounts Receivable Entries – Getting Started
- Chapter 3: Risk Management for Accounts Receivable Entries
- Chapter 4: Frequently Asked Questions
- Chapter 5: Sample Notification and Statement Language
- Chapter 6: The Automated Clearing House Network
- Chapter 7: Accounts Receivable Economic Framework

(619) $25.00 Member/$40.00 Nonmember

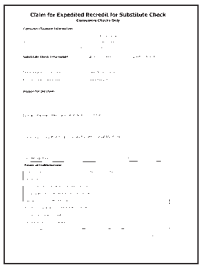
Image & Remote Deposit Capture Resource Guide for the Financial Institution

The purpose of this guide is to provide your institution with an overview of Check 21, remote deposit capture, image exchange, ACH check conversion, and to help you gain a better understanding of the best clearing options. Utilize this guide to decide if you should implement a branch capture or image exchange solution and how to offer a remote deposit capture product to your customers. Included is a sample FI/Customer RDC Agreement, a sample RDC Risk Management Policy, and two sample RFPs just to name a few. Created in Word 2007, the guide is provided on CD-ROM. (WACHA/UMACHA) (2008)

(670) $350.00 Member/$500 Nonmember

Check 21

Expedited Re-credit Claim Forms



The Expedited Re-credit Claim form is required when a customer alleges that their account was improperly charged due to a substitute check. This 3-part form accommodates the customers' claim and request for re-credit, as well as providing space for the claimant bank and the indemnifying banks to record their actions with regard to the claim. These forms are sold in packs of 25. (WACHA) (2004)

(549) $25.00 Member/$45.00 Nonmember

Operations

Guide to ACH Origination

The *Guide to ACH Origination* will help ODFIs establish and maintain successful ACH origination operations. This spiral-bound, easy-to-use guide examines the benefits and risks of origination, explains the preliminary requirements, discusses the responsibilities of the ODFI and addresses implementation concerns regarding specific ACH payment applications. Financial Institutions have found it to be a very valuable educational tool when training. (EPCOR)(2012)

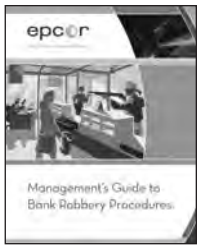
(569) $30.00 Member/$60.00 Nonmember

ACH Procedures Manual

This manual is designed to assist you with the creation of ACH procedures. This fully customizable document contains an ACH Glossary of Terms, ACH Contact Information, Sample Policies, Exception Handling Requirements, and a template for writing your internal procedures with regard to risk management, reconciling, training, contingency planning and auditing from the perspective of both the RDFI and the ODFI. Created in Word 2003, the manual is provided on a CD-ROM. (WACHA) (2012)

(530) $200.00 Member/$275.00 Nonmember

Robbery Packet



This two-in-one publication is a must for every institution. The printed *Management Guide to Bank Robbery Procedures* guides management to help define and describe staff roles in robbery prevention or response and to monitor the performance of staff assigned to specific tasks. The accompanying CD contains the *Staff Guide to Robbery Procedures* and training brochures to help facilitate annual robbery training and provide employees with training resources. The CD also contains witness statement forms and incident response forms to collect complete information, closed signs, and more.

(517) $50.00 Member/$100.00 Nonmember

The Building Blocks of an ACH File

This replica of an ACH File is constructed completely with "colored building blocks". The ACH File consists of one file header record, one file control record, two complete batches and a 9-filler record. Within each record, a block represents a "field". Details on each block include "field name", the field inclusion requirement (Mandatory, Required or Optional) and number of [characters]. The first batch contains a PPD entry detail record with the Optional Addenda record. The second batch contains a POP entry detail record to demonstrate that field names, inclusion requirements and content "change" based on SEC Code. The file also comes complete with a "9-filler record" so the ACH file is "blocked" (the 9-filler record is attached to a sturdy "base" so you can prominently display your ACH File). Also included is a "cheat sheet" which identifies, in visual detail, the complete "Building Blocks of an ACH File". This "hands-on" learning tool is a MUST for all participants in ACH; Originators (to assist you in working with your programmers of your origination software), ODFIs (make available to help originating companies' format their ACH files), RDFIs, software vendors and individual candidates planning to sit for the AAP exam. (UMACHA) (2009)

(461) $195.00 Member/$295.00 Nonmember

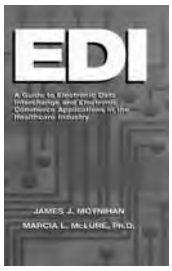
ACH Operations: From ARC to XCK

The Payments University ACH Operations book is designed to be used as a resource for ACH Basic Operations. It is based on the ACH Rules, and other bodies of law that apply to ACH transactions. The intent is to introduce the reader to the ACH world, and to provide sufficient instruction so that the reader will be able to work confidently with ACH transactions, including the processing of exception entries. The emphasis is on the receiving side of the ACH transactions and what an RDFI needs to know. There are several references to the ACH Rules throughout this book, and Chapter 10 contains a glossary of terms and a listing of NACHAs Regional Payments Associations and Direct Financial Institutions members. Appendix A contains several sample forms that are referenced in this manual. (The Clearing House) (2011)

(483) $45.00 Member / $90.00 Nonmember

Electronic Data Interchange (EDI)/Electronic Commerce

EDI: A Guide to Electronic Data Interchange and Electronic Commerce Applications in the Healthcare Industry



By James J. Moynihan and Marcia L. McLure, Ph.D.

Healthcare EDI and related EFT transactions are now mandated under the HIPAA legislation for the fall of 2002. The focus of this book is on the use of electronic transactions that can be used to link participants in the healthcare industry. All of the 8 HIPAA mandated standards and their benefits to the healthcare industry are described. In addition to the HIPAA claims processing and enrollment transactions this book also describes EDI applications for procurement in the healthcare sector. After reading EDI, you will have a thorough knowledge of its features, standards, benefits and applications and how it can be implemented. EDI will help professionals face the challenges of providing quality service and care now and in the future. (2002)

Topics covered include:
- Overview of EDI
- Features and Benefits of EDI
- Standards and the Standards-Setting Process
- Electronic Networks
- Healthcare Applications for EDI
- EDI for the Claim Process
- EDI for Managed Care
- EDI for Procurement
- EDI for the Human Resource Department
- Implementing EDI in Healthcare Settings
- The Community Healthcare Information Network (CHIN) and Clinical EDI
- Organizing for EDI
- Financial EDI
- Bibliography
- EDI Capable Questionnaire

(607) $45.00 Member/Nonmember

Introduction to EDI & Financial EDI

Provides a solid introduction to financial EDI concepts, technology, processes, standards, applications, security, benefits and terminology. A must-have primer to build a foundation for understanding and using financial EDI. (1998)

(441) $25.00 Member/$40.00 Nonmember

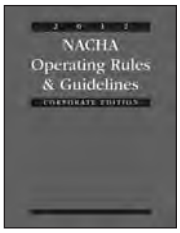
Mapping Corporate ACH Formats to/from The ASC X12 820 Transaction Set, Version 5010

Guide to mapping NACHA corporate payment formats to or from the ASC X12 820 Payment Order/Remittance Advise Transaction Set, version 5 release 1 (5010), providing detailed instructions for each payment format. For corporations, financial institutions, processors and other EDI participants, especially ACH/EDI managers and programmers. (2005)

(422) $35.00 Member/$55.00 Nonmember

Corporate Payments

2012 NACHA Operating Rules & Guidelines - Corporate Edition



The *2012 NACHA Operating Rules* use clear, straightforward, and consistent language throughout to help make them more easily understood and information easier to find. The *2012 NACHA Operating Guidelines – Corporate Edition* contain excerpts from the *NACHA Operating Guidelines* that are important to Corporations. Refer to the Guidelines for originator roles and responsibilities within the ACH Network and an overview of Standard Entry Class Codes. In addition, the *NACHA Operating Guidelines – Corporate Edition* offers details on the legal framework of the Rules, Third-Party Service Providers, OFAC compliance, and a brief history of the development of the ACH Network.

Each edition of the *2012 NACHA Operating Rules – Corporate Edition* comes with limited access to ACH Rules Online, the electronic version of the printed book or CD. The site is fully searchable by phrase and keyword, with additional "go to page" functionality. Users have unlimited ability to bookmark and save searches. Limited copy & paste is also available. Access to ACH Rules Online runs from January 30, 2012 through January 30, 2013.

(409) $25.00 Member/$48.00 Nonmember

2012 NACHA Operating Rules & Guidelines – Corporate Edition on CD

This self-executable .exe file with limited search and no print capabilities contains all the information available in the print edition. Comes with limited access to ACH Rules Online, where search, save search, bookmarking and limited print functions can be performed. For Windows XP, Vista and Mac. Adobe Acrobat Reader 7.0 required.

(409CD) $25.00 Member/$48.00 Nonmember

ACH Corporate User Guide on CD

The ACH Corporate User Guide on CD is an excellent resource for companies/business ACH users. It is also an excellent resource for financial institutions. This guide on CD has been updated to include information for companies/business on the new International ACH Entry (IAT). Developed to help companies establish and maintain a successful ACH origination program, this guide includes useful tools to assist a company or financial institution. What's inside: corporate responsibilities; exception processing; specific application concerns for numbers applications; list of return reason codes and much more. For Windows XP, Vista and Mac. Adobe Acrobat Reader 7.0 required. (UMACHA 2012)

(540) $150.00 Member/$250.00 Nonmember

ACH Audit Guide for Originating Companies

The ACH Audit Guide for Originating Companies, which is published on CD, is designed to assist an Originating Company when performing an audit of their ACH functions and to provide an understanding regarding the requirements of the NACHA Operating Rules. The guide is broken down by standard entry class (SEC) code to make it easier for the user to determine which Rules apply. The CD includes an overview of the ACH Network, audit worksheets, sample PPD debit and credit authorization, sample authorization language for ACH e-check applications and a glossary of terms. (WACHA) (2012)

(443) $60.00 Member/$110.00 Nonmember

Bill Payments

For the latest information and free downloadable documents visit http://cebp.nacha.org

Biller's Guide to Using ACH Applications for Consumer and Corporate Receivables – 2nd Edition

This newly revised publication from NACHA – The Electronic Payments Association and the Council for Electronic Billing and Payment (CEBP) describes how billers and/or their processing partners can use the ACH Network for collecting bill payments and managing receivables in both business and consumer channels. Billers receive payments through many physical channels (mail, telephone, lockbox, etc.) that are slow and costly to process. By taking advantage of the efficiencies and cost-savings offered by processing payments electronically via the ACH, billers can see rapid improvements in timeliness of payment receipts, as well as significant processing cost reductions. This publication explains how to take advantage of the various ACH applications that will best suit their accounts receivable model(s). Appendices include B2B and B2C Receivables ROI calculators, a sample remittance processing/concentration questionnaire for RFP/RFI submissions and a sample ODFI/Originator agreement. (2011)

Table of Contents
Chapter I. Introduction
Chapter II. Accounts Receivables Processing
Chapter III. Benefits of ACH Bill Payment Receivables
Chapter IV. ACH Applications for Biller Receivable Channels
Chapter V. Getting Started with an ACH Receivables Program
Appendices

(637) $30.00 member/$45.00 Nonmember

Marketing Electronic Billing & Payment To Consumers

This publication from NACHA – The Electronic Payments Association and the Council for Electronic Billing and Payment is designed to assist you in achieving high rates of participation for your EBPP program. Many corporations and other organizations that send bills to consumers offer Electronic Bill Presentment and Payment (EBPP) as an alternative to paper bills and check payments. Consumer participation is the key to realizing the expected benefits from EBPP, such as cost reduction, processing efficiencies, and customer retention. This Guide defines customer segmentation and marketing techniques designed to increase consumer usage of EBPP service across the spectrum of biller industries. Biller profiles are also provided, illustrating how these techniques are being applied. (2002)

Table of Contents
Chapter 1: Introduction and Purpose
Chapter 2: Four Critical Elements of a Successful EBPP Marketing Plan
Chapter 3: Case Studies
Chapter 4: Marketing EBPP Through Customer Service Representatives
Chapter 5: Marketing and Advertising EBPP Services
Chapter 6: Web Service Pages

(440) $30.00 Member/$45.00 Nonmember

Walk-in Bill Payment - Guidelines for Billers And Walk-in Payment Providers

The NACHA Council for Billing and Payment (CEBP) developed this document as a tool to provide billers and walk-in payments providers (WIPPs) with guidelines regarding the collection and transmission of bill payments from consumers to billers. Payments service providers, billers, and financial institutions are increasingly being challenged by developments related to the risk, compliance and technology associated with walk-in payments (consumer bill payments made at a physical location). (NACHA) (2007)

Table of Contents

1. Introduction
2. Walk-in Payment and Remittance Process Flows
   - Agent to Processor
   - Biller Direct
   - Biller Lockbox
   - 3rd Party Process (where biller & provider do not have a contractual relationship)
   - 3rd Party Process (where biller & provider do have a contract relationship)
3. Legal and Regulatory Environment
   - The Legal Relationship
   - State Laws Regulating Bill Payment Service Providers
   - Anti-Money Laundering Compliance & the Federal BSA
   - Office of Foreign Asset Control (OFAC)
   - Other State & Federal Laws, Regulations & Rules
   - State Laws Regulating Billing Practices
4. Walk-in Payments Services Request for Proposal (RFP)
   - RFP Content Areas & Questions
   - Walk-in Payments RFP Checklist
   - Evaluating RFP Responses
5. Industry Trends
6. Glossary

(659) $30.00 Member/$45.00 Nonmember

Sales, Training & Treasury Management

ACH Sales Kit

When developing a strategy for selling your ACH services to companies, use this colorful table-top ACH sales tool. In very simple terms, the Kit outlines the basics of Direct Deposit and Direct Payment, including the benefits to the employer and employee. Also included: an Implementation Checklist, Sales Call Meeting Notes with specific questions to ask the company, benefits flyer to leave with the company, a sample proposal and a sample Authorization forms. (The Payments Authority) (2008)

(484) $219.00 Member / $319.00 Nonmember

ACH Participant Flow Chart Poster

This colorful poster is a wonderful training tool for operations and front line staff. It shows how ACH transactions move through the payment system and who the participants are. It can also be used as a visual sales tool for corporate prospects and customers. Size 14" x 16" (The Payments Authority) (2008)

(487) $5.00 Member/$7.50 Nonmember

ACH Participant Quick Reference Flyer

This colorful training/sales tool demonstrates the flow of an ACH transaction and defines the participants. Size 8.5 x 11" (25/pack) (The Payments Authority) (2008)

(489) $10.00 Member / $15.00 Non-Member

Marketing

ACH Product and Marketing Handbook for Financial Institutions and Companies

This all new edition is designed for financial institutions and companies to assist them in understanding ACH products and services - their benefits, risk management considerations, marketing techniques, and FAQs from both corporate and consumer perspectives. In addition to Direct Deposit and Direct Payment, ARC, BOC, POP, RCK, WEB, TEL and corporate payments are covered in depth. Case studies, sample marketing copy, authorization forms and/or notifications, and an extensive resource list is included. A sample RFP for companies to use in identifying financial institution partners (and to prepare financial institutions for answering an RFP) is provided as well. (2010)

(830) $40.00 Member/$70.00 Nonmember

Managing Media Relations in a Crisis

This guide is designed to assist you organization develop, test and execute a crisis communication plan. The reason most companies, government, non-profits and even individual are ineffective in handling a crisis is they thought "it could never happen to us." With this guide, you'll understand how to address the issues, know whom to call and in what order to alert them, which vendors you can count on to help, and how to develop a means to track the crisis as it grows or abates. A must for every company and financial institution. (1995)

(808) $15.00 Member/$30.00 Nonmember

Authorization Forms

These authorizations are for companies looking for generic authorization forms that market ACH benefits to consumers. The blue direct payment authorizations are bi-fold, 3 3/4 x 6 1/4", and the green direct deposit authorization forms are single fold, 3 1/2 x 7". (UMACHA)

Direct Payment/Direct Deposit

(542/543) $20.00 per 100 Member/$30.00 per 100 Nonmember

Direct Deposit/Direct Payment

12-Page Direct Deposit Coloring/Activity Book

Storyline compares life before and after Direct Deposit. Inside covers include benefits and frequently asked questions. An inexpensive giveaway for your next lobby promotion or payroll party! Box of 250, 8 1/2" x 11". (Copyright The Payments Authority, 2006)

(656) $20.00 Member/$30.00 Nonmember

Direct Deposit Kite-Shaped Poster

Reminds account holders and employees that they have better things to do on payday than standing in line to cash their check. 24" x 36" (delivered folded). (Copyright The Payments Authority 2006)

(657) $5.00 Member/$10.00 Nonmember

Direct Deposit and Direct Payment Posters

Choose from four designs. Posters printed by The Payments Authority, with permission from NACHA. Designs are available for download at no charge on the ElectronicPayments.org website; however, companies and financial institutions can purchase posters here to save on the costs associated with printing small quantities. Poster size 19.5" x 24.75"

Direct Deposit Lunch – (DDLP) $5.00 Member/$10.00 Nonmember

Direct Deposit Construction – (DDCP) $5.00 Member/$10.00 Nonmember

Direct Payment Dad – (DPDP) - $5.00 Member/$10.00 Nonmember

Direct Payment Baseball (DPBP) $5.00 Member/$10.00 Nonmember

Direct Deposit Statement Stuffer

There's never been a better time to remind your customers, employees, and account holders about the convenience, safety, and reliability of electronic payments. (The Payments Authority)

(675) $15.00 Member/$20.00 Nonmember (per pack, 500/pack)

Direct Deposit Tri-fold Brochures

There's never been a better time for employers to remind their employees, or financial institutions to remind account holders about the convenience, safety, and reliability of electronic payments. Includes FAQs about receiving payroll deposits electronically.(The Payments Authority)

(676) $25.00 Member/$30.00 Nonmember (per pack, 250/pack)

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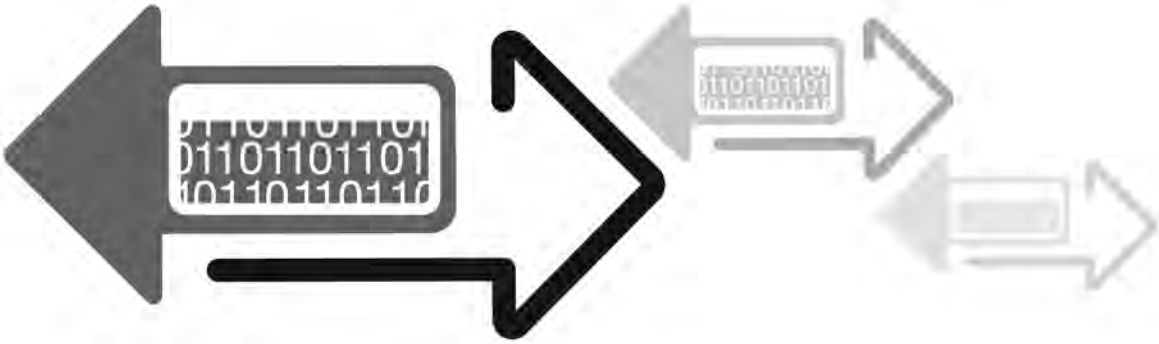

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Herndon, VA 20171
FAX: 703/713-1641

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❑ **Payment by ACH Credit**: UPIC Routing #021052053, Account #59058945.
Use CCD format.
Complete in Batch Header Recorder:
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(2) Company Discretionary Data (include last name and first initial)
(3) Company Entry Description (specify NACHA PAYPUBS)

Date of Credit _____ / _____ / _____

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