

Basic Sessions [B] are intended for those with very little or no ACH knowledge.

Intermediate Sessions [I] are intended for those with 6 months or more ACH experience.

Advanced Sessions [A] are intended for the seasoned ACH professional with more than 2 years ACH experience or a good working knowledge of ACH

| UMACHA Webinar Session Courses   | Date/Time   | Location                                    | Pricing   |
|--|---|---|---|
| <b>A Day in the Life of an ODFI – [I]</b><br>A typical ACH processing day for an ODFI can be challenging. This interactive workshop will define obligations of an ODFI (Originating Depository Financial Institution), details on authorizations, ACH risk requirements and exposure limits will be included in discussion. Authorization requirements for the most common SEC (Standard Entry Class) Codes, including format specifics will be covered. Marketing suggestions will be added to complete this ODFI learning experience.<br><br><i>Qualifies for 7.2 AAP Continuing Education Credits</i> | <u><b>Wk 1</b></u> -Thu Feb 6, 2014<br>2:00 - 3:30 pm CT<br><u><b>Wk 2</b></u> -Tue Feb 11, 2014<br>2:00 – 3:30 pm CT<br><u><b>Wk 3</b></u> -Thu Feb 13, 2014<br>2:00 - 3:30 pm CT  | Your Office<br><b>or</b><br>Conference Room | 3-Week Series<br><hr/> <b>\$375.00 - Members</b><br><b>\$750.00 - Non-Members</b> |
| <b>A Day in the Life of an RDFI - [B][I]</b><br>A typical ACH processing day for an RDFI (Receiving Depository Financial Institution) can be challenging. In this 4-week series, we'll discuss what happens during a typical ACH processing day for the RDFI. Details on posting and settlement, including an exception processing overview, how to return ACH entries and government payment processing will be covered. Case studies and helpful review questions will enhance the participant's learning experience.<br><br><i>Qualifies for 7.2 AAP Continuing Education Credits</i>                 | <u><b>Wk 1</b></u> -Wed Mar 5, 2014<br>10:00 - 11:30 am CT<br><u><b>Wk 2</b></u> -Wed Mar 12, 2014<br>10:00 - 11:30 am CT<br><u><b>Wk 3</b></u> -Wed Mar 19, 2014<br>10:00 - 11:30 am CT<br><u><b>Wk 4</b></u> -Wed Mar 26, 2014<br>10:00 - 11:30 am CT | Your Office<br><b>or</b><br>Conference Room | 4-Week Series<br><hr/> <b>\$500.00 - Members</b><br><b>\$750.00 - Non-Members</b> |

## 2014 Professional Development Webinars January – June

| UMACHA Webinar Session Courses  | Date/Time   | Location                                    | Pricing   |
|---|---|---|---|
| <b>AAP Prep - [I] [A]</b><br>You've contemplated the idea of taking the AAP (Accredited ACH Professional) Exam and aren't really sure what to expect. Attend this 60-minute webinar for the opportunity to receive details on the five different sections of the exam and valuable study tips.<br><br><i>Does not qualify for AAP Continuing Education Credits</i>  | Thu Jan 23, 2014<br>10:00 - 11:00 am CT<br><hr/> Tue Jan 28, 2014<br>2:00 - 3:00 pm CT<br><hr/> Wed Feb 5, 2014<br>10:00 - 11:00 am CT<br><hr/> Wed Feb 19, 2014<br>2:00 - 3:00 pm CT<br><hr/> Fri Mar 7, 2014<br>10:00 - 11:00 am CT | Your Office<br><b>or</b><br>Conference Room | 60-Minute Webinar<br><hr/> <b>\$100.00 - Members</b><br><b>\$225.00 - Non-Members</b> |
| <b>ACH and the Frontline - [B]</b><br>Your frontline staff is usually your customers' first point of contact. This course is designed to address the customer service issues relating to ACH and provide answers and suggestions to help prepare your frontline staff to provide exceptional service. Case studies will bring learning home!<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i>   | Tue Feb 18, 2014<br>10:00 – 11:30 am CT   | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><hr/> <b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b> |
| <b>ACH Audit Compliance [A]</b><br>This two-week series for <b>BOTH ODFIs and RDFIs</b> gives you tips, suggestions and details for completion of an ACH Rules compliance audit. We'll provide worksheets so you know what questions to ask and details to look for to ensure your financial institution is in compliance with the ACH Rules. <b>Plus, you'll receive UMACHA's exclusive "Audit Kit" at no extra charge!</b> Working knowledge of ACH recommended.<br><br><i>Qualifies for 3.6 AAP Continuing Education Credits</i> | <b>Wk 1-</b> Thu May 22, 2014<br>10:00 - 11:30 am CT<br><b>Wk 2-</b> Thu May 29, 2014<br>10:00 - 11:30 am CT  | Your Office<br><b>or</b><br>Conference Room | 2-Week Series<br><hr/> <b>\$300.00 - Members</b><br><b>\$550.00 - Non-Members</b>     |

| UMACHA Webinar Session Courses   | Date/Time  | Location                                    | Pricing   |
|--|--|---|---|
| <b>ACH Authorization Requirements [I]</b><br>This session takes a look at many facets of agreements. From authorization specifics, warranties and responsibilities surrounding agreements and authorizations, as well as an overview of the retention of authorizations and more. This 90 minute webinar will bring you up-to-speed on the latest ACH authorization requirements.<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i>   | Mon Apr 14, 2014<br>2:00 - 3:30 pm CT  | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><br><b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b> |
| <b>ACH Basics for the Non-ACH Person - [B]</b><br>Join in a 90-minute session and get acquainted with ACH! Designed for the person who knows absolutely nothing about ACH, this session will provide a basic working knowledge – from the beginning – what ACH is and how it all started. Learn more about: <ul style="list-style-type: none"> <li>• The participants and flow of ACH transactions</li> <li>• Common products and how they work (from customer/consumer point of view)</li> <li>• Details on ACH Products</li> </ul> <i>Qualifies for 1.8 AAP Continuing Education Credits</i> | Tue Feb 4, 2014<br>10:00 - 11:30 am CT   | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><br><b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b> |
| <b>ACH Exception Processing - [I] [A]</b><br>Attend this “exceptional” 4-session series and learn about the range of ACH processing exceptions, from posting issues and closed accounts, to stop payments, to government payroll exceptions and the returns process for all types of exceptions. Case studies will demonstrate each type of exception in this comprehensive series. Working knowledge of ACH recommended.<br><br><b>*Please note the day of the week will vary for this webinar series.</b><br><i>Qualifies for 7.2 AAP Continuing Education Credits</i>                       | <b>#1-</b> Tue Mar 25, 2014<br>10:00 - 11:30 am CT<br><b>#2-</b> Thu Mar 27, 2014<br>10:00 - 11:30 am CT<br><b>#3-</b> Tue Apr 1, 2014<br>10:00 - 11:30 am CT<br><b>#4-</b> Thu Apr 3, 2014<br>10:00 - 11:30 am CT | Your Office<br><b>or</b><br>Conference Room | 4-Session Series<br><br><b>\$500.00 - Members</b><br><b>\$750.00 - Non-Members</b>  |

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|---|---|---|---|
| <b>ACH Fundamentals for Operations Staff - [B]</b><br>This 2-week series provides basic knowledge of ACH history and its legal framework. Learn the fundamentals about ACH participants, their roles and the flow of ACH transactions. Plus, take the mystery out of ACH terms and acronyms; details on settlement and posting, and general return information will be covered.<br><br><i>Qualifies for 3.6 AAP Continuing Education Credits</i>  | <u><b>Wk 1</b></u> - Wed Feb 5, 2014<br>2:00 - 3:30 pm CT<br><u><b>Wk 2</b></u> - Wed Feb 12, 2014<br>2:00 - 3:30 pm CT     | Your Office<br><b>or</b><br>Conference Room | <hr/> 2-Week Series<br><hr/> <b>\$300.00 - Members</b><br><b>\$550.00 - Non-Members</b>     |
| <b>ACH Return Processing - [I]</b><br>Register for this 2-week series and gain in-depth knowledge on all types of returns – general returns and unauthorized returns, plus specifics on paperwork needed for the return process. You'll learn how to use return reason codes and corresponding timeframes. Case studies will be used to demonstrate how ACH returns are processed. Working knowledge of ACH recommended.<br><br><i>Qualifies for 3.6 AAP Continuing Education Credits</i>     | <u><b>Wk 1</b></u> - Thu Mar 6, 2014<br>10:00 - 11:30 am CT<br><u><b>Wk 2</b></u> - Thu Mar 13, 2014<br>10:00 - 11:30 am CT | Your Office<br><b>or</b><br>Conference Room | <hr/> 2-Week Series<br><hr/> <b>\$300.00 - Members</b><br><b>\$550.00 - Non-Members</b>     |
| <b>ACH Returns &amp; NOCs - [I]</b><br>In this 90-minute session, attendees will receive general and unauthorized return details, plus specifics on timeframe and necessary paperwork for the return process. You'll gain knowledge on when and how to use return reason codes and corresponding timeframes plus details on liability for the RDFI. NOC details including timeframes and liabilities will also be discussed.<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i> | <u>Wed Mar 26, 2014</u><br>2:00 - 3:30 pm CT  | Your Office<br><b>or</b><br>Conference Room | <hr/> 90-Minute Webinar<br><hr/> <b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b> |

## 2014 Professional Development Webinars January – June

| UMACHA Webinar Session Courses  | Date/Time   | Location                                    | Pricing   |
|---|---|---|---|
| <b>ACH Risk Assessment - [I] [A]</b><br>Understanding and managing the risks associated with originating ACH payments is essential for all originating financial institutions. Attend this 2-wk webinar series and hear about the different types of risks associated with ACH payments and the potential impact to your organization. Steps you should be taking to mitigate your institution's risk exposure will be discussed. This session will also focus on those additional risks that are unique to ODFIs, varying by the type of transactions that are being originated. We will also review sound business practices for managing those risks.<br><br><i>Qualifies for 3.6 AAP Continuing Education Credits</i> | <b>Wk 1</b> -Tue Jun 17, 2014<br>10:00 - 11:30 am CT<br><b>Wk 2</b> - Tue Jun 24, 2014<br>10:00 – 11:30 am CT   | Your Office<br><b>or</b><br>Conference Room | 2-Week Series<br><br><b>\$300.00 - Members</b><br><b>\$550.00 - Non-Members</b>     |
| <b>ACH Rule Changes for 2014 - [I][A]</b><br>NEW updates have recently been implemented plus many changes in 2014! How will these Rules impact you as a participant in the ACH network? <b>All participants need to be aware of ACH Rule Changes!</b> Sign up today to make sure you're in the know.<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i>   | Wed Jan 29, 2014<br>10:00 - 11:30 am CT<br>Tue Feb 11, 2014<br>10:00 - 11:30 am CT  | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><br><b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b> |
| <b>ACH Rules Review - [I] [A]</b><br>Be in command of how to navigate the NACHA Operating Rules including details on the Appendices. In this four week series, we'll discuss the details on authorization requirements, ODFI warranties, RDFI responsibilities, and even show you how to master the functionality of Return and NOC tables and SEC codes. It's a must attend webinar for 2014! <b>You MUST have a 2014 ACH Operating Rules Book to benefit from this series.</b> Basic ACH experience recommended.<br><br><i>Qualifies for 7.2 AAP Continuing Education Credits</i>   | <b>Wk 1</b> -Mon Mar 3, 2014<br>2:00 - 3:30 pm CT<br><b>Wk 2</b> -Mon Mar 10, 2014<br>2:00 - 3:30 pm CT<br><b>Wk 3</b> -Mon Mar 17, 2014<br>2:00 - 3:30 pm CT<br><b>Wk 4</b> -Mon Mar 24, 2014<br>2:00 - 3:30 pm CT | Your Office<br><b>or</b><br>Conference Room | 4-Week Series<br><br><b>\$500.00 - Members</b><br><b>\$750.00 - Non-Members</b>     |

| UMACHA Webinar Session Courses  | Date/Time  | Location                                    | Pricing   |
|---|--|---|---|
| <b>ACH Stop Payments vs. Unauthorized Transactions - [I]</b><br>What is a Stop Payment, when and how do you use them? In this 90-minute session, we will define unauthorized ACH transactions, the process of extended return entries and more. Case studies will help participants take the confusion out of returning unauthorized ACH entries. Basic ACH operations experience recommended.<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i>   | Wed Feb 19, 2014<br>10:00 - 11:30 am CT  | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><br><b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b> |
| <b>Government ACH Payment Processing - [I]</b><br>The Federal Government's rules are found in the Code of Federal Regulations (31 CFR Part 210) – also known as The Green Book. Attend this two-week webinar series to hear details on the process for Federal Government Benefit payments, misdirected payments, highlights of return and NOC guidance, and the government reclamation process. Case studies will help participants reinforce learning.<br><br><i>Qualifies for 3.6 AAP Continuing Education Credits</i> | <b>Wk 1</b> -Fri Mar 7, 2014<br>2:00 - 3:30 pm CT<br><b>Wk 2</b> - Fri Mar 14, 2014<br>2:00 - 3:30 pm CT | Your Office<br><b>or</b><br>Conference Room | 2-Week Series<br><br><b>\$300.00 - Members</b><br><b>\$550.00 - Non-Members</b>     |
| <b>Government Reclamations - [I] [A]</b><br>Processing Government reclamations can be confusing. Attend this 90-minute session, to hear all the details on processing reclamations and misdirected payments. Case studies will help participants reinforce learning. This session is all about Reclamations!<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i>   | Thu Feb 13, 2014<br>10:00 - 11:30 am CT  | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><br><b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b> |

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|--|---|---|---|
| <b>How to Use &amp; Tab your ACH Rule Book - [B]</b><br>It's here! Discover the ins and outs of the new 2014 ACH Operating Rules. We are offering a <b>FREE</b> step-by-step course to show you at a glance where things are in the 2014 ACH Operating Rule Book <u>PLUS</u> where to place the tabs for your ACH Rule Book. This valuable session is designed to take the confusion out of finding what you need in the Rule Book.<br><br><i>Qualifies for 1 AAP Continuing Education Credits</i> | Wed Feb 12, 2014<br>10:00 - 11:00 am CT<br><hr/> Wed Mar 5, 2014<br>2:00 - 3:00 pm CT<br><hr/> Tue Mar 11, 2014<br>10:00 - 11:00 am CT<br><hr/> | Your Office<br><b>or</b><br>Conference Room | 60-Minute Webinar<br><hr/> <b>FREE!!! – For Members – BUT you must register to receive the information for the session.</b><br><b>\$50.00 – Non-Members</b> |
| <b>Everything You Wanted to Know About Consumer Entries - [B] [I]</b><br>It's all about consumer ACH entries in this 90-minute webinar session! Find out more about consumer authorization requirements, and learn when and how to return consumer entries. From PPD, WEB, TEL and RCK, you'll get the details about all of these consumer entries.<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i>   | Tue May 6, 2014<br>10:00 - 11:30 am CT<br><hr/>   | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><hr/> <b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b>   |
| <b>Everything You Wanted to Know About Corporate Entries – [B] [I]</b><br>It's all about corporate ACH entries in this 90-minute webinar session! How are corporate ACH transactions defined and authorized? From CCD, CTX, exposure limits, UCC4A disclosures and commercially reasonable security, you'll gain the knowledge you need. You'll also find out more about Addenda Record requirements<br><br><i>Qualifies for 1.8 AAP Continuing Education Credits</i>                              | Tue May 6, 2014<br>2:00 - 3:30 pm CT<br><hr/>   | Your Office<br><b>or</b><br>Conference Room | 90-Minute Webinar<br><hr/> <b>\$175.00 - Members</b><br><b>\$300.00 - Non-Members</b>   |