

Online Training Videos



Online training video classes combine streaming video of our instructors with a slide presentation. Each session includes downloadable reference materials and can be accessed 24 hours a day at a time that best suits your team. With online training, you can save on travel expense while improving productivity. Project the webcast in a conference room and you can train multiple members of your staff for a single, low-cost registration fee.

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Videos Available

Payments Basics

- Introduction to ACH
- Demystifying the ACH Rules Book
- ACH Customer Service
- E-Check Applications
- On the Road to Becoming an AAP

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- IAT for ODFIs
- Basics of ACH Origination
- Setting up Financial Institution Agreements

Risk & Fraud

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- Comprehensive ACH Risk Management Strategies
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Rules & Compliance

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New Products & Technology

- Prospects for the Payments Industry
- Check Electronification as a Payments Business Strategy
- Managing the Risk & Costs of New Check Electronification Processes

Payments Basics

Introduction to ACH

70 Minutes-Basic Course

This session provides a comprehensive overview of the ACH system, focusing on defining the parties to an ACH transaction, their roles and responsibilities, and key rules and regulations that apply. Various applications are examined, and the transaction process, including exception handling, are explained.

Demystifying the ACH Rules Book

50 Minutes-Basic Course

This session is designed to familiarize the viewer with the organization and structure of the new ACH Rules book since the 2011 Rules Simplification project and format change, explaining various sections and contents of the Operating Rules and Guidelines.

ACH Customer Service

90 Minutes-Basic Course

This session provides an overview of the ACH network from a customer service point of view, including defining the participants and explaining the transaction flow, consumer's rights and how these transactions differ from corporate & government transactions.

E-Check Applications

80 Minutes-Basic Course

Examine different check products that are being converted to ACH debits, including the conversion of both business and consumer checks at the point of purchase, through lock-box conversion and in a back-office environment. This session also describes how TEL and WEB fit into the e-check environment.

On the Road to Becoming an AAP

40 Minutes-Basic Course

Thinking about studying for your Accredited ACH Professional (AAP) certification? This session provides an overview of the structure of the AAP program, including an analysis of the various sections of the test, and recommends a plan of study that will help guide you as you prepare for the examination.

Risk Management

Fighting Payments Fraud

50 minutes-Intermediate Course

Protecting your financial institution and account holders from fraud is one of the most important jobs you have. Learn about the latest scams affecting the payments industry--phishing, spoofing, identity theft, and others-- as well as the best tactics for protecting your institution and reducing losses related to fraud.

Developing an ACH Risk Management Manual

60 minutes-Intermediate Course

More and more, banking regulators and rule-making bodies are requiring financial institutions to develop documented policies and procedures related to ACH processing. The process of developing such documentation can be daunting. This session will give you a framework for building an effective ACH risk policies and procedures manual for your organization, and describes the alternatives available in the payments industry to assist in this process.

ACH Risk for Treasury Management Personnel

65 Minutes-Intermediate Course

The selling of ACH services, including the wide variety of ACH applications, challenges your payments sales staff with educating your Originators as to their responsibilities under the NACHA Rules. Understand the risks posed by the various products, and how to balance the desire to sell the service while protecting the financial institution from unacceptable risk.

Data Security and Its Impact on Electronic Payments

60 Minutes-Intermediate Course

Every week we hear about another data breach, malware download, phishing attack, or other data-security based issue. This session explores the current state of the electronic payments-based data security space, the types of breaches being experienced, and the approaches the industry has taken to manage payments-based data security.

RDFI Risk Management

75 Minutes-Intermediate Course

Financial institutions of all sizes need to be aware of ACH risk factors, and each financial institution needs to manage their risk to minimize potential losses. This session covers risks associated with processing transactions from the RDFI side as well as how to mitigate these risks.

ODFI Risk Management

75 Minutes-Intermediate Course

This session provides an overview of ACH risk for ODFIs. Topics covered include risk management safeguards (including the establishment of exposure limits for each origination application), analyzing ACH Origination processing alternatives, and establishing effective and secure procedures for day-to-day operations and customer service.

Comprehensive ACH Risk Management Strategies

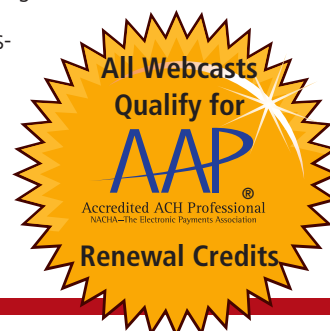
70 Minutes-Advanced Course

This session fully examines the risk reduction suggestions outlined in the Office of Comptroller of the Currency's bulletin 2006-039: Automated Clearing House Activities, Risk Management Guidance. Topics include: risk management systems and controls, reporting to board of directors, audit considerations, high risk activities, elements of a risk strategy and other topics.

Developing an ACH Operations Manual

60 Minutes-Intermediate Course

The most effective defense against losses incurred in ACH processing (whether as an ODFI or RDFI) is to have clear, effective documented policies and procedures which guide day-to-day operational processing. This session provides the key elements that must be incorporated into the development of such documentation and describes the alternatives available in the payments industry to assist in this process.



IAT Overview*60 minutes-Intermediate Course*

This session covers the background of the new IAT rule, roles of the "Gateway" Operators, formatting requirements and issues surrounding regulatory compliance. These changes are substantive, complicated, and mandated by OFAC.

IAT: Format and System Considerations*85 Minutes-Intermediate Course*

This session details substantial modifications to the Company/Batch Header, Entry Detail, Addenda Record, Return, and Notification of Change formats related to IAT transactions, and highlights the areas of information that will require specific attention of your data processing/IT departments.

IAT for ODFIs*85 minutes-Intermediate Course*

This session provides several detailed scenarios to help participants understand when a specific payment transaction involving the U.S. ACH Network would be deemed an International ACH Transaction (IAT) or a domestic ACH transaction.

Basics of ACH Origination*80 Minutes-Intermediate Course*

A broad overview of the ACH Origination business, with a focus on corporate Originator support. Topics covered include effective ACH Origination policies, agreements and risk management, ACH Origination processing alternatives, and establishing effective and secure procedures for operations.

Setting up Financial Institution Agreements*60 Minutes-Intermediate Course*

Electronic payments continue to thrive, and as a result, more legal issues have arisen. We are all working on better ways to manage risk but how are we communicating that to our origination customers? If you don't put your expectations in writing, they won't hold up in a court of law. You must take the necessary steps to cover yourself from liability. This session helps you keep abreast of changes in electronic payments law and helps you apply best practices with your customers.

ACH Exception Handling*70 Minutes-Basic Course*

When an ACH payment is unable to be processed, the result is an "exception item". This session addresses the most effective ways to handle exceptions and minimize the risk of loss, focusing on stop payment and authorization issues.

ACH Payments and the Green Book*75 Minutes-Basic Course*

Federal Government ACH payments are subject to the same rules as private industry ACH payments, but with exceptions. The Federal Government's rules are found in the Code of Federal Regulations (31CFR 210), known as the "Green Book."

2010-2011 ACH Rules Implementation*50 Minutes-Intermediate Course*

The ACH environment is rapidly changing and it is critical that you know what you must implement in order to be in compliance with the ACH Rules. You will learn how the rules changes for 2011 affect you, your Originators, and the ACH network.

ACH Audit for RDFIs*75 Minutes-Intermediate Course*

The review of compliance with ACH audit requirements has been identified as a key priority for examiners under guidelines published by the Federal Financial Institutions Examination Council. This session thoroughly reviews each RDFI audit point, providing specific information on how to properly test for compliance and suggesting "best practices" to be incorporated into existing policies and procedures.

ACH Audit for ODFIs*80 Minutes-Intermediate Course*

This session focuses on ACH Rule audit requirements specific to the origination of ACH transactions. Each audit point is thoroughly reviewed, with emphasis placed on areas that represent potentially higher risk to the ODFI. Key guidelines for ensuring Originator compliance with ACH Operating Rules are also shared.

Network Rules Enforcement Process*55 Minutes-Intermediate Course*

ODFIs suspected of receiving an unacceptable level of "unauthorized" return entries are now required to provide specific information to NACHA upon request. Current rules enforcement procedures, as well as an examination of NACHA arbitration procedures as an alternative to the rules violation process are examined.

NACHA Adjustment Entries vs. Regulation E*65 Minutes-Intermediate Course*

Both NACHA Rules and Regulation E detail procedures for resolving situations involving "unauthorized" consumer transactions, but the procedures, time frames, and financial institution obligations are significantly different.

Bits & Bytes - ACH Formats*80 Minutes-Advanced Course*

This session focuses on the intricacies of the ACH Record Formats. It takes you on a comprehensive and detailed review of the field purposes & constructs with discussion of the specific field values, commonly experienced problems, and tips for optimizing ACH Network participation.

Hot Topics in Electronic Payments Law*60 Minutes-Intermediate Course*

This session discusses legal issues raised by current innovations in electronic payments law, including recent amendments to the NACHA Operating Rules as well as updates on security breach and FACTA class action litigation; regulatory developments regarding mobile, credit card, and Internet gambling payments; intellectual property rights in payments systems, cross-border payments, and other key areas of concern.

New ACH Stop Pay and WSUD Rules*60 Minutes-Intermediate Course*

The ACH Rules have been amended to require new processes and procedures related to the handling of ACH stop payment requests, as well as situations in which the account holder claims a transaction is not authorized or where authorization for the transaction has been revoked. This session covers the rule amendment requirements, as well as explaining the changes to required documentation for these functions.

New Products & Technology

Prospects for the Payments Industry

SPEAKER: Richard Oliver, EVP, Retail Payments Product Manager, Federal Reserve Bank of Atlanta

55 Minutes-Intermediate Course

The payments landscape is changing rapidly as economic and marketplace forces accelerate the integration of electronic payments. New opportunities for revenue streams and cost savings emerge as technology converges and the lines blur between ACH, check, credit and debit cards, and online and mobile payments. Financial institutions need to know how to best leverage and integrate these electronic payment vehicles.

Check Electronification as a Payments Business Strategy

SPEAKER: Rick Leander, EVP, Chief Strategy Officer, The Clearing House

45 Minutes-Intermediate Course

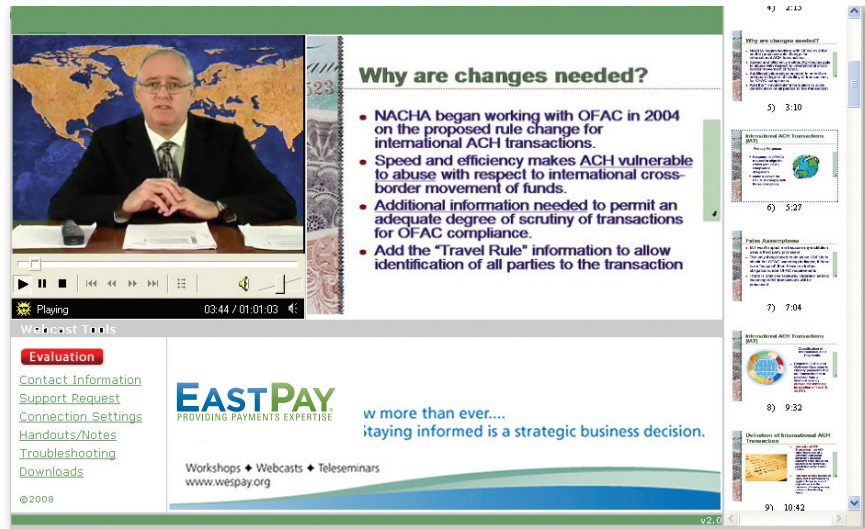
Taking an enterprise wide perspective in leveraging check electronification (check image and ACH conversion) infrastructure investments and utilizing new capabilities as part of an overall payments business strategy can bring significant value to payments operations. Check electronification has largely been addressed from an operational perspective. By stepping back and taking a strategic look at check electronification, financial institutions can leverage payments as a way to diversify their portfolio, increase income, and reduce costs.

Managing the Risk & Costs of New Check Electronification Processes

SPEAKERS: Bob Meara, Senior Analyst, Celent; T. Richard Shier, EVP and Director, Banking & Investment Services, City National Bank

55 Minutes-Intermediate Course

With the convergence and adoption of new payment options, understanding the risks and new FFIEC guidelines, and investing in the right check electronification process in a rapidly changing environment will be critical to the future success of the electronic payment industry. Ensuring that your institution manages risk while leveraging the opportunities and cost savings of these programs will mean the difference between profitability and loss.



Video interface with slide presentation

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Customized Training – EastPay's education staff can create tailored training programs for your staff on a wide range of topics, such as ACH operations, payments system risk, cross-border payments and many more.