



# GENERAL BULLETIN

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BANKERS  
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2009 – 180

September 18, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER  
OR INDIVIDUAL ADDRESSED

CEO, CEO+, COO, CRO,  
Audit, BSA & Compliance  
Specialists

**RE: CBA Web Seminars -- Two-Part Series: ACH 201**

Attend this two-part web seminar series to build your basic knowledge of ACH including the new rules on International ACH (IAT) Transactions.

## **PART I – ACH 201 – MONDAY, OCTOBER 19, 2009**

Build your basic knowledge of ACH – this web seminar expounds on the basics of ACH and provides additional information from an operational and risk management perspective.

### **SEMINAR HIGHLIGHTS:**

- Responsibilities of an RDFI (Receiving Depository Financial Institution)
- ODFI (Originating Depository Financial Institution) warranties and obligations
- How to process Government ACH benefit payments
- Electronic Check Conversion (POP, ARC, BOC) and eCheck volumes
- Explore the basics of Regulation E
- Exception processing
- An in-depth look at the ACH Rule Book
- A review of ACH Risk
- Details on ACH file formats
- Currently Proposed Rules Amendments

## **PART II – UNDERSTANDING INTERNATIONAL ACH (IAT) TRANSACTIONS - WEDNESDAY, OCTOBER 21, 2009**

September 18, 2009 heralded a profound event in the ACH network: the go-live date of IAT, the standard entry class for international or cross-border transactions. Compared to its predecessors CBR and PBR, the IAT is much more complex and requires much more supporting detail to support OFAC travel rule requirements. Financial institutions from community banks to large national banks will inevitably see an IAT, whether in a receiving or originating capacity. Understanding the complexities will allow FIs to service their customers in a much more authoritative and confident approach.

### **SEMINAR HIGHLIGHTS:**

- What is an IAT and who are the players
- Data elements required of IAT transactions
- OFAC requirements
- Use cases in determining if a transaction is IAT or domestic
- Exception handling
- NACHA rules review
- Federal Reserve operating guidelines
- Examining the potential for new business opportunities

This is a complex topic and because this is a new standard entry class in the ACH system, only in time will we be able to experience the various scenarios that could occur and therefore be able to answer every possible question your corporate customer could pose.

## AUDIENCE

Senior managers, sales and marketing, operations personnel, support functions, Treasury/cash management personnel, risk managers, compliance officers and auditors. **CE Applied:** 2.5 hours towards the CRCM/CFSSP designations with the Institute of Certified Bankers, an affiliate of the American Bankers Association.

## SPEAKER

Larry De Palma, CTP, is the founder and CEO of TDG-Phenix. TDG-Phenix offers a full range of consulting services and products to assist clients in effecting payment transactions more efficiently. Larry has almost 15 years of wholesale banking and global payments experience. With 5 years experience on the NACHA Electronic Check Council, Larry has been a driving force in the development of some of the most successful enhancements in the ACH network, including ARC, TEL risk management issues, Back Office Conversion and others.

## WHAT IS A WEB SEMINAR?

A web seminar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. However, you may now view a corresponding PowerPoint presentation using a PC or PC connected to an A/V projector. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the web seminar, materials and 30 days access to the online seminar. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a confirmation with your PIN, materials and instructions. If you do not receive a confirmation within two days of the event call 888-262-7701. You may also purchase the CD and materials.

Free 30-Day Replay - Within five working days after the broadcast, you will receive a URL providing unlimited access to a recorded copy of the presentation for 30 days. This enables you to participate in the live web seminar, train additional staff and review the material as needed.

Transmission, retransmission or republishing of the audio portion of the web seminar is prohibited. Your registration entitles you to one connection at one location with permission to make copies of materials for participants. Please complete one registration per location.

An **On-Demand Web Seminar** is a live web seminar that has been recorded and then streamed to your computer to watch at your convenience. It can be viewed any time 24/7. Anyone at your branch may access the program from a computer using the login and password. The On-Demand Web Seminar provides unlimited access to the program for six months from the date of purchase.

## REGISTRATION INFORMATION

Registrations are requested to be submitted three days prior to the date of the web seminar. On-line registrations can be made at <http://www.bankersed.com/CTBANKERS/>. For all other registrations, please complete the attached registration form and send directly to Bankers Ed in advance of the program. Fee information for this program is listed on the registration form. **Payment is expected at the time of registration unless other arrangements are made prior to the event with the CBA.**

**Late Registration:** Registrations are accepted until the program starts. To ensure timely delivery of materials, etc., please register online when registering **two working days prior** to the broadcast (credit cards, e-checks and invoices accepted). If you would like assistance with online registration, contact 888-262-7701.

Please do not hesitate to contact either Kathy Parks or me if you have any questions about this web seminar.

Very truly yours,

LINDSEY R. PINKHAM  
Senior Vice President & Secretary

attachment

## CBA WEB SEMINAR

### **TWO PART SERIES: ACH 201**

**Part I: Monday, October 19, 2009**

**2:30 p.m. - 4:30 p.m. (EST)**

**Part II: Wednesday, October 21, 2009**

**2:30 p.m. - 4:30 p.m. (EST)**

**REGISTER** (Each registration entitles you to one connection at one location where an unlimited number of listeners may participate):

Name \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

#### **FOUR WAYS TO REGISTER FOR CBA WEB SEMINARS:**

**Prior to October 12<sup>th</sup> (Part I) and October 14<sup>th</sup> (Part II)**

Mail: Complete this form, include payment and mail it to: Bankers Ed: 5700 S. Mopac, #C310, Austin, TX 78749

**Anytime Prior to the Program**

On-line: Register on-line at <http://www.bankersed.com/CTBANKERS/>.

Fax: Complete the registration and credit card information below and fax to: 512-381-1571

Phone: Call 888-262-7701 with credit card information

#### **CBA WEB SEMINAR --PART I-- ACH 201 - Monday, October 19, 2009 - (Seminar code: SW2-1247)**

Web Seminar/Materials (live hookup)  \$255 member  \$510 non-member

On-Demand Web Seminar/Materials  \$275 member  \$550 non-member

#### **CBA WEB SEMINAR --PART II-- INTERNATIONAL ACH (IAT) TRANSACTIONS**

**Wednesday, October 21, 2009 - (Seminar code: SW2-1247)**

Web Seminar/Materials (live hookup)  \$255 member  \$510 non-member

On-Demand Web Seminar/Materials  \$275 member  \$550 non-member

#### **METHOD OF PAYMENT (check one):**

**Check made payable to: Bankers Ed**

Discover Card

MasterCard

Visa

AMEX

Card Number \_\_\_\_\_

Exp. Date \_\_\_\_\_

Security Code (3 or 4 digits on back of card) \_\_\_\_\_

Signature \_\_\_\_\_

Amount \$ \_\_\_\_\_

For registration questions, please contact Bankers Ed customer support at 877-880-1335 or Kathy Parks at the Connecticut Bankers Association parksk@ctbank.com or 860-677-5060.

**\*\*\*Registrations must be sent to Bankers Ed\*\*\***