2020 ACH Processing and Compliance Seminar
May 5 - Cedar Rapids • May 6 - Ankeny
Presented by Mark Dever, ProBank Austin

This full-day seminar brings you information you need to keep on top of the latest changes in the field of ACH processing. Presented in an easy-to-understand, one-day format, this seminar reviews the basis and structure of all ACH processing - the NACHA Rules. Discussion includes receiving and origination.

Treasury’s Green Book - A Guide to Federal Government ACH Payments and Collections is discussed with a focus on the reclamation process, and Treasury’s updates to 31 CFR 210. An update is also provided on direct deposit and “godirect.gov.”

Compliance issues including updated OFAC impacts to ACH processing, suspicious activity reporting (SAR) and the federal focus on ACH as part of the annual Bank Secrecy Act (BSA) examination efforts, and the standardization of the garnishment of exempt federal benefits payment processing, are all highlighted.

**TOPICS**

**New and Recent NACHA Rules**
- Expanded Same Day ACH: Dollar Limit Increase
- Differentiating Unauthorized Return Reasons
- Supplementing Data Security Requirements
- ACH Contact Registry
- Supplementing Fraud Detection Standards for WEB Debits
- Expanded Same Day ACH: Additional Processing Window

**The Latest on Federal Government Payments & Processing**
- The Green Book – On-Line PDFs
- 31 CFR Part 210 2020 Update
- Reclamation Process / IRS Tax Refund Processing FAQs
- Direct Deposit and “Go Direct” updates

**2020 Audit and Examination Guidelines**
- Annual Self-Audit Procedures – 2020 Focus Points
- Federal Audit Guidelines on ACH

**Processing Risks**
- Fraud
- Operational
- Credit
- Systemic
- Compliance
- Reputational
- Strategic
- Terminated Originator Database (TOD)

**Regulatory Impacts**
- BSA Examination impacts to ACH Processing
- Suspicious Activity Reporting (SAR) – Impacts to ACH Operations
- OFAC – Updated Impacts to ACH Operations
- Garnishment of Exempt Federal Benefit Payments – Impacts to ACH Operations

**Check one:**
- ☐ Tuesday, May 5
  - ☐ Cedar Rapids
- ☐ Wednesday, May 6
  - ☐ Ankeny

**Registration Information**
Registration includes continental breakfast, program materials, lunch and refreshment breaks. Registration fee is per/person.

<table>
<thead>
<tr>
<th></th>
<th>Advance</th>
<th>After 4/24</th>
</tr>
</thead>
<tbody>
<tr>
<td>IBA Member</td>
<td>$220</td>
<td>$240</td>
</tr>
<tr>
<td>Nonmember</td>
<td>$440</td>
<td>$460</td>
</tr>
</tbody>
</table>

Refunds will be made if requested before 3/27. No refunds after that date. Substitutions allowed any time.

Mail this form with payment to:
Attn: Registrar
Iowa Bankers Association
P.O. Box 6200
Johnston, IA 50131-6200

Or Register online at www.iowabankers.com
See Education/Training - Event Calendar
2020 ACH Processing and Compliance Seminar

May 5 - Cedar Rapids • May 6 - Ankeny

About the Speaker
Mark Dever, AAP, CAMS, is a Vice President at ProBank Austin. Prior to joining the firm in 1996, Mr. Dever was vice president and manager of cash management operations for a multi-billion dollar regional bank holding company with several affiliates. He has extensive experience in many areas including the automated clearing house (ACH), domestic wire transfer, affiliate bank post-acquisition conversions and consolidations, bank operation centralizations, and payment system risk. He teaches a variety of PBS seminars including the ACH Processing and Compliance, Anti-Money Laundering and Bank Secrecy Act, and Managing Customer Information seminars. He has lectured at regional and national seminars, and at graduate schools of banking hosted by various bank associations and national industry groups. He has served on the faculty of both the OTS’ Compliance I School, and the FDIC’s Advanced Consumer Protection School. He has also taught undergraduate business and management classes in a community college setting. Mr. Dever is an Accredited Automated Clearing House Professional (AAP), and a certified Anti-Money Laundering Specialist (CAMS).

Who Should Attend
Individuals with operational, product management, compliance, risk management and audit responsibilities will benefit from this program. As a result of this program, attendees will have the basic framework needed to better understand ACH processing and compliance. Education Level: Intermediate.

Dates & Locations
A room block has NOT been reserved. Please call the hotel directly for room reservations. Ask for the Iowa Bankers Association corporate rate to receive the best rate.

Cedar Rapids, Marriott Hotel - Tuesday, May 5
1200 Collins Road NE
Cedar Rapids IA 52402
(319) 393-6600

Ankeny, Courtyard by Marriott - Wednesday, May 6
2405 SE Creekview
Ankeny, IA 50021
(515) 422-5555

Continuing Education Credits
This class qualifies for 6.0 CPE credits, 6.6 hours of AAP credits and is approved for 6.75 CRCM credits.

Agenda
Registration 8:30 - 9:00 a.m.
Seminar 9:00 a.m. - 4:00 p.m.
Lunch 12:00 - 1:00 p.m.
Adjourn 4:00 p.m.

Special Needs / Questions
If you have questions or need accommodations for a disability or a dietary restriction, please contact Patricia Fortune in advance of the program. Special menu requests made the day of the seminar cannot be guaranteed and may require an additional charge. pfortune@iowabankers.com or 800-532-1423.

ACH Processing and Compliance Seminar
Register on-line at www.iowabankers.com
(See calendar of events)