Let’s Celebrate Our 10th Anniversary!

EPCOR has been providing our members with the knowledge, support and industry representation necessary to succeed in the ever-evolving electronic payments business for 10 years now! Be on the lookout for chances to win fun prizes as we celebrate throughout the year. This guide outlines our 2019 learning events, member benefits, services and more! If you have any questions or would like to chat about what benefits best fit the unique needs of your organization, reach out to us at 800.500.0100 or memserve@epcor.org.
Free EPCOR Member Benefits

Some of the benefits included in this guide incur an additional fee, but the benefits listed on this page all come complimentary with your EPCOR membership!

• EPCOR Helpline (800.500.0100), Email (memserve@epcor.org) and Website Chat Support
• 2019 ACH Quick Reference Guide
• Quarterly Industry Update Webinars
• The Payments Institute Scholarships
• Complimentary Board of Directors Training
• Payment Systems Awards
• EPCOR Knowledge Community (Member Portal)
• News You Can Use E-Newsletter
• Payments Insider Corporate E-Newsletter
• Payments Post Printed Newsletter
• Special Industry Update Webinars
• Washington Watch E-Newsletter
• Payments Pulse Podcasts
• Did You Know… Informational Videos

A wise owl never passes up an opportunity for free payments education!
**2019 Electronic Resources License**

Provide your entire organization with unlimited access to our award-winning EPCOR Electronic Resources License, including our on-demand training library and 20+ publications and tools, for an entire year for only $150-$500.* Contact Member Support at memserve@epcor.org or 800.500.0100 to discuss your Electronic Resources License price.

### Current Electronic Resources License Publications/Tools Library

<table>
<thead>
<tr>
<th>Tool/Formation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Bank’s Quick Reference Guide to ACH Origination - Updated for 2019</td>
</tr>
<tr>
<td>ACH Agreements and Tools</td>
</tr>
<tr>
<td>ACH File Formatting Tools for Originators</td>
</tr>
<tr>
<td>ACH Origination Application</td>
</tr>
<tr>
<td>ACH Origination Checklist</td>
</tr>
<tr>
<td>ACH Management Policies</td>
</tr>
<tr>
<td>ACH Quick Reference Guide – Updated for 2019</td>
</tr>
<tr>
<td>ACH Stop Payment Request Order Form</td>
</tr>
<tr>
<td>ACH Written Statement of Unauthorized Debit Form</td>
</tr>
<tr>
<td>ATM and Debit Card Dispute Forms</td>
</tr>
<tr>
<td>BSA Quick Reference Resource</td>
</tr>
<tr>
<td>Check/Image Breach of Warranty Claim Form</td>
</tr>
<tr>
<td>EFT Dispute Forms Toolkit – Updated for 2019</td>
</tr>
<tr>
<td>Merchant RDC Review Checklist</td>
</tr>
<tr>
<td>Mobile RDC Review Checklist</td>
</tr>
<tr>
<td>ODFI Audit Checklists for Originators &amp; TPS</td>
</tr>
<tr>
<td>Origination Risk Management Tools</td>
</tr>
<tr>
<td>Originator Risk Calculator</td>
</tr>
<tr>
<td>RDC Indemnity Claim Forms</td>
</tr>
<tr>
<td>The Credit Union’s Guide to ACH Origination – Updated for 2019</td>
</tr>
<tr>
<td>Wire Audit Checklist</td>
</tr>
</tbody>
</table>

### Electronic Resources License Course Library

<table>
<thead>
<tr>
<th>Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Takeover for the RDFI Lecture</td>
</tr>
<tr>
<td>ACH 101: ACH Participants and Transaction Flow</td>
</tr>
<tr>
<td>ACH 102: Recognizing an ACH Transaction</td>
</tr>
<tr>
<td>ACH Risk Management for Lenders Lecture</td>
</tr>
<tr>
<td>ACH Risk Management: Community Bank Board Lecture</td>
</tr>
<tr>
<td>ACH Security Framework for Originators</td>
</tr>
<tr>
<td>ACH Stop Payments – Consumer Accounts</td>
</tr>
<tr>
<td>An Intro to ACH Security: Operations Perspective</td>
</tr>
<tr>
<td>Basics of ACH Origination for Credit Unions</td>
</tr>
<tr>
<td>BSA 101: BSA Basics</td>
</tr>
<tr>
<td>BSA 102: Compliance Program</td>
</tr>
<tr>
<td>BSA 201: Reporting and Non-compliance – Coming Soon</td>
</tr>
<tr>
<td>Cards 101</td>
</tr>
<tr>
<td>Checks 101</td>
</tr>
<tr>
<td>Consumer Unauthorized ACH Transactions</td>
</tr>
<tr>
<td>Credit History Fraud Lecture</td>
</tr>
<tr>
<td>Electronic Data Interchange</td>
</tr>
<tr>
<td>Federal Government Reclamations</td>
</tr>
<tr>
<td>Implementing an ACH Security Framework</td>
</tr>
<tr>
<td>International ACH Transactions</td>
</tr>
<tr>
<td>International Remittance Transfers (1073) Rule</td>
</tr>
<tr>
<td>Navigating Operating Circular 3</td>
</tr>
<tr>
<td>Navigating the ACH Rules</td>
</tr>
<tr>
<td>Other RDFI Exceptions for Consumer Transactions</td>
</tr>
<tr>
<td>Payment Systems Rules &amp; Regulations: ACH</td>
</tr>
<tr>
<td>Prerequisites of ACH Origination for Credit Unions</td>
</tr>
<tr>
<td>RDC &amp; The Regulatory Environment Lecture</td>
</tr>
<tr>
<td>RDFI Returns</td>
</tr>
<tr>
<td>Regulation D 101: Purpose &amp; Scope</td>
</tr>
<tr>
<td>Regulation E Subpart A – Disclosures &amp; Notices</td>
</tr>
<tr>
<td>Regulation E Subpart A – Fundamentals</td>
</tr>
<tr>
<td>Regulation E Subpart A – Investigations</td>
</tr>
<tr>
<td>Regulation GG Requirements and Compliance</td>
</tr>
<tr>
<td>Same Day ACH Basic Rules Lecture</td>
</tr>
<tr>
<td>So You Think You Want to be an AAP?</td>
</tr>
<tr>
<td>So You Think You Want to be an APRP?</td>
</tr>
<tr>
<td>So You Think You Want to be an NCP?</td>
</tr>
<tr>
<td>Understanding Check Adjustments</td>
</tr>
<tr>
<td>Understanding the Green Book Lecture</td>
</tr>
<tr>
<td>Understanding the X9.100-187 Check Standard</td>
</tr>
<tr>
<td>Wires 101: Fundamentals</td>
</tr>
<tr>
<td>Wires 102: Legal Framework</td>
</tr>
</tbody>
</table>

*Pricing is based on the number of employees at your organization obtained from the FDIC, NCUA and related websites.

You know that saying, “Too good to be true?”
Well this deal is GREAT and it is 100% TRUE!
In-Person Learning Events

We have in-person learning events to fit a variety of learning needs, continuing education requirements and budgets.

**EPCOR Payments Conference – Spring & Fall 2019**

May 21 – 23
Hilton Columbus/Polaris
Columbus, OH

October 21 – 23
Sheraton Overland Park Hotel
Overland Park, KS

- National-Caliber Speakers
- More Than 30 Informative Sessions
- Off the Beaten Path Discussions
- Pre-Conference Workshop
- More!

Member: $600 or 24 Education Club Points
Non-Member: $1,200
AAP/APRP/NCP Credits Available

**EPCOR Payments University**

August 8 – 9
Kalahari Resorts & Conventions
Sandusky, OH

August 22 – 23
Chateau on the Lake
Branson, MO

- Basic & Advanced Learning Tracks
- Workshop-style Sessions
- Casual & Inviting Atmosphere
- Perfect for All Learning Levels
- Tailor the Agenda to Fit Your Needs

Member: $375 or 15 Education Club Points
Non-Member: $750
AAP/APRP/NCP Credits Available

**Payment Systems Update**

Available in over 50 locations, February – April 2019, this year’s one-day payments update will cover:

- ACH Rules Changes to Facilitate Same Day ACH Enhancements;
- ACH Audit Changes;
- Fedwire Funds’ Three-Phase Adoption of ISO 20022;
- The Impact of Regulation CC Changes on Adjustments and Processes;
- The Federal Reserve Banks’ Proposed Real-Time Interbank Settlement Service;
- EMV Deadlines for Fuel Merchants;
- Visa and Mastercard Counterfeit Card Mitigation;
- Consumer Payment Origination; and
- An Update on the Current Regulatory Landscape.

Member: $225 or 9 Education Club Points
Non-Member: $450
AAP/APRP/NCP Credits Available

**Navigating Your 2019 ACH Audit**

This new event will bring you up-to-speed with the new ACH Rules Compliance Audit changes, walk through how to conduct your audit and discuss common ACH Rules Compliance Audit findings.

June 18 – Columbus, OH
June 18 – Kansas City, MO
June 19 – Indianapolis, IN
June 19 – Wichita, KS
June 20 – St. Louis, MO
June 20 – Oklahoma City, OK

Member: $225 or 9 Education Club Points
Non-Member: $450
AAP/APRP/NCP Credits Available

Pssst... Did You Know AAPs, APRPs and NCPs automatically save 10% on in-person learning events when registering in the EPCOR online store? If registering over the phone just let us know you are an AAP, APRP or NCP and we will apply your discount.
E-Learning Opportunities

From hot-topics to the basics, our e-learning options have you covered. Attend them in conjunction with EPCOR in-person events or as a stand-alone if you can’t “fly” away from your desk.

<table>
<thead>
<tr>
<th>Webinars</th>
<th>On-Demand Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Conducted approximately twice a month, EPCOR webinars cover hot-topic subjects that impact your organization. If you can’t attend the live event, that’s ok! The recording is included with your registration.</td>
<td>On-demand courses are conveniently available 24/7 with a computer and Internet access and consist of interactive or recorded, lecture-based training on a variety of topics.</td>
</tr>
<tr>
<td>Visit epcor.org for the current listing of EPCOR webinar offerings.</td>
<td>Visit epcor.org to view EPCOR’s on-demand course library.</td>
</tr>
<tr>
<td></td>
<td>And, remember, you can have access to the entire on-demand course library with the EPCOR Electronic Resources License.</td>
</tr>
</tbody>
</table>

Did you Know?

Did You Know... Informational Videos

These quick, animated videos explain payments topics in just a few short minutes! The fun format and easy-to-understand language make these videos perfect for passing along important information to staff or clients. Available to members and non-members on epcor.org or via our YouTube channel.

Payments Pulse

Our Payments Pulse podcast series features timely payments updates in an easy-to-digest, audio-only format! Podcasts are available for free to members in the EPCOR Knowledge Community. Get out your earbuds and listen today!

Looking for training that’s not listed here? Choose our Flex Training option and we will create a webinar or in-person training just for your organization! And, it’s more affordable than you may think. Find out more at epcor.org.
Maximize your training budget and meet your educational goals by joining our points-based Education Club which allows you to customize your savings, up to 20%, on EPCOR educational opportunities.

**Points Guide**

EPCOR Payments Conferences .......................... 24 Points
Workshops .................................................. 4 Points
Payment Systems Update .............................. 9 Points
EPCOR Payments University ............................... 15 Points
Webinars ..................................................... 8 Points
On-Demand Training ................................. 5 Points
One-Day In-Person Seminars ..................... 9 points

*Excludes AAP, APRP and NCP Prep Courses

**Points Stretcher Option!**

Additional points can be purchased at $22.50 each (equates to a 10% discount).

Note: NACHA Teleseminars and Webinars, EPCOR’s AAP Prep, APRP Prep and NCP Prep and select EPCOR events are not included in the EPCOR Education Club. The AAP/APRP/NCP Discount cannot be used to purchase an Education Club or Education Club Points. 2019 Education Club Points may only be used toward 2019 learning events. Points may not be carried over to the following year.

How much would your organization save?
Reach out to our Member Support team to talk through your options! Or check out our “How Ed Club Works” document on the Education Club page of epcor.org.
Payments Certification Education

Adding some initials behind your name can go a long way in proving your expertise in the payments industry and our prep programs have a great reputation for a reason!

AAP Prep Program
- EPCOR AAP Prep Program Participants Consistently Score Higher than the National Average
- Kicks Off May 16th
- Includes In-Person Session, Webinar Review Sessions and On-Demand Training

What is an AAP? Accredited ACH Professionals (AAPs) are an elite group of highly-skilled payments professionals nationally recognized for their electronic payments expertise, particularly within the field of Automated Clearing House (ACH) payments.

APRP Prep Program
- This Prep Program is Designed to Prepare You for NACHA’s Newest Certification
- EPCOR’s Second APRP Prep Program will Kick Off April 17th
- Includes Seven 90-minute Webinars and Review Materials

What is an APRP? An Accredited Payments Risk Professional (APRP) is an individual who has demonstrated a comprehensive knowledge of risk management strategies, concepts and mitigation techniques within the payments ecosystem.

NCP Prep Program
- EPCOR’s NCP Prep Program has Produced Top NCP Exam Scorers for Five Years Running
- Kicks Off January 4th
- Conducted Exclusively via Webinar

What is an NCP? The National Check Professional (NCP) designation recognizes professionals who have successfully proven an expert level of understanding of the current check payments landscape.

Download a free informational recording at epcor.org to learn more about becoming an AAP, APRP or NCP! Or, contact Member Support at 800.100.0500 or memserve@epcor.org.

Are you ready to take your payments career to the next level? I know you can do it!
Audit & Advisory Services

Whether it’s your annually-required ACH Rules Compliance Audit, a new service you are considering rolling out or some internal policies that need a tune up, we are happy to assist with almost any payments challenge.

EPCOR Audit Services

- 5 Payment Systems Experts
- More than 100 Years of Banking Experience
- Examiner Acknowledgement for Thorough Reporting
- Detailed Reports & Clear Explanations of Findings
- Actionable Guidance & Education for Improvements

First-Time RDFI ACH Rules Compliance Audits Starting at $810
ODFI ACH Rules Compliance Audits Starting at $1,550
ACH & RDC Risk Assessments available
Early Bird Discount available for those who book their audit before May 15th and have it conducted by June 29th.

EPCOR Third-Party Services

Consulting Services
Third-Party Sender ACH Rules Compliance Audits
Third-Party Sender Risk Assessments
Third-Party Sender/ODFI Forum

ODFIs—Invite your Third-Party Senders to become EPCOR members with our handy invitation available for download in the Knowledge Community. Third-Party Sender Membership starts at only $500!

EPCOR Advisory Services

Whatever payments issue you are juggling, our accredited payments experts can provide guidance customized to fit the needs of YOUR organization. You pick the area of review and we will:

- Evaluate your current practices/processes;
- Identify rule and regulatory considerations;
- Provide guidance and recommendations;
- Share real-life best practices;
- Offer insight/comparison to similar organizations and;
- Leave you helpful tools and resources.

And, members-only pricing means you will pay a fraction of the cost charged by big-name consulting firms!
For more information and to request a no-obligation quote, visit epcor.org.

Don’t see your specific payments need on this list? Call us to discuss other payments areas where EPCOR could provide assistance.
Get Connected & Get Involved

Don’t sit on the sidelines. There are plenty of ways to connect with other EPCOR members and make your payments journey more enjoyable while you make a difference!

<table>
<thead>
<tr>
<th>EPCOR Knowledge Community</th>
<th>EPCOR Committees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Join forces with your peers!</td>
<td>Help us ensure we are meeting the needs of our members by serving as a sounding board on how current payments issues are impacting you!</td>
</tr>
</tbody>
</table>
| The EPCOR Knowledge Community is a private platform where EPCOR members and staff can communicate, collaborate and share payments-related documents. | • Cash & Treasury Management Committee  
• Conference Planning Committee  
• Education Committee  
• Payments Committee  
• Payments Compliance & Risk Committee  
• Third-Party Sender Committee |
| Activate your Knowledge Community profile at community.epcor.org by logging on with the same user ID and password as epcor.org. | |
| Watch your inbox for your daily digest emails recapping activity in the Community. | |

Social Media

Don’t forget to follow the EPCOR flock on social media!

Twitter: @EPCORPymntsNews
Facebook: @EPCOR Electronic Payments Core of Knowledge
LinkedIn: @EPCOR - Electronic Payments Core of Knowledge

Birds of a feather flock together! So, why not leverage the “tail wind” of other payments-minded fellows?
**Recognition & Industry Representation**

It is our honor to recognize you for your efforts and be your voice when it matters.

<table>
<thead>
<tr>
<th>Payment Systems Awards</th>
<th>TPI Scholarships</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPCOR Payment Systems Awards are presented at EPCOR Payments Conferences - Spring &amp; Fall.</td>
<td>EPCOR awards two annual payments scholarships, The John P. Borden and Anthony Cope scholarships, to members to attend NACHA’s The Payments Institute.</td>
</tr>
<tr>
<td><strong>Marquis Awards</strong></td>
<td>Each scholarship includes:</td>
</tr>
<tr>
<td>Presented annually to individuals or organizations that have demonstrated leadership in the implementation, advancement or awareness of ACH payments, or have exhibited long-standing support and contributions to the EPCOR mission.</td>
<td>• Tuition Fee;</td>
</tr>
<tr>
<td><strong>David P. DeMarea Payments Innovation Award</strong></td>
<td>• Information-Packed Payments Sessions and the Opportunity to Dialogue with Experienced Payments Instructors;</td>
</tr>
<tr>
<td>Presented to an individual or organization that has implemented innovative payments or risk management solutions.</td>
<td>• Resource Materials to Take Back to the Workplace and Lodging and Meals.</td>
</tr>
</tbody>
</table>

Nominate yourself, a co-worker or your organization at epcor.org.

**Industry Representation**

EPCOR is your voice at a national level. We influence new payment applications, payment systems policies, rules and risk management practices that are in the best interest of our members through participation in a variety of councils, committees, associations and work groups. The following is a brief listing of the variety of organizations in which we represent our members:

- ABA Routing Number Administration Board
- Association for Financial Professionals (AFP)
- Afinis
- ECCHO Operations Committee
- ECCHO NCP Editorial Board
- Faster Payments Council
- Financial Services Information Sharing and Analysis Center (FS-ISAC)
- FRB Payments Advisory Group
- NACHA AAP Blue Ribbon Panel
- NACHA Accredited Payments Risk Professional Oversight Panel
- NACHA Enforcement & Fines Panel
- NACHA Board of Directors
- NACHA Compliance and Operations Standing Rules Work Group
- NACHA Government Relations Advisory Group
- NACHA Risk Management Advisory Group
- NACHA Rules & Operations Committee
- Payments Innovation Alliance

Whoooooo is awesome? You are, that’s who!
Publications & Tools

Why work harder, when you can work smarter with tools and resources created by experts with you in mind? Below are just a few of our available tools and publications. For a full list visit epcor.org

- AAP Flashcards
- ACH Audit Workbook
- ACH Origination Toolkit*
- ACH Quick Reference Cards for Financial Institutions
- ACH Quick Reference Guide* - FREE TO EPCOR MEMBERS
- ACH Risk Assessment Workbook
- Check/Image Breach of Warranty Claim Form*
- Check/Image Flashcards
- Check Quick Reference Cards
- Corporate ACH User Quick Reference Cards
- Debit Card Quick Reference Cards
- EFT Dispute Forms Toolkit*
- Merchant RDC Review Checklist*
- Mobile RDC Review Checklist*
- NACHA Operating Rules and Guidelines
- ODFI Audit Checklist for Originators & Third-Party Senders*
- ODFI/Originator Agreements and Tools*
- RDC Quick Reference Cards
- RDC Risk Assessment Workbook
- Third-Party Sender Audit Workbook
- Wire Audit Checklist*

*Included in Electronic Resources License

Don’t forget many of these publications and tools are included in the Electronic Resources License!
Stay In-The-Know

Our newsletters and communications pieces will help keep you informed of what is happening in the payments industry, as well as upcoming EPCOR events and other important announcements.

News You Can Use – This electronic newsletter informs you of timely payment systems news, upcoming educational offerings and member benefit programs. Choose to receive the e-newsletter weekly and/or monthly, depending on your personal preference.

EPCOR Bulletins – Critical, time-sensitive information is sent on an as-needed basis to the primary contact at your financial institution or company and other appropriate contacts as determined by the subject matter.

EPCOR Fraud Alerts – As soon as we know, you know about the criminal activities and/or fraudulent attacks affecting the industry.

Payments Insider – Previously, Inside Origination, this bi-annual, electronic newsletter contains articles written from a business account holder’s perspective that financial institutions can co-brand and share with ACH origination clients and all business account holders.

Washington Watch – This electronic newsletter provides executive-level insights into governmental and regulatory activities impacting financial institutions and others in the payments industry.

Payments Post – This quarterly printed newsletter is mailed to contacts at EPCOR member organizations, providing important payment systems information and news in conjunction with the weekly News You Can Use e-newsletter.

News You Can Use is also a great place to follow our 10th Anniversary celebrations and find chances to win fun prizes! It’s NOT wise to sit out on the fun!