



SHAZAM, Inc. ACH Association

2018 Publications List and Order Form

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Title	Price	Quantity	Total
ACH Operating Rules and Guidelines book	Member	\$45.00	
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ACH Operating Rules and Guidelines CD	Member	\$45.00	
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ACH Corporate Edition Operating Rules and Guidelines book	Member	\$30.00	
	Non-Member	\$60.00	
ACH Corporate Edition Operating Rules and Guidelines CD	Member	\$30.00	
	Non-Member	\$60.00	
A Bank's Quick Reference Guide to ACH Origination	Member	\$30.00	
	Non-Member	\$50.00	
AAP Flashcards	Member	\$100.00	
	Non-Member	\$150.00	
ACH Agreements and Tools CD	Member	\$50.00	
	Non-Member	\$100.00	
ACH Audit Workbook CD	Member	\$90.00	
	Non-Member	\$150.00	
ACH File Formatting Tools for Originators CD	Member	\$40.00	
	Non-Member	\$60.00	
ACH Operations Risk Management Tools CD	Member	\$40.00	
	Non-Member	\$60.00	
ACH Origination Application CD	Member	\$35.00	
	Non-Member	\$60.00	
ACH Origination Checklist - Bank Version CD	Member	\$35.00	
	Non-Member	\$60.00	
ACH Policies CD	Member	\$60.00	
	Non-Member	\$90.00	
ACH Quick Reference Guide	Member	\$35.00	
	Non-Member	\$60.00	
ACH Quick Reference Cards for Financial Institutions	Member	\$30.00	
	Non-Member	\$50.00	
Corporate ACH User Quick Reference Cards	Member	\$25.00	
	Non-Member	\$40.00	
ACH Risk Assessment Workbook CD	Member	\$90.00	
	Non-Member	\$150.00	
ACH Rule Book Tabs	Member	\$7.50	
	Non-Member	\$12.50	

Title	Price	Quantity	Total
ACH Stop Payment Request Order Form CD	Member	\$35.00	
	Non-Member	\$60.00	
Credit Union's Guide to ACH Origination	Member	\$35.00	
	Non-Member	\$60.00	
ODFI Audit Checklists for Originators and Third-Party Senders CD	Member	\$35.00	
	Non-Member	\$60.00	
Originator Risk Calculator CD	Member	\$37.50	
	Non-Member	\$60.00	
Remote Deposit Capture (RDC) Quick Reference Cards	Member	\$30.00	
	Non-Member	\$50.00	
Merchants Review Checklist CD	Member	\$35.00	
	Non-Member	\$60.00	
Remote Deposit Capture (RDC) Risk Assessment Workbook CD	Member	\$90.00	
	Non-Member	\$150.00	
Third-Party Sender ACH Audit Workbook CD	Member	\$90.00	
	Non-Member	\$150.00	
Third-Party Sender ACH Risk Assessment Workbook CD	Member	\$90.00	
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Email completed form to: ACHPublications@shazam.net

2018 ACH Publication Descriptions

ACH Operating Rules and Guidelines (Book or CD)

The ACH Network is the driving force in new innovations and technology in the way consumers and businesses access, move and use their money. The NACHA Operating Rules & Guidelines is the foundation needed for every ACH payment. Understanding the rules and guidelines keeps your organization at the top of its field, ensuring efficient ACH payments, strengthening risk management practices and lessening returns and exceptions. Available in both book and CD.

ACH Corporate Edition Operating Rules and Guidelines (Book or CD)

Focuses on rules and information pertinent to corporate ACH payments. Includes NACHA's guide to implementing the rules and changes, with an overview of the ACH Network and how it works. Includes sections on ACH system development and originators. This publication is recommended for companies and financial institutions with corporate clients. Available in both book and CD.

A Bank's Quick Reference Guide to ACH Origination

A Bank's Quick Reference Guide to ACH Origination is designed to assist banks in establishing and maintaining successful ACH origination operations. Written from a bank's perspective, this easy-to-use Guide examines the risks of origination, explains preliminary requirements of origination and discusses the responsibilities of the ODFI. Specific ACH payment applications are addressed, allowing the user to concentrate on the transactions it plans to originate. Whether your bank is considering originating loan payments from another financial institution for its account holders, is considering offering Direct Deposit *via ACH* or seeks to offer a full suite of origination services for its business clients, this is a "must have" tool.

AAP Flashcards

The *AAP Flashcards* provide a hands-on study aid for those planning to take the AAP Exam. Highlighting the six areas of focus on the AAP Exam, this is a great self-study tool to help registrants prepare for the exam and earn their accreditation. Timeframes, SEC codes, participant responsibilities and most of the need-to-know information is covered in this set of approximately 250 cards.

ACH Agreements and Tools (CD)

This useful suite of easily customizable tools include standard ACH and Third-Party Sender agreements. The sample agreements include a shell ODFI/Originator ACH Agreement, ODFI/Third-Party Sender Agreement and separate agreements designed for specific ACH applications offered by the financial institution, including IAT. Helpful tools to assist in the origination process such as information sheets, transmittal registers, file control logs, calendars, processing schedules, checklists and sample authorizations are also included.

ACH Audit Workbook (CD)

The ever-popular *ACH Audit Workbook* is a useful tool which includes audit questions and sample reports needed by an Auditor. The *ACH Audit Workbook* is designed to assist Financial Institutions and Third-Party Service Providers in the completion of the required annual audit of compliance with the *ACH Rules*. Included in this complete step-by-step audit resource are the audit criteria for all participants, worksheets for each of the criteria, a list of compliance tips and audit report. The *Workbook* easily allows for electronic completion of worksheets and reports.

ACH File Formatting Tools for Originators (CD)

This set of tools available on CD, provides an introduction to ACH file formatting, including file layout, record format, data specifications and explanations of field contents and requirements for the most popular SEC codes. Each interactive PDF (8 total) outlines the requirements for creating a raw NACHA-formatted file, specifically for PPD (credit/debit), CCD (credit/ debit), CTX (credit/debit), TEL debit and WEB debit entries. ODFIs may find these tools particularly useful in helping Originators create ACH files as the ODFI may customize field contents to its operations or Originators.

ACH Operations Risk Management Tools (CD)

These tools are designed to complement an ODFI's existing ACH origination policies and procedures to streamline the operational risk management functions. The easy-to-use tools available on CD, cover everything from monitoring and tracking of exposure limits, to reviews of exceeded limits, methods of confirming file legitimacy and trend analysis capabilities. The tools included are: ACH Exposure Limit Evaluation, Exceeded ACH Exposure Limit (FI), Exceeded ACH Exposure Limit (Originator), Exposure Limit Adjustment Request, ACH Returns Transmittal Register, NOC Entry Transmittal Register, ACH Originated Return Entry Log and ACH File Transmittal Register.

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ACH Origination Application (CD)

The *ACH Origination Application*, available on CD, offers ODFIs a streamlined application for businesses applying for ACH Origination Services. The interactive PDF is easily branded by the financial institution. The easy-to-use application captures all pertinent information such as applicant contact information, credit references, forecasted ACH Origination activity, account information and the ODFI's conclusion(s). This tool ideally complements the *Origination Checklist* and the *Originator Risk Calculator*.

ACH Origination Checklist – Bank Version

This interactive tool is designed to assist an ODFI with measuring a potential originator's state of readiness prior to providing ACH Origination services. Checklist questions relate to software and staff knowledge preparedness; specific SEC Code/ Application considerations; network security, processing and risk mitigation requirements; usage of Third-Parties and more. A full report is generated by the Company's responses to the *Origination Checklist* which helps identify potential areas of deficiency. The *Origination Checklist* complements an institution's due diligence process. Available for immediate download, this tool works in tandem with the *ACH Origination Application* and the *Originator Risk Calculator*.

ACH Policies (CD)

Ensure your institution has appropriate policies and procedures in place to limit your liability and set a strategic direction for ACH services with this valuable resource. Sample language within this tool reflect the elements of the *OCC 2006-39: ACH Risk Management Guidance*, *NACHA Rules Compliance Audit* and other areas of consideration. Use the sample language in this policy to customize your institution's ACH Risk Management Program to address the responsibilities for management, as well as the RDFI and ODFI functions. Content includes: Strategies, Risk Management, Board of Director Reporting, Compliance and Audit, Credit Risk Management, High-Risk Activities, Third-Party Service Provider management, Direct Access to the ACH Operator, Transactional Risk, RDFI and ODFI Operational Risks, Information Technology, and Data Security Risks. Available on CD – Word document format.

ACH Quick Reference Guide

An everyday operational resource for ACH information, this easy-to-use guide has the most current information, including Rules compliance and the special handling of IAT entries. The guide provides RDFI responsibilities and obligations outlined in an easy-to-reference format. Return Reason Codes, Notification of Change Codes and an ACH Terms Glossary are included. Financial Institutions have found it to be a valuable education tool when training new operations employees.

ACH Quick Reference Cards for Financial Institutions

A seven-card series including codes and timeframes for: ACH Returns, Dishonored and Contested Dishonored Returns, Notifications of Change (NOC), Special Exceptions (including Operator Rejects and Government Payments), Electronic Check Applications, IAT, WEB and TEL. These colorful and durable desktop reference cards provide fingertip access to critical information for proper handling of these ACH items. The cards also include helpful tips and commonly asked questions and answers regarding exception handling. Members overwhelmingly agree that this seven-card reference set is one of the most useful ACH resources available to them.

Corporate ACH User Quick Reference Cards

This tool, modeled after the popular *ACH Quick Reference Cards for Financial Institutions*, is specifically designed for Corporate ACH users. This three-card series gives Originators fingertip access to critical information for the correct handling of ACH Returns, Dishonored Returns, Standard Entry Class (SEC) codes, Transaction codes and Notifications of Change (NOC). This is an ideal tool to assist with Originator education and rule compliance, which is a responsibility of the ODFI. These colorful and durable desktop reference cards now provide ACH basics, including pre-notifications, for the Originator along with the explanations for Return Reason codes, NOC codes, SEC codes, transaction codes and solutions for handling ACH exception entries.

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ACH Risk Assessment Workbook (CD)

The *ACH Risk Assessment Workbook* is designed to assist Financial Institutions, both RDFIs and ODFIs, in addressing ACH risk. Content of the *Workbook* includes risk criteria as defined in the *OCC Bulletin 2006-39-ACH Risk Management Guidance*, the *FFIEC Retail Payment Systems IT Examination Handbook* and the *FFIEC updated Guidance to Internet Banking*. Just by answering Yes, No or Not Applicable, this workbook will identify strengths and weaknesses in your existing ACH risk management program. Individual chapters address System and Controls, Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator, Operational and Transaction Risk, and Information Technology Risk. The *ACH Risk Assessment Workbook CD* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered and include room for comments, to assist in developing a comprehensive risk management program. Compliance officers, audit personnel and operations staff will find the *Workbook* a valuable tool.

ACH Rule Book Tabs

Convenient, self-stick tabs to quickly identify the sections you reference most frequently. Mark SEC codes, Return Reason Codes, NOC Codes, formatting tables and other important sections of the *ACH Rules* book.

ACH Stop Payment Request Order Form (CD)

The *ACH Stop Payment Request Order Form on CD* includes a fillable PDF form, providing utmost flexibility. The *ACH Stop Payment Request Order* allows you to comply with Regulation E and the *ACH Rules*, permitting a one-time or permanent stop payment on ACH items. It also includes stop payment options for paper and corporate items. The included *Confirmation of Revocation* is a fillable PDF form that provides financial institutions a convenient way to obtain written confirmation of the Receiver's revocation of authorization with the Originator.

Credit Union's Guide to ACH Origination

The *Credit Union's Guide to ACH Origination* is designed to assist credit unions with evaluating and implementing ACH origination. Specifically written from a "credit union's perspective," this Guide details how to establish and maintain successful ACH origination operations. Whether a credit union is looking to originate loan payments from another financial institution for its members, is considering originating its own Direct Deposit *via ACH* or wants to offer ACH origination for its business clients, this Guide will serve as a helpful resource. The easy-to-use Guide examines the benefits and risks of origination, explains the preliminary requirements, discusses the responsibilities of the ODFI and addresses implementation concerns regarding the most common ACH payment applications. If your credit union is considering taking the leap into ACH origination, this is a "must have" tool.

ODFI Audit Checklists for Origination and Third-Party Senders (CD)

Updated for 2017 *Rules* requirements, this tool contains a series of *ODFI Audit Checklists* providing an efficient tool for ODFIs to gauge their Originators/Third-Party Senders understanding and compliance to the *ACH Rules*. These checklists can be completed by financial institution staff or sent to the Originator and/or Third-Party to complete on its own then return to the ODFI. Each *Audit Checklist* is a fillable PDF form for each ACH application. Complete or send the forms that are specific to the ACH entries your institution originates.

Originator Risk Calculator (CD)

The *Originator Risk Calculator* is designed to assist ODFIs in determining the overall risk of onboarding potential Originators. The interactive PDF tabulates an "Originator Risk Score" based upon answers to weighted, profile questions. This calculator is an effective tool to add to any ODFI's risk management program.

Remote Deposit Capture (RDC) Quick Reference Cards

The RDC Quick Reference Cards have been updated. This set of cards is a great tool to learn about RDC Risk Management and Mitigation, Check Fraud and Security Measures to address the issue and how to handle duplicate items. Learn the key components of what should be in your RDC agreement and explore the key elements of the FFIEC Guidance in order to prepare for your next exam.

Merchants Review Checklist (CD)

This interactive tool is designed to assist a financial institution in verifying its remote deposit capture (RDC) client's adherence to their RDC Agreement and the *FFIEC Guidance on the Risk Management of Remote Deposit Capture*. The *RDC Review Checklist* can be completed by an institution during its onsite review of an RDC client or completed by the RDC client and sent to the institution. Questions relate to overall profiling of the RDC program, hardware, software, image quality control, security, fraud and returns processing and reports.

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Remote Deposit Capture (RDC) Risk Assessment Workbook (CD)

This comprehensive, easy-to-use *Remote Deposit Capture Risk Assessment Workbook* is designed to assist Financial Institutions in addressing remote deposit capture risk. The *Workbook* content mirrors the *FFIEC Remote Deposit Capture Risk Management Guidance*. The *Remote Deposit Capture Risk Assessment Workbook* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered Yes/No and include room for comments, along with a designated action plan to assist you in developing a comprehensive RDC risk management program.

Operations staff, risk managers, compliance officers as well as audit personnel will find this workbook a useful tool.

Third-Party Sender ACH Audit Workbook (CD)

Third-Party Senders that perform any function of an ODFI are required to conduct an annual audit of compliance with the *ACH Rules*. The *Third-Party Sender ACH Audit Workbook*, available on CD, is designed to assist Third-Party Senders in the completion of their required audit. This resourceful *Workbook* includes audit questions, sample reports and complete step-by-step worksheets based on the *ACH Rules*, making it easy for Third-Party Senders to assess and document their level of compliance.

Third-Party Sender ACH Risk Assessment Workbook (CD)

The *Third-Party Sender ACH Risk Assessment Workbook* is designed to assist third-party senders in assessing their unique ACH risks. Content of the *Workbook* includes risk criteria as defined in the *OCC Bulletin 2006-39-ACH Risk Management Guidance*, the *FFIEC Retail Payment Systems IT Examination Handbook* and the *FFIEC updated Guidance to Internet Banking*. Just by answering Yes, No or Not Applicable, this workbook will identify strengths and weaknesses in your existing ACH risk management program. Individual chapters address System and Controls, Credit Risk, High-Risk Activities, Compliance Risk, Third-Party Service Providers and Direct Access to the ACH Operator, Operational and Transaction Risk, and Information Technology Risk. The *Third-Party Sender ACH Risk Assessment Workbook* guides you in completing the step-by-step risk assessment. User-friendly worksheet questions are easily answered and include room for comments, to assist in developing a comprehensive risk management program.