



# The Manual

## ACH Processing and Compliance

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This manual brings you information you need to keep on top of the latest changes in the field of ACH processing. Written in an easy-to-understand format, this manual reviews the basis and structure of all ACH processing - the NACHA Rules. This manual includes discussion on both receiving and origination. Recent and upcoming changes to the Rules including "Same-Day" ACH - 3 phase implementation, Third-Party Sender Registration, Unauthorized Entry Fees (UEF), and other approved Rules changes are discussed in detail. The status of proposed Rules changes including IAT topics and DFI to DFI messaging is also provided. The annual expansion of and enhancements to the ACH "self-audit" are included, and the federal ACH examination is highlighted. The latest impacts to ACH processing from recent Department of Justice activities are also discussed.

### TOPICS

#### New and Recent NACHA Rules

- "Same-Day" ACH Processing-3 phase implementation
- Unauthorized Entry Fees (UEF)
- Third-Party Sender Registration
- IAT Topics (Proposed)
- DFI to DFI Messaging (Proposed)

#### The Latest on Federal Government Payments & Processing

- The Green Book - On-Line PDFs
- 31 CFR Part 210
- Reclamation Process
- Direct Deposit and "Godirect" Updates

#### 2018 Audit and Examination Guidelines

- Annual Self-Audit Procedures
- 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

Individuals with operational, product management, compliance, risk management, and audit responsibilities will benefit from this manual. This manual also serves as an excellent resource for future reference.

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