This guide outlines our 2020 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 via phone (800.500.0100), email (memserve@epcor.org) or chat with us on 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
- 2020 ACH Quick Reference Guide
- Quarterly Industry Update Webinars
- The Payments Institute Scholarships
- 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!
Ensure your entire staff has a solid foundation in payments rules and regulations by subscribing to our Electronic Resources License. One flat fee of just $150-$500* covers your entire organization, providing each employee access to our entire on-demand library and helpful publications and tools. Select courses are also available as SCORM files so that you may add them to your own Learning Management System platform.

**NEW! Recommended Learning Curriculums**
The Electronic Resources License now includes suggested curriculums based on payments type and operational area:

- ACH
- Check
- Wire
- Frontline
- Operations
- Regulatory
- More!

**Cross Annual Regulatory Training Off Your List Too!**
Bank Secrecy Act (BSA) and Regulation D courses are included in the license so you can easily ensure your entire staff is up-to-date and aware of their compliance obligations.

**Training PLUS Publications!**
In addition to training for your entire staff, the license includes handy tools and resources to help streamline your processes and help you work more efficiently, such as:

- Payment Dispute Forms
- ODFI/Originator Agreements, Calculators and Checklists
- Quick Reference Guides
- And more!

*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 2020
Envisioning the Future of Payments

May 19 – 21 • Columbus, OH
October 26 – 28 • Overland Park, KS

Payment Systems Update

Full-Day In-Person Seminar in 56 locations
February 20 – April 2

EPCOR Payments University

August 6-7 – Sandusky, OH
August 19-20 – Branson, MO
August 26-27 – French Lick, IN

Other Payments Events

New Payments Game Plan Workshop
Power Half-Day In-Person Workshop
April 9 – Tulsa, OK
April 16 – Kansas City, MO
July 9 – Omaha, NE
July 16 – Wichita, KS
August 5 – Columbus, OH
August 13 – Ft. Wayne, IN
August 18 – Springfield, MO
August 25 – Louisville, KY
September 17 – Indianapolis, IN

ACH Day Camp
In-Person Full Day Workshop
May 5 – Cape Girardeau, MO
May 5 – Kearney, NE
May 6 – Collinsville, IL
May 6 – Lincoln, NE
May 7 – Columbia, MO
May 7 – St. Joseph, MO
July 14 – Salina, KS
July 15 – Owasso, OK
July 16 – Oklahoma City, OK
October 6 – Lexington, KY
October 7 – Cincinnati, OH
October 8 – Richmond, IN

Fraud/Compliance Events

EPCOR Comp Fraudulation Symposium
Full-Day In-Person Compliance/Risk/Fraud Symposium
September 10 – Oklahoma City, OK
September 16 – St. Louis, MO
September 22 – Louisville, KY

Navigating the ACH Audit
Power Half-Day In-Person Seminars
June 16 – Cincinnati, OH
June 17 – Evansville, IN
June 18 – Columbia, MO
June 23 – Tulsa, OK
June 24 – Salina, KS
June 25 – Lincoln, NE

Quarterly Compliance/ Fraud Review
1-Hour Webinars
February 12
May 13
August 12
November 18

*Locations subject to change
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. Visit epcor.org for the current listing of EPCOR webinar offerings.</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. Visit epcor.org to view EPCOR’s on-demand course library. And, remember, you can have access to the entire on-demand course library by subscribing to 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 payments insights and interviews 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.
EPCOR Education Club

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 .................................................. 9 Points
One-Day In-Person Seminars ..................... 9 points

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

2020 Education Offerings

<table>
<thead>
<tr>
<th>2020 Education Offerings</th>
<th>Full Price Registration</th>
<th>Points</th>
<th>Gold Club 93 Points 20% Discount</th>
<th>Silver Club 45 Points 15% Discount</th>
<th>Bronze Club 24 Points 10% Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPCOR Payments Conference</td>
<td>$600.00</td>
<td>24</td>
<td>$480.00</td>
<td>$510.00</td>
<td>$540.00</td>
</tr>
<tr>
<td>Conference Workshops</td>
<td>$100.00</td>
<td>4</td>
<td>$80.00</td>
<td>$85.00</td>
<td>$90.00</td>
</tr>
<tr>
<td>Payment Systems Update</td>
<td>$225.00</td>
<td>9</td>
<td>$180.00</td>
<td>$191.25</td>
<td>$202.50</td>
</tr>
<tr>
<td>EPCOR Payments University</td>
<td>$375.00</td>
<td>15</td>
<td>$300.00</td>
<td>$318.75</td>
<td>$337.50</td>
</tr>
<tr>
<td>ACH Summer Camp</td>
<td>$225.00</td>
<td>9</td>
<td>$180.00</td>
<td>$191.25</td>
<td>$202.50</td>
</tr>
<tr>
<td>Navigating the ACH Audit</td>
<td>$225.00</td>
<td>9</td>
<td>$180.00</td>
<td>$191.25</td>
<td>$202.50</td>
</tr>
<tr>
<td>New Payments Game Plan Workshop</td>
<td>$225.00</td>
<td>9</td>
<td>$180.00</td>
<td>$191.25</td>
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<td>Webinars</td>
<td>$200.00</td>
<td>9</td>
<td>$180.00</td>
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<td>$202.50</td>
</tr>
</tbody>
</table>

*Excludes AAP, APRP and NCP Prep Courses

Note: 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. 2020 Education Club Points may only be used toward 2020 learning events. Points may not be carried over to the following year.

How much could your organization save? Reach out to our Member Support team to talk through your options!
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 14th
• 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 APRP Prep Program will Kick Off April 29th
• Includes Six 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
• Kicks Off January 10th
• 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.

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### EPCOR Audit Services

- 8 Payment Systems Experts
- ACH - RDC - Third-Party - Wire Transfer
- More than 100 Years of Banking Experience
- Examiner Acknowledgement for Thorough Reporting
- Detailed Reports and Clear Explanations of Findings
- Actionable Guidance and Education for Improvements

Save up to 20% on all Audit and Risk Assessment services conducted by March 31st.

### 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. Some of the services we offer include:

- Origination Support Services
- ACH Policy and Procedure Review
- Treasury Services Agreements Review
- Operational Efficiency Review
- Faster Payments Support Services
- Payments Strategy
- ACH Contingency Planning
- Rules Mapping
- And Any Other Payments-Related Project Customized to the Needs of Your Organization!

Plus, 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 or email advisoryservices@epcor.org.

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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>
<tr>
<td>The EPCOR Knowledge Community is a private platform where EPCOR members and staff can communicate, collaborate and share payments-related documents.</td>
<td>• Cash &amp; Treasury Management Committee</td>
</tr>
<tr>
<td>Activate your Knowledge Community profile at community.epcor.org by logging on with the same user ID and password as epcor.org.</td>
<td>• Conference Planning Committee</td>
</tr>
<tr>
<td>Watch your inbox for your daily digest emails recapping activity in the Community.</td>
<td>• Education Committee</td>
</tr>
<tr>
<td></td>
<td>• Payments Committee</td>
</tr>
<tr>
<td></td>
<td>• Payments Compliance &amp; Risk Committee</td>
</tr>
<tr>
<td></td>
<td>• Third-Party Sender Committee</td>
</tr>
</tbody>
</table>

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 “tailwind” 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.

Payment Systems Awards
EPCOR Payment Systems Awards are presented at EPCOR Payments Conferences - Spring & Fall.

Marquis Awards
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.

David P. DeMarea Payments Innovation Award
Presented to an individual or organization that has implemented innovative payments or risk management solutions.

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

TPI Scholarships
EPCOR awards two annual payments scholarships, The John P. Borden and Anthony Cope scholarships, to members to attend Nacha’s The Payments Institute.

Each scholarship includes:
• Tuition Fee;
• Information-Packed Payments Sessions and the Opportunity to Dialogue with Experienced Payments Instructors;
• Resource Materials to Take Back to the Workplace and Lodging and Meals.

More than a $1,800 value!

The deadline to apply is in April of each year. Find out more 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 & 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!

Who 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 and 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

EPCOR + Segmint = Exclusive Insights

EPCOR + Segmint = Exclusive Competitive Insights Reports

We have partnered with Segmint, a leading provider of data-driven solutions, to help our financial institution members access actionable insights and trends about account holders and competitors via Segmint’s Competitive Insights Report (CIR).

Utilizing seven fields of information and 90 days of ACH transaction data, Segmint’s CIR provides a robust visual analysis of account holder spend with competing organizations, including top competitors and specific product categories.

Visit epcor.org to find out how to put YOUR CIR Report Transaction Data to work and proactively identify new revenue opportunities, improve targeted marketing efforts and predict growth opportunities!
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.

EPCOR is your electronic payments core of knowledge and influence. We are a member-focused association devoted to providing personalized support and services.

The mission of EPCOR is to provide payments expertise through education, advice and member representation.