This guide outlines our 2022 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
- 2022 ACH Quick Reference Guide
- Quarterly Industry Update Webinars
- 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
- Did You Know... Informational Videos

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

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 $200-$665* covers your entire organization, providing each employee access to our entire on-demand training library and numerous publications and tools. Select courses are also available as SCORM files that can be added to your own Learning Management System platform.

**New for 2022!** We’re adding a series of faster payments videos for on-demand streaming so your ENTIRE organization is up-to-speed on RTP®, FedNow™ and more!

**Recommended Learning Curriculums**
The Electronic Resources License 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 E 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!

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

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

2022 EPCOR Payments Conference
April 12 - 14 • Columbus, OH
October 3 - 5 • Overland Park, KS

Payment Systems Update
Join us to prioritize your organization’s plan of action and maintain compliance with the ever-changing rules and regulatory landscape.
February - March
In Person at 20+ Locations
Virtual Option Available

EPCOR Payments University
This casual, university-style learning event features a multi-track series of interactive, workshop-style sessions designed for all learning levels, including fundamental and advanced courses!
August 11 - 12 • French Lick, IN
August 16 - 17 • Branson, MO
August 25 - 26 • Sandusky, OH

Other Payments Events

ACH Day Camp
Perfect for new hires and payments professionals new to ACH, this camp is offered virtually in a small group format throughout the year so you don’t have to wait to get your team up to speed.
March 30 - 31
April 27 - 28
May 25 - 26
July 19 - 20
September 21 - 22
October 19 - 20

Check Day Camp
Perfect for new hires and payments professionals new to the check network, this camp is offered virtually in small group format throughout the year so you don’t have to wait to get your team up to speed.
June 22 - 23
November 16 - 17

ACH Game of Life: RDFI Edition
This two-day interactive workshop covers an RDFI’s obligations under the ACH Rules and 31 CFR Part 210 (The Green Book) and how to apply those guidelines to everyday ACH processing to limit potential risk and loss.
March 23 - 24 • Branson, MO

EPCOR CompFraudulation Symposium
Compliance/Risk/Fraud Symposium
Virtual June 16

EPCOR Industry Update
Free to EPCOR Members
February 10
May 12
August 11
November 10

Quarterly Compliance/Fraud Review
1-Hour Webinars
March 9
June 8
Sept 7
December 7

*EPCOR will be following all local and federal COVID-19 guidance for in-person events.*
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>
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<tbody>
<tr>
<td>EPCOR webinars cover hot-topic subjects that impact your organization. Recordings may also be available.</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 training course library.</td>
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<tr>
<td></td>
<td>And, remember, you can have access to the entire on-demand training course library by subscribing to the EPCOR Electronic Resources License.</td>
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**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.

**Electronic Resources License**

Unlimited on-demand basic payments training for your entire staff. See Page 3 of this guide for details.

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.
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!

**Payments Certification Education**

**AAP**

**AAP Prep Program**
May 5 - September 29

Course includes webinars, an in-person review session (multiple location options), on-demand courses and other helpful resources.

**AAP Testing Window**
October 3 - 29

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**

**APRP Prep Program**
April 13 - July 13

Course includes webinars, on-demand courses and other helpful resources.

**APRP Testing Window**
August 1 - 27

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**

**NCP Prep Program**
January 14 - April 7

Course includes webinars, on-demand courses and other helpful resources.

**NCP Testing Window**
April 16 - May 7

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.

Watch our informational videos at epcor.org to learn more about becoming an AAP, APRP or NCP! Or, contact Member Support at 800.500.0100 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

- Payment Systems Experts
- ACH - RDC - RTP - Wire Transfer
- Consulting Services for ODFIs
- More than 100 Years of combined 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. Interested in a no-obligation quote? Visit epcor.org or email audit@epcor.org.

EPCOR Third-Party Services

- Consulting Services for Third-Parties
- 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.

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 Almost 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 advisorieservices@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!

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**EPCOR Knowledge Community**

Join forces with your peers!

The EPCOR Knowledge Community is a private platform where EPCOR members and staff can communicate, collaborate and share payments-related documents.

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.

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**EPCOR Committees**

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!

- Cash & Treasury Management Committee
- Conference Planning Committee
- Education Committee
- Payments Committee
- Payments Compliance & Risk Committee
- Third-Party Sender/ODFI Roundtable

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**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

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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.

<table>
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<tr>
<th>Payment Systems Awards</th>
<th>TPI Scholarships</th>
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<td><strong>EPCOR Payment Systems Awards</strong> are presented at EPCOR Payments Conferences.</td>
<td><strong>EPCOR awards two annual payments scholarships,</strong> The John P. Borden and Anthony Cope scholarships, to members to attend Nacha’s The Payments Institute.</td>
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| **Marquis Award**  
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. | 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. |
| **David P. DeMarea Payments Innovation Award**  
Presented to an individual or organization that has implemented innovative payments or risk management solutions. | More than a $1,800 value!  
The deadline to apply is in April of each year. Find out more at epkor.org. |

Nominate yourself, a co-worker or your organization at epkor.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:

- Afinis
- Association for Financial Professionals
- Center for Payments
- ECCHO Exceptions & Fraud Working Group
- ECCHO NCP Editorial Board
- Faster Payment Board of Directors
- Faster Payments Council Education and Awareness Work Group
- Faster Payments Council Regulatory Work Group
- Government Relations Advisory Group
- Nacha AAP Blue Ribbon Panel
- Nacha APRP Oversight Panel
- Nacha ACH Rules Enforcement Panel
- Nacha Board of Directors
- Nacha Payments Innovation Alliance
- Nacha Publications Workgroup
- Nacha SPEAK Editorial Board
- Routing Number Administration Board
- The Payments Institute (TPI) Board of Regents

Whooooo 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 (print or digital)
- ACH Sample Agreements and Tools*
- APRP Flashcards (print or digital)
- ACH Audit Workbook
- ACH Quick Reference Cards for Financial Institutions
- ACH Quick Reference Guide* - FREE TO EPCOR MEMBERS
- ACH Risk Assessment Workbook
- Check Exceptions Resource Package*
- Check/Image Flashcards (print or digital)
- Check/RDC Quick Reference Cards
- Check Quick Reference Cards
- Corporate ACH User Quick Reference Cards
- Debit Card Quick Reference Cards
- EFT Dispute Forms Toolkit*
- Guide to ACH Origination
- Merchant RDC Review Checklist*
- Mobile RDC Review Checklist*
- Nacha Operating Rules and Guidelines
- ODFI Audit Checklist for Originators and Third-Party Senders*
- RDC Risk Assessment Workbook
- Third-Party Sender Audit Workbook
- Third-Party Sender Risk Assessment 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!

Competitive Insights Report

REPORTS
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.

**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.