

# 2023 NATIONAL CHECK PROFESSIONAL (NCP) CONTINUING EDUCATION PACKAGE

Make NCP continuing education easy on yourself with this hassle-free package which offers up to 10.8 National Check Professional (NCP) continuing education credits!

This package of recorded webinars includes a certificate of completion and ECCHO continuing education reporting information to simplify the filing process.



## 10.8 NCP Credits for \$445 for members?! *WHOOO WOULD PASS UP THAT DEAL?*

### Check Returns and Adjustments

#### 2.4 credits

In this course, we will define what an exception, adjustment and return are as well as what rule or regulation covers adjustments and returns. You will learn the return timeframe for checks and the various codes that are used in the industry today. We will look at the various adjustment types and how to handle adjustments through the Federal Reserve Bank. Then we will finish up by going over various scenarios to apply what we have learned.

### Regulation CC Subparts A-D

#### 2.4 credits

This recording provides a foundation for Reg CC as part of the Code of Federal Regulations (CFR) and reviews amendments covering definitions, general provisions and the X9 standards that are now referenced within the regulation. Discover the warranties and indemnities that lie within this regulation and the electronic checks return process and the image exchange process. Take a deeper dive into the subparts that make up this regulation.

### Checks: Where, What, When & Why

#### 1.2 credits

Checks. They seem so simple until you start digging into warranties, rules and timeframes. If you often ask yourself, what do I do now and where does it say that in a rule, law or regulation and why is my institution handling checks this way, you are not alone! Join us to learn the answers to these questions. Together we will define the check return timeframes including when a return item must arrive at the Depository Bank, identify the rules and regulations at play

and discuss the transfer and presentment warranties that are held by the Depository and Paying Bank. We will also walk through scenarios to determine what warranty applies and the appropriate action based on applicable rules, laws and regulations.

### OC3 vs Private Sector Rules

#### 1.2 credits

One check. Two sets of rules. What do you do? There is one set of rules that applies to checks that clear through the Federal Reserve Bank and another for checks that clear through ECCHO. Join us to learn how to identify and apply the right set of rules to each check depending on how the item was cleared. We'll break down the differences and similarities between Operating Circular 3 (OC3) that covers items that clear through the Federal Reserve Bank and ECCHO Rules that cover items that clear through the private sector (ECCHO). Then, we will work through scenarios to determine which rules apply and what action should be taken.

### Checks: Beyond the Point of Return

#### 1.2 credits - Coming May 30, 2023

Stop! You can't return that! Though sometimes abused, checks have a limited return timeframe. There is not an extended return window for fraudulent checks or other exception items. So, what do you do if a check is past the point of return? Find out how to handle exception items after the return window has passed. During this member-favorite webinar, we will define the time frame for returns and certain adjustment types. We'll also look at how the Uniform Commercial Code (UCC) warranties come into play including the warranties that a Depository Bank makes to a Paying Bank and how the breach of warranty

process works. Together, we will work through fraudulent check scenarios to determine if a check can be returned or adjusted, or if a breach of warranty claim can be filed.

### Check Duplication Invasion

#### 1.2 credits - Coming August 2, 2023

RDC phone home! It's a check duplication invasion! Remote Deposit Capture (RDC) participants have increased over the last few years leading to a correlated increase in duplicate checks. Find out when you can return a check as a duplicate, what to do when the timeframe has passed, how to respond to a duplicate claim against your institution and what recourse you have utilizing the RDC indemnity. Together we will identify the proper return code and adjustment type to use when handling duplicate checks, examine when it is appropriate to utilize the RDC indemnity and how to make a duplicate check claim. We will also walk-through scenarios to apply what we have learned to determine the appropriate action to take in each scenario.

### Check Fraud: Tips, Tricks and Challenges

#### 1.2 credits - Coming September 2023

The volume of checks being processed every year has gone down but check fraud remains at an all-time high. Check fraud has proven beneficial for fraudsters as the claims process for a fraudulent check has posed many challenges for financial institutions. This webinar will cover the common check fraud schemes plaguing your account holders today, like check washing based on mail-theft-related check fraud. Discover ways for your institution to help mitigate check fraud losses and who should bear the loss in certain situations.



### Registration Information

NCP Credits: 10.8

Cost: \$445 member/\$890 non-member

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