

2026 Education Calendar

Comprehensive professional development and continuing education courses for banking professionals. Explore payments, compliance, fraud prevention, and regulatory requirements throughout the year.

Educational Training Programs

Banking Professional Development

Payments Professional Accreditations

Course Calendar

January - March Courses

Foundational ACH essentials, Treasury management reporting, ACH Rules updates, Error resolution, Green Book introduction, and training programs covering liability and risk management.

April - June Courses

Deep dives into RDFI and ODFI roles, check processing, commercial reclamations, compliance day, fraudster toolbox series, regulations, and specialized topics in payments ecosystem.

July - September Courses

Digital payments, payment systems overview, card fundamentals, consumer originations, authorization management, fraud prevention across all payment channels.

October - December Courses

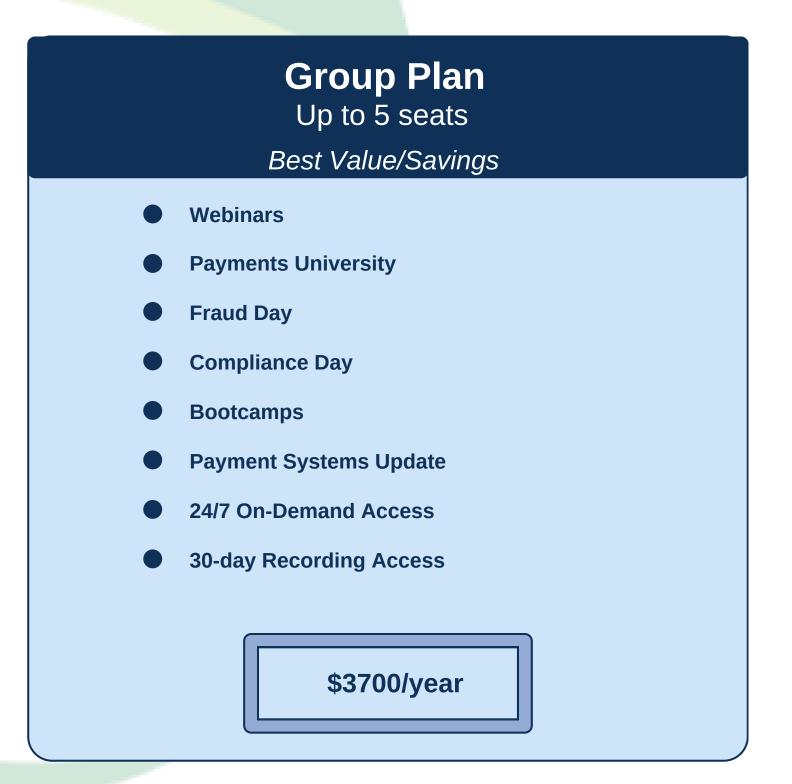
Risk management series across ACH, Check, Wire and Instant Payments, cashier's check confusion, payment trends, fraud awareness, standing authorizations, and advanced bootcamps.

Education Package Plan



The Red Star is a session included in the Education Package Plan.

Single-Seat Webinars **Payments University Fraud Day Compliance Day Bootcamps Payment Systems Update \$1500/year**



Additional Information

For Group Plan package plans only, if you register for a live session, you'll receive a recording to view for 30 days, and gain access to more than 20 payment courses in P.A.L.S., available 24/7 On-Demand.

January 2026 Training Schedule

1/8/2026 - ACH Essentials: From Start to Settlement

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP



Master the complete ACH transaction lifecycle from origination to settlement while identifying every participant in the process. This foundational course builds your confidence and expertise whether you're new to ACH or seeking a comprehensive refresher.

1/15/2026 - Treasury Management Reporting for Your Management and Board: From Data to Strategy



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Transform raw treasury data into compelling strategic reports that captivate your board and drive decision-making. Learn proven techniques to customize presentations for different audiences and demonstrate measurable impact through real-world case studies.

1/22/2026 - ACH Rules Update

Duration: 2 hours | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 2.4 AAP/APRP | Price: \$199/PP



Stay ahead of critical Nacha Operating Rules changes including March 2026 ODFI requirements and fraud monitoring phases. Ensure your institution maintains full compliance with the latest June 2026 updates and newly approved rule modifications.

1/29/2026 - Error Resolution Made Easy: Your Guide to Reg E & Card





Navigate debit card error resolution with confidence using clear definitions, consumer rights, and proven dispute resolution strategies. Master the timelines and procedures that protect your institution while delivering excellent customer service.

February 2026 Training Schedule (Part 1)

2/5/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 1 - Tax Refunds



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

Unlock the mysteries of the U.S. Treasury's Green Book and avoid costly mistakes with tax refund processing. Learn critical RDFI liability rules, account requirements, and exception handling that can save your institution from significant losses.

2/17/2026 - PacPay In-Person Hawaii Training - The Liability Maze: A Payments Workshop



Duration: 3 hours | Time: 9:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP

Navigate complex payment liability scenarios with confidence using real-world case studies and practical solutions. Master Commercial Reclamations, Federal Government Reclamations, ENR, NOC, and ODFI Warranties through interactive workshop sessions.

2/17/2026 - PacPay In-Person Hawaii Training - Somehow I Manage to Control my Risk



Duration: 3 hours | Time: 1:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP

Build a comprehensive risk management framework across ACH, Check, Wire, and Instant Payments systems. Discover practical strategies that protect your institution from financial losses while maintaining operational efficiency.

2/18/2026 - PacPay In-Person Hawaii Training - Day 2 - Navigating and Tabbing Your Rule Book



Duration: 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

Transform the intimidating 3-pound Nacha Operating Rules book into your most valuable operational tool. Master ACH terminology, RDFI and ODFI responsibilities, and create your personalized quick-reference guide for daily operations.

February 2026 Training Schedule (Part 2)

2/19/2026 - PacPay In-Person Hawaii Training - Day 3 - RDFI Roles & Responsibilities



Duration: 6 hours | Time: 9:00 am HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

Master the mission-critical role of RDFIs in the ACH Network with comprehensive training on processing incoming transactions. Learn warranties, obligations, Standard Entry Class Codes, funds availability, exception processing, and Same Day ACH implications.

2/19/2026 - ODFI Risk Management



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Meet Nacha's stringent ODFI risk management requirements with confidence and precision. Explore Know Your Customer protocols, fraud monitoring techniques, ACH Data Security, exposure limits, OFAC compliance, and Third-Party Sender registration.

2/24/2026 - ACH Essentials: Authorizations and Returns



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

Master the critical requirements for valid ACH authorizations and understand when transactions can be returned. Learn participant roles, ACH processing flow, settlement timing, and the notifications that keep the ACH network running smoothly.

2/25/2026 - Tabbing Your Rule Book



Duration: 3 hours | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 3.6 AAP/APRP | Price: \$199/PP

Turn the complex Nacha Operating Rules into your personalized navigation system for daily operations. Create strategic tabs and bookmarks while mastering ACH terminology and understanding what the rules really mean for your institution.

2/26/2026 - Commercial RDC: Setting Smart Exposure Limits



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

Master risk mitigation in the digital deposit landscape with dynamic exposure limit strategies. Learn to calculate thresholds using real-world scenarios, implement tiered approval workflows, and integrate fraud detection tools for regulatory compliance.

March 2026 Training Schedule

3/5/2026 - The Power of Permission: Your Guide to Authorizing ACH

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP



Master the cornerstone of compliant ACH transactions through proper authorization techniques and lifecycle management. Learn Regulation E requirements, authorization methods, and how to handle revocations and changes that protect your institution from disputes and fraud.

3/11-12/2026 - Payments University - Southeast

Duration: 2 days | Time: 8:00-4:00 local | Credits: 12 AAP/APRP NCP TBD | Price: \$425/PP



Experience intensive, collegiate-style payments education with multi-track curriculum tailored to your expertise level. Choose from fundamental and advanced courses while networking with industry professionals in this comprehensive learning environment.

3/18/2026 - Compliance Day

Duration: 1 day | Time: 10:00 AM-3:45 PM ET/9:00 AM-2:45 PM CT | Credits: 4.8 AAP/APRP NCP-TBD | Price: \$275/PP



Stay ahead of the regulatory curve with industry experts presenting the latest regulations and emerging risks. Gain practical insights and actionable strategies designed specifically for compliance officers, legal professionals, and risk managers.

3/19/2026 - ACH Essentials: Managing ACH Risk

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP



Protect your institution and account holders with comprehensive ACH risk management strategies. Learn to prevent, detect, and respond to fraud attempts while mastering exception processing and best practices.

3/25-26/2026 - Payments University - Mid-Atlantic

Duration: 2 days | Time: 8:00-4:00 local | Credits: 12 AAP/APRP NCP TBD | Price: \$425/PP



Immerse yourself in concentrated payments education with flexible multi-track programming. Select courses based on your specific interests and expertise level in this dynamic learning environment.

3/26/2026 - Commercial Reclamations

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP



Navigate the complex world of non-federal government reclamations governed by Nacha rules rather than the Green Book. Learn the critical differences and proper procedures for handling commercial reclamation requests effectively.

April 2026 Training Schedule (Part 1)

4/2/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 2 - Federal Government Reclamations



60 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | \$199/PP

Prevent significant financial losses by mastering federal government reclamation obligations and rights. Learn about Death Notification Entries, payments subject to reclamation, RDFI liability, and best practices that protect your institution.

4/7/2026 - RDFI Deep Dive



3 hours | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP | \$199/PP

Master the mission-critical role of RDFIs with comprehensive guidance on processing incoming ACH transactions. Explore ACH Network participants, warranties, Standard Entry Class Codes, funds availability, exception processing, and Same Day ACH implications.

4/9/2026 - The Liability Maze: A Payments Workshop



3 hours | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP/NCP | \$199/PP

Navigate complex payment liability scenarios with confidence using real-world case studies from actual banking situations. Learn to minimize financial losses and protect your organization through practical application of liability rules and regulations.

4/16/2026 - Checks-Is it a Return? An Adjustment? Or do we Deal Direct?



90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP/NCP | \$199/PP

Master the complexities of check processing by learning to differentiate between returns, adjustments, and direct dealings. Explore practical scenarios, compliance considerations, and proven solutions that streamline your check operations.

April 2026 Training Schedule (Part 2)

4/20/2026 - PacPay In-Person Hawaii Training - ODFI Roles & Responsibilities



Duration: 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

Navigate the complex world of ODFI operations with comprehensive training on origination risks and responsibilities. Master agreements, exposure limits, file processing, obligations, and warranties that ensure successful originating company relationships.

4/21/2026 - Top 10 ACH Audit Findings



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Protect your institution from common audit exceptions with insights from the top findings of 2025. Get answers to critical questions and learn proven strategies to prevent audit errors in 2026.

4/21/2026 - PacPay In-Person Hawaii Training - Government Payments and the ACH Network



Duration: 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

Master federal government payment processing with comprehensive training on returns, DNEs, NOCs, and liability management. Learn how Green Book rules differ from ACH rules to ensure proper handling of government transactions.

4/22/2026 - PacPay In-Person Hawaii Training - PacPay Annual Meeting

Duration: 3.5 hours | Time: 8:30 AM HST | Price: Free for PacPay members

Connect with Hawaii's payments community for networking and industry updates. Participate in valuable discussions and learn about the latest developments in regional payment processing.

4/23/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 3 - Automated Enrollment Entries (ENR)



Duration: 60 Minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

Master the preferred enrollment method of federal government benefit agencies with comprehensive ENR training. Learn participating programs, required information formatting, and best practices for successful implementation.

May 2026 Training Schedule

5/7/2026 - Fraudsters Toolbox Series - ACH Fraud

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP



Step inside the mind of modern fraudsters targeting ACH transactions and learn their latest tactics. Fortify your defenses with actionable strategies, emerging fraud insights, and proven detection methods from real-world case studies.

5/14/2026 - Double Booked: When Nacha and Reg E Don't Agree

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP



Navigate the confusion when Nacha Operating Rules and Regulation E requirements conflict in ACH dispute situations. Master the differences, understand proper timelines, and learn which rule to apply in complex scenarios with real-world examples.

5/19/2026 - How to be a B.A.D. RDFI

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP



Transform your organization into a B.A.D. RDFI - Built for Accuracy and Delivery - and elevate from average to excellent. Master authorization requests, prenotifications, NOCs, Written Statements of Unauthorized Debit, and stop payment procedures.

5/26/2026 - ODFI Deep Dive

Duration: 3 hours | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP | Price: \$199/PP



Navigate a three-hour class at an ODFI to master origination risks, responsibilities, warranties, and obligations. Learn ACH network basics, agreements, exposure limits, file processing, and how to establish successful originating company relationships.

5/28/2026 - Unmasking Check Fraud

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP/NCP | Price: \$199/PP



Arm yourself against the increasing threat of counterfeit, altered, and forged checks and endorsements. Master fraud type definitions, investigation steps, warranty claims, and dealing direct scenarios that protect your institution.

June 2026 Training Schedule (Part 1)

6/9/2026 - Fraudsters Toolbox Series-Debit and Credit Card Fraud



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

Combat the ever-evolving risks of card fraud with hands-on tips and advanced defense strategies. Learn verification techniques, authentication measures, point-of-sale defenses, and review successful fraud prevention case studies.

6/11/2026 - How to be a B.A.D. ODFI



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Elevate your ODFI operations from average to excellent by becoming Best At Delivering. Master agreements with originators, exposure limit management, reversal best practices, and return rate monitoring strategies.

6/15/2026 - Power Hour - Elder Financial Abuse Awareness Day



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Price: Free for PaymentsFirst members

Protect your older adult account holders by recognizing warning signs of financial exploitation and abuse. Learn to identify behavioral and transaction red flags, understand reporting obligations, and implement effective intervention strategies.

6/16/2026 - Regulations Deep Dive



Duration: 3 hours | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP

Master the legal foundation of the ACH Network with comprehensive coverage of Regulation E, UCC4A, and Regulation CC. Understand consumer protections, business protections, and all applicable rules governing ACH operations.

June 2026 Training Schedule (Part 2)

6/18/2026 - Check Basics Bootcamp

Duration: 3 hours | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP



Master all aspects of check processing from collection through breach of warranty claims in this comprehensive half-day bootcamp. Explore warranties, indemnities, UCC requirements, Regulation CC, adjustments, returns, and endorsements.

6/23/2026 - Fraudsters Toolbox Series-RDC and Mobile Capture Fraud

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP



Stay ahead of fraudsters who are constantly adapting to exploit RDC and mobile deposit platforms. Learn unique risk detection strategies, digital channel security measures, and industry best practices for emerging trends.

6/25/2026 - OFAC and the Nacha Rules

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP



Resolve the common confusion between OFAC requirements and Nacha Rules with clear, practical guidance. Learn compliance requirements for domestic and international transactions, third-party obligations, and debit block management.

July 2026 Training Schedule

7/9/2026 - Fraudsters Toolbox Series: Wire and Instant Payments Fraud

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP



Master the fast-paced world of wire and instant payment fraud with critical insights and rapid response strategies. Learn common fraud patterns, technological safeguards, detection protocols, and regulatory compliance requirements for these high-risk transactions.

7/14/2026 - How to be a B.A.D. Originator

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP



Transform your Originators from average performers to Best At Delivering professionals with proven elevation strategies. Master fraud threat minimization, authorization protocols, record retention, ODFI communication, and data security requirements.

7/16/2026 - File Formats Made Easy

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP



Transform Appendix Three of the Nacha Operating Rules into your decoder key for ACH file formats. Understand what your ACH reports are telling you and learn to assist Originators with confidence in this engaging session.

7/21/2026 - Payment Systems: Who, What, and How?

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP/NCP | Price: \$199/PP



Discover how funds move behind the scenes with this comprehensive overview of all payment systems. Learn the participants, processing flows, and common use cases for ACH, Card, Wire, Check, and Instant Payments.

7/23/2026 - Decoding Digital Payments

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP



Stay competitive in 2026 by decoding the complex landscape of modern digital payment innovations. Explore Secure Remote Commerce, Open Banking, Pay By Bank, BNPL, A2A Payments, and practical implications for your institution.

August 2026 Training Schedule (Part 1)

8/4/2026 - PacPay In-Person Hawaii Training - Handling Fraud Across All Payment Systems



Duration: 3 hours | Time: 9:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP

Take an operational deep-dive into handling fraud across all payment channels with practical, real-world scenarios. Master the steps for dealing with forgeries in checks, unauthorized ACH entries, card disputes, and fraudulent wire requests.

8/4/2026 - PacPay In-Person Hawaii Training - Error Resolution Made Easy



Duration: 3 hours | Time: 1:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP

Navigate Regulation E compliance with confidence through comprehensive error resolution training for ACH and debit cards. Learn error definitions, consumer rights, financial institution obligations, breach of warranty claims, and proven prevention strategies.

8/4/2026 - High Risk ACH



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Master the complexities of high-risk but perfectly valid ACH transactions that require special attention. Explore WEB Debits, Third-Party Senders, Nested Third-Party Senders, and Direct Access Participants with confidence.

8/5/2026 - PacPay In-Person Hawaii Training - Regulation Review



Duration: 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

Build a comprehensive understanding of the legal foundation supporting the ACH Network throughout this full-day session. Master Regulation E consumer protections, UCC4A business protections, Regulation CC requirements, and other applicable ACH regulations.

August 2026 Training Schedule (Part 2)

8/6/2026 - PacPay In-Person Hawaii Training - File Formats and Other Payment Systems



Duration: 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

Decode ACH file formats using Appendix Three of the Nacha Operating Rules as your comprehensive guide. Master everything about ACH file formats and explore other payment systems with their participants and obligations.

8/10-11/2026 - Payments University Midwest



Duration: 2 days | Price: \$425/PP

Immerse yourself in intensive, multi-track payments education designed for all expertise levels. Experience comprehensive two-day programming with fundamental and advanced courses in a collegiate-style learning environment.

8/18/2026 - Originator Exposure Limits: Balancing Risk



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

Master originator risk management with effective exposure limit strategies and monitoring systems. Learn to establish parameters, conduct scenario analysis, perform stress testing, and apply real-world examples to protect your institution.

8/24-26/2026 - 26th Annual Solutions Payments Conference - Pigeon Forge, TN

Duration: 3 days | Time: Full Schedule Coming Soon| Credits: Coming Soon | Price: Coming Soon

Join the PaymentsFirst team up in the beautiful Smoky Mountains of Pigeon Forge, TN. We will encounter nationally recognized speakers in payments, purposeful networking, great southern cuisine, visits to Dollywood and hosted by the beautiful Heartsong Lodge and Resort. Dolly Parton's newest property in the Tenneessee mountain area.

September 2026 Training Schedule (Part 1)

9/3/2026 - Card Payment Fundamentals

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP



Demystify the complex behind-the-scenes process of card payments with comprehensive network and processing insights. Master network participants, processing flows, authentication methods, security best practices, fraud prevention tools, and chargeback handling.

9/17/2026 - Revoked Authorization, Stop Payments, and WSUDs: When Do I Use What?



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Master the decision-making process for complex exception scenarios that go beyond simple NSF or closed account situations. Learn the specific rules and proper applications for revoked authorizations, stop payments, and written statements of unauthorized debits.

9/24/2026 - Consumer Considerations: A Guide to Rules, Risks, and Best Practices for Consumer Originations



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Master consumer ACH originations with comprehensive coverage of regulatory requirements and operational excellence. Learn authorization standards, account validation, returns management, risk mitigation, and build a robust compliance program with confidence.

September 2026 Training Schedule (Part 2)

9/29/2026 - Error Resolution Made Easy: Your Guide to Reg E & Card



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Navigate debit card error resolution under Regulation E with precision and compliance confidence. Master error definitions, consumer rights, dispute documentation requirements, critical timeframes, and proven prevention strategies.

AAP Review Sessions

Wisconsin	Maryland and South Carolina	Hawaii	Alabama
September 9 - 11, 2026	September 15 - 17, 2026	September 21 - 23, 2026	September 22 - 24, 2026

Duration: 3 days | AAP Package or \$500

Prepare for AAP certification success with intensive exam preparation covering all domains and topics. Master practice questions, proven test-taking strategies, and comprehensive review materials in this focused preparation course.

October 2026 Training Schedule (Part 1)

10/8/2026 - Somehow, I Manage to Control My Risk, Part 1 - ACH

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

Launch this comprehensive 4-part series by mastering ACH payment risks including authorized credit push fraud and account takeover. Learn the latest Nacha rules, practical authorization strategies, risk scoring techniques, and effective exception handling procedures.

10/15/2026 - The Threat Within: Reducing Cashier's Check Confusion



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

Eliminate costly cashier's check misconceptions and security vulnerabilities that fraudsters exploit daily. Learn verification methods, operational protocols, staff empowerment techniques, and risk management strategies that protect your institution.

10/20/2026 - Payment Trends: From AI to CBDCs to Quantum Payments



Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

Future-proof your payment strategies by exploring cutting-edge technologies reshaping global transactions. Master Central Bank Digital Currencies, Al-driven forecasting, quantum computing impacts, blockchain systems, and API-first architectures.

October 2026 Training Schedule (Part 2)

10/21-22/2026 - Payments University Southeast



Duration: 2 days | Price: \$425/PP

Experience intensive, multi-track payments education in a dynamic collegiate-style learning environment. Choose from fundamental and advanced courses while networking with industry professionals in this comprehensive two-day program.

10/29/2026 - Somehow, I Manage to Control My Risk, Part 2 - Check



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

Continue the 4-part risk series by mastering modern check fraud schemes including check washing and counterfeiting. Learn advanced detection techniques, operational controls, and RDC fraud prevention strategies for these persistent threats.

November 2026 Training Schedule

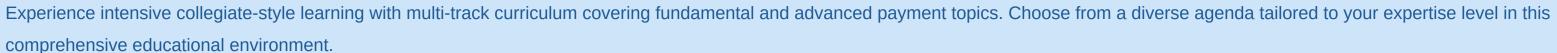
11/4/2026 - Hawaii Fraud Day

Duration: 6 hours | Time: 8:45 HST | Credits: 4.8 AAP/APRP, 1.2 NCP | Price: Free or \$199 for non-member Fls.

Join this unique comprehensive event focused on the latest financial and cyber payments fraud intelligence. Perfect for Payments Operations staff, Fraud, Risk, and Compliance professionals seeking cutting-edge fraud prevention insights.

11/5-6/2026 - Hawaii Payments University

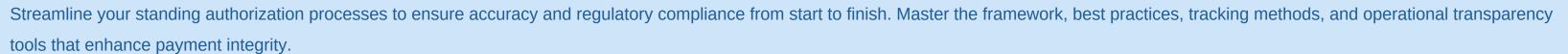
Duration: 2 days | Time: 8:00 am-3:00 pm HST | Credits: 12 AAP/APRP | Price: \$190.





11/5/2026 - Standing Authorizations and Subsequent Entries

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP.



11/12/2026 - All Things Agreements

Duration: 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP.

Demystify the digital banking agreements that govern every modern transaction and protect your institution. Explore Wire Transfer, Mobile Deposit, Electronic Banking, and P2P agreements with their specific terms and liability models.



11/17/2026 - Fraud Day

Duration: 6 hours | Time: 10:00am ET/9:00 am CT | Credits: 4.8 AAP/APRP, 1.2 NCP | Price: \$275/PP.

Stay ahead of the billions in annual fraud losses with this unique live virtual event featuring the latest fraud intelligence. Designed specifically for Payments Operations staff, Fraud, Risk, and Compliance professionals who need cutting-edge insights.



11/19/2026 - Somehow, I Manage to Control My Risk, Part 3 - Wire

Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP.



Master wire transfer fraud prevention in this third installment covering high-value, irrevocable transaction risks. Learn to combat business email compromise, social engineering, impersonation schemes, and implement authentication best practices.

December 2026 Training Schedule

12/3/2026 - Check Bootcamp-Advanced



Duration: 3 hours | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP

Master advanced check processing challenges with focused training on managing losses and maintaining compliance. Learn risk reduction strategies, proper adjustment handling, check party warranties, liabilities, and processing regulations.

12/10/2026 - Somehow, I Manage to Control My Risk, Part 4 - Instant Payments



Duration: 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

Complete the 4-part risk series by mastering fraud challenges inherent in immediate settlement systems. Learn to implement real-time fraud monitoring, transaction scoring, and layered security that keeps pace with payment speed.

Education is the foundation of professional excellence in banking. Invest in your development today to lead your institution tomorrow.

— Banking Payments Professional Development

This comprehensive 2026 calendar offers over 60 specialized courses and training sessions designed to keep banking professionals current with evolving regulations, emerging risks, and best practices in the payments ecosystem. Whether you seek foundational knowledge or advanced expertise, our diverse course offerings support your career growth and institutional compliance.

Payments Professional Accreditations

AAP, APRP, and NCP Credit Information

Most courses offer AAP and APRP credits. Some courses also offer NCP credits. Check individual course details for specific credit allocations. Credits support continuing professional development and certification maintenance for banking professionals.



AAP Credits

Accredited ACH Professional designation certification credits for payments AAP professionals.



APRP Credits

Accredited Payments Risk

Professional credits supporting

compliance and risk management

expertise.



NCP Credits

National Check Professional credits for specialized topic areas and advanced training.



Final AFPP Prep Courses for the February 16, 2026 Exam

<u> January - February Sessions</u>

Course 1

January 7, 2026

AFPP - 6 Governance Framework-Part 1

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST

2.4 AAP / APRP, AFPP Package Only

Course 3

January 21, 2026

AFPP - 8 Technology Considerations for Enabling Faster

Payments

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 2.4 AAP / APRP, AFPP Package Only

Course 2

January 14, 2026

AFPP - 7 Governance Framework-Part 2

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 2.4 AAP / APRP, AFPP Package Only

Course 4

February 4, 2026

Final Q & A - Review

5 hours, 10 AM ET / 9:00 AM CT 2.4 AAP / APRP, AFPP Package Only

AFPP - Advanced Faster Payments Professional Certification Courses

Start of AFPP Prep Courses for the 2027 Exam November - December Sessions

Course 1

November 10, 2026

AFPP 1 - Fundamentals of Faster Payments Part 1

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 2.4 AAP / APRP, AFPP Package Only

Course 3

November 24, 2026

AFPP 3 - Faster Payments Risk Management

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 2.4 AAP / APRP, AFPP Package Only

Course 5

December 8, 2026

AFPP Open Forum

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 2.4 AAP / APRP, AFPP Package Only

Course 2

November 17, 2026

AFPP 2 - Fundamentals of Faster Payments Part 2

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 2.4 AAP / APRP, AFPP Package Only

Course 4

December 1, 2026

AFPP 4 - Technology Considerations for Enabling

Faster Payments

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST

2.4 AAP / APRP, AFPP Package Only

Course 6

December 15, 2026

AFPP 5 - Governance Framework Part 1

2 hours, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 2.4 AAP / APRP, AFPP Package Only



NCP - National Check Professional Certification Courses

Course 1

January 20, 2026

NCP 1 - Check Fundamentals

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 5

February 10, 2026

NCP 5 - Standards & Formats

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 9

February 26, 2026

NCP 9 - ECCHO Rules

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 13

March 17, 2026

NCP 13 - Fraud & Risk Part 1

90 minutes, 2:00 PM ET/1:00 PM CT/8:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 2

January 27, 2026

NCP 2 - Check Products

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 6

February 17, 2026

NCP 6 - Regulation CC Part 1

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 10

March 3, 2026

NCP 10 - Check Process & Flow

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 14

March 19, 2026

NCP 14 - Fraud & Risk Part 2

90 minutes, 2:00 PM ET / 1:00 PM CT / 8:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 3

February 3, 2026

NCP 3 - UCC 3

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 7

February 19, 2026

NCP 7 - Regulation CC Part 2

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 11

March 10, 2026

NCP 11 - Check Exceptions Part 1

90 minutes, 2:00 PM ET / 1:00 PM CT / 8:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 4

February 4, 2026

NCP 4 - UCC 4

90 minutes, 2:00 PM ET / 1:00 PM CT/ 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 8

February 24, 2026

NCP 8 - Federal Reserve Rules

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP/APRP/NCP, NCP Package Only

Course 12

March 12, 2026

NCP 12 - Check Exceptions Part 2

90 minutes, 2:00 PM ET / 1:00 PM CT / 8:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Review

April 13 - 14, 2026

NCP Review

10:00 AM - 3:00 PM ET / 9:00 AM - 2:00 PM CT / 4:00 AM - 8:00 AM HST NCP Package Only



Course 1

April 8, 2026

APRP 1 - Orientation/Welcome Session

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST

1.8 AAP / APRP, APRP Package Only

Course 5

March 6, 2026

APRP 5 - Risk Fundamentals, Part 1

90 minutes, 2:00 PM ET / 1:00 PM CT/9:00 AM HST

1.8 AAP / APRP / NCP, NCP Package Only

Course 9

June 6, 2026

APRP 9 - Payments Risk Management and Controls, Part 1

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP, APRP Package Only

Course 2

April 15, 2026

APRP 2 - Payment Systems
90 minutes, 2:00 PM ET/1:00 PM CT/9:00 AM HST
1.8 AAP / APRP / APRP, APRP Package Only

Course 6

March 13, 2026

APRP 6 - Risk Fundamentals, Part 2

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST

1.8 AAP / APRP / APRP, APRP Package Only

Course 10

June 10, 2026

APRP 10 - Payments Risk Management and Controls,
Part 2

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP/APRP, APRP Package Only

APRP - Associate Regulatory Payments Professional Certification Courses

Course 3

April 22, 2026

APRP 3 - Regulatory Environment, Part 1

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST

1.8 AAP / APRP / NCP, NCP Package Only

Course 4

April 29, 2026

APRP 4 - Regulatory Environment, Part 2

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST

1.8 AAP/ APRP / APRP, APRP Package Only

Course 7

March 20, 2026

APRP 7 - Payments Risk Policy and Governance, Part 1 90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP, APRP Package Only

Course 11

June 17, 2026

APRP 11 - Physical and Information Security, Part 1 90 minutes, 2:00 PM ET / 1:00 PM CT / 8:00 AM HST 1.8 AAP / APRP, APRP Package Only

Course 8

March 27, 2026

APRP 8 - Payments Risk Policy and Governance, Part 2

90 minutes, 2:00 PM ET / 1:00 PM CT / 9:00 AM HST 1.8 AAP / APRP / NCP, NCP Package Only

Course 12

June 24, 2026

APRP 12 - Physical and Information Security, Part

90 minutes, 2:00 PM ET / 1:00 PM CT / 8:00 AM HST 1.8 AAP / APRP, APRP Package Only

Review

July 8, 2026
APRP Review
10:00 AM - 3:00 PM ET / 9:00 AM - 2:00 PM CT / 4:00 AM - 9:00 AM HST
APRP Package Only



AAP - Accredited ACH Professional Certification Courses

Course 1

July 15, 2026

AAP 1 - RDFI Roles & Responsibilities Part 1
3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST
3.6 AAP / APRP, Zoom, AAP Package Only

Course 5

July 29, 2026

AAP 5 - Tabbing Your Rule Book Part 1
3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST

3.6 AAP / APRP, Zoom, AAP Package Only

Course 9

August 19, 2026

AAP 9 - File Formats and Other Payment Systems Part 1 3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

Course 2

July 16, 2026

AAP 2 - RDFI Roles & Responsibilities Part 2

3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

Course 6

July 30, 2026

AAP 6 - Tabbing Your Rule Book Part 2

3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

Course 10

August 20, 2026

AAP 10 - File Formats and Other Payment Systems Part 2

3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

AAP Examination Review

9:00 - 4:00 Local Time, In Person, AAP Package or \$500

The AAP Examination Review is designed to aid in final preparations for the AAP examination with worksheets, exercises, learning tools, tips, and facilitated pre-test.

Course 3

July 22, 2026

AAP 3 - ODFI Roles & Responsibilities Part 1 3 hours, 1:00 PM ET / 12:00 PM CT/7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

Course 7

August 5, 2026

AAP 7 - Government Payments Part 1

3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

Course 4

July 23, 2026

AAP 4 - ODFI Roles & Responsibilities Part 2

3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

Course 8

August 6, 2026

AAP 8 - Government Payments Part 2

3 hours, 1:00 PM ET / 12:00 PM CT / 7:00 AM HST 3.6 AAP / APRP, Zoom, AAP Package Only

Review Sessions

Wisconsin

September 9 - 11, 2026

Maryland and South Carolina

September 15 - 17, 2026

Hawaii

September 21 - 23, 2026

Alabama

September 22 - 24, 2026

Custom Training Solutions for Your Organization

In-Person Training

We'll bring the session to you, whether at your office or a venue of your choice.

Understanding the challenges of training during business hours, we offer flexible scheduling, including before or after the workday.

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Webinar Training

Get a custom presentation delivered live for interactive learning, or choose a recorded session for on-demand access, similar to our Payments Education Library.

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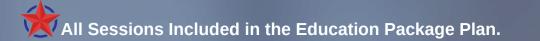
E-Learning via Your LMS

We'll customize a presentation using your forms, policies, and procedures, integrating it directly into your Learning Management System. This allows for seamless tracking alongside your existing in-house training.

Ideal for: New hire orientation, compliance courses, and ongoing education for account holders.

Examples of Custom Training Topics: Financial Elder Abuse, Error Resolution vs. Stop Payments, Origination, Cyber Security, ACH Basics for Frontline Staff. **Tailor your training to meet your specific needs and elevate your team's expertise! Contact us to discuss your custom training requirements.**

2026 Training Schedule - Q1 (January - March)



JANUARY 2026

1/8/2026 - ACH Essentials: From Start to Settlement | 60 Minutes | 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

1/15/2026 - Treasury Management Reporting for Your Management and Board: From Data to Strategy 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

1/22/2026 - ACH Rules Update | 2 hours | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 2.4 AAP/APRP | Price: \$199/PP

1/29/2026 - Error Resolution Made Easy: Your Guide to Reg E & Card | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

FEBRUARY 2026

2/5/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 1 - Tax Refunds | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

2/17/2026 - PacPay In-Person Hawaii Training - The Liability Maze: A Payments Workshop | 3 hours | Time: 9:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP

2/17/2026 - PacPay In-Person Hawaii Training - Somehow I Manage to Control my Risk | 3 hours | Time: 1:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP

2/18/2026 - PacPay In-Person Hawaii Training - Day 2 - Navigating and Tabbing Your Rule Book | 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

2/19/2026 - PacPay In-Person Hawaii Training - Day 3 - RDFI Roles & Responsibilities | 6 hours | Time: 9:00 am HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

2/19/2026 - ODFI Risk Management | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

2/24/2026 - ACH Essentials: Authorizations and Returns | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

2/25/2026 - Tabbing Your Rule Book | 3 hours | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 3.6 AAP/APRP | Price: \$199/PP

2/26/2026 - Commercial RDC: Setting Smart Exposure Limits | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

MARCH 2026

3/5/2026 - The Power of Permission: Your Guide to Authorizing ACH | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

3/11-12/2026 - Payments University - Southeast | 2 days | Time: 8:00-4:00 local | Credits: 12 AAP/APRP NCP TBD | Price: \$425/PP

3/18/2026 - Compliance Day | 1 day | Time: 10:00 AM-3:45 PM ET/9:00 AM-2:45 PM CT | Credits: 4.8 AAP/APRP NCP-TBD | Price: \$275/PP

3/19/2026 - ACH Essentials: Managing ACH Risk | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

3/25-26/2026 - Payments University - Mid-Atlantic | 2 days | Time: 8:00-4:00 local | Credits: 12 AAP/APRP NCP TBD | Price: \$425/PP

3/26/2026 - Commercial Reclamations | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

APRIL 2026

4/2/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 2 - Federal Government Reclamations | 60 minutes | Credits: 2:00 PM ET/1:00 PM CT/8:00 AM HST | 1.2 AAP/APRP | \$199/PP

4/7/2026 - RDFI Deep Dive | 3 hours | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP | \$199/PP

4/9/2026 - The Liability Maze: A Payments Workshop | 3 hours | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP/NCP | \$199/PP

4/16/2026 - Checks-Is it a Return? An Adjustment? Or do we Deal Direct? | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP/NCP | \$199/PP

4/20/2026 - PacPay In-Person Hawaii Training - ODFI Roles & Responsibilities | 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP

4/21/2026 - Top 10 ACH Audit Findings | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

4/21/2026 - PacPay In-Person Hawaii Training - Government Payments and the ACH Network | 6 hours | Time: 9:00 AM HST | Credits: 6.0 AAP/APRP | Price: \$95/PP 4/22/2026 - PacPay In-Person Hawaii Training - PacPay Annual Meeting | 3.5 hours | Time: 8:30 AM HST | Price: Free for PacPay In-Person Hawaii Training members

4/23/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 3 - Automated Enrollment Entries (ENR) | 60 Minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP |

Price: \$199/PP

MAY 2026

5/7/2026 - Fraudsters Toolbox Series - ACH Fraud | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

5/14/2026 - Double Booked: When Nacha and Reg E Don't Agree | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

5/19/2026 - How to be a B.A.D. RDFI | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

5/26/2026 - ODFI Deep Dive | 3 hours | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP | Price: \$199/PP

5/28/2026 - Unmasking Check Fraud | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP/NCP | Price: \$199/PP

JUNE 2026

6/9/2026 - Fraudsters Toolbox Series-Debit and Credit Card Fraud | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

6/11/2026 - How to be a B.A.D. ODFI | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

6/15/2026 - Power Hour - Elder Financial Abuse Awareness Day | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Price: Free

6/16/2026 - Regulations Deep Dive | 3 hours | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP

6/18/2026 - Check Basics Bootcamp | 3 hours | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP

6/23/2026 - Fraudsters Toolbox Series-RDC and Mobile Capture Fraud | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

6/25/2026 - OFAC and the Nacha Rules | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

JULY 2026

7/9/2026 - Fraudsters Toolbox Series: Wire and Instant Payments Fraud | 60 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

7/14/2026 - How to be a B.A.D. Originator | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

7/16/2026 - File Formats Made Easy | 90 minutes | Time: 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

7/21/2026 - Payment Systems: Who, What, and How? | 90 minutes | Time: 2:00 PM ET/1:00 PM /8:00 AM HST | Credits: 1.8 AAP/APRP/NCP | Price: \$199/PP

7/23/2026 - Decoding Digital Payments | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

AUGUST 2026

8/4/2026 - PacPay In-Person Hawaii Training-Handling Fraud Across All Payment Systems | 3 hours | 9:00 AM HST | Credits: 3.6 AAP/APRP/NCP | \$80/PP

8/4/2026 - PacPay In-Person Hawaii Training-Error Resolution Made Easy | 3 hours | 1:00 PM HST | Credits: 3.6 AAP/APRP/NCP | \$80/PP

8/4/2026 - High Risk ACH | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

8/5/2026 - PacPay In-Person Hawaii Training-Regulation Review | 6 hours | 9:00 AM HST | Credits: 6.0 AAP/APRP | \$95/PP

8/6/2026 - PacPay In-Person Hawaii Training-File Formats and Other Payment Systems | 6 hours | 9:00 AM HST | Credits: 6.0 AAP/APRP | \$95/PP

8/10 - 11/2026 - Payments University Midwest | 2 days | Multi-track | TBD | \$425/PP

8/18/2026 - Originator Exposure Limits: Balancing Risk | 60 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | \$199/PP

8/24 - 26/2026 - Solutions Conference: Dollywood | 2 days | TBD | - NOT INCLUDED IN EDUCATION PACKAGE PLAN

SEPTEMBER 2026

9/3/2026 - Card Payment Fundamentals | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

9/9 - 11/2026 - AAP Review Midwest | 3 days | TBD | AAP Exam Prep | AAP Package or \$500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/15 - 17/2026 - AAP Review Mid-Atlantic & South Carolina | 3 days | AAP Exam Prep | AAP Package or \$500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/17/2026 - Revoked Authorization, Stop Payments, and WSUDs: When Do I Use What? | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

9/21 - 23/2026 - AAP Review Hawaii | 3 days | 9:00 AM HST | AAP Exam Prep | AAP Package or \$500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/22 - 24/2026 - AAP Review Alabama | 3 days | TBD | AAP Exam Prep | AAP Package or \$500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/24/2026 - Consumer Considerations: A Guide to Rules, Risks, and Best Practices for Consumer Originations | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

9/28 - 29/2026 - Tentative Date for Solutions Payments Conference - Wisconsin - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/29/2026 - Error Resolution Made Easy: Your Guide to Reg E & Card | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

2026 Training Schedule - Q4 (October - December)



OCTOBER 2026

10/8/2026 - Somehow, I Manage to Control My Risk, Part 1 - ACH | 60 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP | \$199/PP

10/15/2026 - The Threat Within: Reducing Cashier's Check Confusion | 60 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.2 AAP/APRP/NCP | \$199/PP

10/20/2026 - Payment Trends: From AI to CBDCs to Quantum Payments | 90 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

10/21-22/2026 - Payments University Southeast | 2 days | Multi-track | TBD | \$425/PP

10/29/2026 - Somehow, I Manage to Control My Risk, Part 2 - Check | 60 minutes | 2:00 PM ET/1:00 PM CT/8:00 AM HST | Credits:1.2 AAP/APRP/NCP | \$199/PP

NOVEMBER 2026

11/4/2026 - Hawaii Fraud Day | 6 hours | 8:45 HST | Credits: 4.8 AAP/APRP, 1.2 NCP | Free/\$199 non-members

11/5-6/2026 - Hawaii Payments University | 2 days | 8:00 am-3:00 pm HST | Credits: 12 AAP/APRP | \$190

11/5/2026 - Standing Authorizations and Subsequent Entries | 60 minutes | 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | \$199/PP

11/12/2026 - All Things Agreements | 90 minutes | 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.8 AAP/APRP | \$199/PP

11/17/2026 - Fraud Day | 6 hours | 10:00am ET/9:00 am CT | Credits: 4.8 AAP/APRP, 1.2 NCP | \$275/PP

11/19/2026 - Somehow, I Manage to Control My Risk, Part 3 - Wire | 60 minutes | 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | \$199/PP

DECEMBER 2026

12/3/2026 - Check Bootcamp-Advanced | 3 hours | 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 3.6 AAP/APRP/NCP | \$199/PP

12/10/2026 - Somehow, I Manage to Control My Risk, Part 4 - Instant Payments | 60 minutes | 2:00 PM ET/1:00 PM CT/9:00 AM HST | Credits: 1.2 AAP/APRP | \$199/PP

2026 Training Schedule - Q1 (January - March)

JANUARY 2026

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1/8/2026 - ACH Essentials: From Start to Settlement | 60 Minutes | 9:00 -10:00 AM HST | Credits: 1.2 AAP/APRP | Price: $199/PP

1/15/2026 - Treasury Management Reporting for Your Management and Board: From Data to Strategy 90 minutes | 9:00 - 10:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP

1/22/2026 - ACH Rules Update | 2 hours | Time: 9:00 - 11:00 AM HST | Credits: 2.4 AAP/APRP | Price: $199/PP

1/29/2026 - Error Resolution Made Easy: Your Guide to Reg E & Card | 90 minutes | Time: 9:00 - 10:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP

February 2026
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2/5/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 1 - Tax Refunds | 60 minutes | Time: 9:00 - 10:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP 2/17/2026 - PacPay In-Person Hawaii Training - The Liability Maze: A Payments Workshop | Time: 9:00 - 12:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP 2/17/2026 - PacPay In-Person Hawaii Training - Somehow | Manage to Control my Risk | Time: 1:00 - 4:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$80/PP 2/18/2026 - PacPay In-Person Hawaii Training - Day 2 - Navigating and Tabbing Your Rule Book | Time: 9:00 - 4:00 PM HST | Credits: 6.0 AAP/APRP | Price: \$99/PP 2/19/2026 - PacPay In-Person Hawaii Training - Day 3 - RDFI Roles & Responsibilities | Time: 9:00 - 4:00 PM HST | Credits: 6.0 AAP/APRP | Price: \$99/PP 2/19/2026 - ODFI Risk Management | 90 minutes | Time: 9:00 - 10:30 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP 2/24/2026 - ACH Essentials: Authorizations and Returns | 9:00 - 10:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP 2/25/2026 - Tabbing Your Rule Book | 9:00 - 12:00 PM HST | Credits: 3.6 AAP/APRP | Price: \$199/PP 2/26/2026 - Commercial RDC: Setting Smart Exposure Limits | 60 minutes | Time: 9:00 - 10:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

March 2026

3/5/2026 - The Power of Permission: Your Guide to Authorizing ACH | 90 minutes | Time: 9:00 - 10:30 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP
3/11-12/2026 - Payments University - Southeast | 2 days | Time: 8:00-4:00 local | Credits: 12 AAP/APRP NCP TBD | Price: \$425/PP
3/18/2026 - Compliance Day | 1 day | Time: 4:00 - 11:45 AM HT | Credits: 4.8 AAP/APRP NCP-TBD | Price: \$275/PP
3/19/2026 - ACH Essentials: Managing ACH Risk | 60 minutes | Time: 8:00 - 9:00 AM HT | Credits: 1.2 AAP/APRP | Price: \$199/PP
3/25-26/2026 - Payments University - Mid-Atlantic | 2 days | Time: 8:00-4:00 local | Credits: 12 AAP/APRP NCP TBD | Price: \$425/PP
3/26/2026 - Commercial Reclamations | 60 minutes | Time: 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

2026 Training Schedule - Q2 (April - May)

April 2026

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4/2/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 2 - Federal Government Reclamations | 60 minutes | 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: $199/PP

4/7/2026 - RDFI Deep Dive | 3 hours | 8:00 - 11:00 AM HST | Credits: 3.6 AAP/APRP | Price: $199/PP

4/8/2026 - The Liability Maze: A Payments Workshop | 3 hours | 8:00 - 11:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: $199/PP

4/16/2026 - Checks-Is it a Return? An Adjustment? Or do we Deal Direct? | 90 minutes | 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP/NCP | Price: $199/PP

4/20/2026 - PacPay In-Person Hawaii Training - ODFI Roles & Responsibilities | 6 hours | Time: 9:00 - 3:00 PM HST | Credits: 6.0 AAP/APRP | Price: $99/PP

4/21/2026 - Top 10 ACH Audit Findings | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP

4/21/2026 - PacPay In-Person Hawaii Training - Government Payments and the ACH Network | 6 hours | Time: 9:00 - 3:00 PM HST | Credits: 6.0 AAP/APRP | Price: $99/PP

4/22/2026 - PacPay Annual Meeting - In-Person and Virtual | 3.5 hours | Time: 8:30 - 12:00 PM HST | Price: PacPay Members Free

4/23/2026 - Get to Know the Green Book: A Comprehensive Guide, Part 3 - Automated Enrollment Entries (ENR) | 60 Minutes | Time: 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: $199/PP

May 2026
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5/7/2026 - Fraudsters Toolbox Series - ACH Fraud | 60 minutes | Time: 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

5/14/2026 - Double Booked: When Nacha and Reg E Don't Agree | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

5/19/2026 - How to be a B.A.D. RDFI | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

5/26/2026 - ODFI Deep Dive | 3 hours | Time: 8:00 - 11:00 AM HST | Credits: 3.6 AAP/APRP | Price: \$199/PP

5/28/2026 - Unmasking Check Fraud | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP/NCP | Price: \$199/PP

June 2026

6/9/2026 - Fraudsters Toolbox Series-Debit and Credit Card Fraud | 60 minutes | Time: 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP 6/11/2026 - How to be a B.A.D. ODFI | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP 6/15/2026 - Power Hour - Elder Financial Abuse Awareness Day | 60 minutes | Time: 8:00 - 9:00 AM HST | Price: Free

6/16/2026 - Regulations Deep Dive | 3 hours | Time: 8:00 - 11:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP

6/18/2026 - Check Basics Bootcamp | 3 hours | Time: 8:00 - 11:00 AM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP

6/23/2026 - Fraudsters Toolbox Series-RDC and Mobile Capture Fraud | 60 minutes | Time: 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

2026 Training Schedule - Q3 (July - September)

July 2026

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7/9/2026 - Fraudsters Toolbox Series: Wire and Instant Payments Fraud | 60 minutes | Time: 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: $199/PP 7/14/2026 - How to be a B.A.D. Originator | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP 7/16/2026 - File Formats Made Easy | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP 7/21/2026 - Payment Systems: Who, What, and How? | 90 minutes | Time: 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP/NCP | Price: $199/PP 7/23/2026 - Decoding Digital Payments | 90 minutes | 8:00 - 9:30 AM HST | Credits 1.8 AAP/APRP | Price: $199/PP
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August 2026

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8/4/2026 - PacPay In-Person Hawaii Training-Handling Fraud Across All Payment Systems | 3 hours | 9:00 - 12:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: $80/PP 8/4/2026 - PacPay In-Person Hawaii Training-Error Resolution Made Easy | 3 hours | 1:00 - 4:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: $80/PP 8/4/2026 - High Risk ACH | 90 minutes | 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP 8/5/2026 - PacPay In-Person Hawaii Training-Regulation Review | 6 hours | 9:00 - 3:00 PM HST | Credits: 6.0 AAP/APRP | Price: $99/PP 8/6/2026 - PacPay In-Person Hawaii Training-File Formats and Other Payment Systems | 6 hours | 9:00 - 3:00 PM HST | Credits: 6.0 AAP/APRP | Price: $99/PP 8/10 - 11/2026 - Payments University Midwest | 2 days | Multi-track | TBD | Price: $425/PP 8/18/2026 - Originator Exposure Limits: Balancing Risk | 60 minutes | 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: $199/PP 8/24 - 26/2026 - Solutions Conference TN: Dollywood | 2 days | TBD | - NOT INCLUDED IN EDUCATION PACKAGE PLAN
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September 2026

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9/3/2026 - Card Payment Fundamentals | 90 minutes | 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP

9/9 - 11/2026 - AAP Review Midwest | 3 days | TBD | AAP Exam Prep | AAP Package or $500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/15 - 17/2026 - AAP Review Mid-Atlantic & South Carolina | 3 days | AAP Exam Prep | AAP Package or $500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/17/2026 - Revoked Authorization, Stop Payments, and WSUDs: When Do I Use What? | 90 minutes | 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP

9/21 - 23/2026 - AAP Review Hawaii | 3 days | 9:00 AM HST | AAP Exam Prep | AAP Package or $500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/24/2026 - AAP Review Alabama | 3 days | TBD | AAP Exam Prep | AAP Package or $500 - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/24/2026 - Consumer Considerations: A Guide to Rules, Risks, and Best Practices for Consumer Originations | 90 minutes | 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP

9/28-29/2026 - Tentative Date for Solutions Payments Conference - Wisconsin - NOT INCLUDED IN EDUCATION PACKAGE PLAN

9/29/2026 - Error Resolution Made Easy: Your Guide to Reg E & Card | 90 minutes | 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: $199/PP
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2026 Training Schedule - Q4 (October - December)

October 2026

10/8/2026 - Somehow, I Manage to Control My Risk, Part 1 - ACH | 60 minutes | 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP 10/15/2026 - The Threat Within: Reducing Cashier's Check Confusion | 60 minutes | 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP 10/21-22/2026 - Payments University Southeast | 2 days | Multi-track | TBD | Price: \$425/PP

10/29/2026 - Somehow, I Manage to Control My Risk, Part 2 - Check | 60 minutes | 8:00 - 9:00 AM HST | Credits: 1.2 AAP/APRP/NCP | Price: \$199/PP

10/20/2026 - Payment Trends: From AI to CBDCs to Quantum Payments | 90 minutes | 8:00 - 9:30 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

November 2026

11/4/2026 - Hawaii Fraud Day In-Person and Virtual 6 hours | 8:45 - 2:45 PM HST | Credits: 4.8 AAP/APRP, 1.2 NCP | Free

11/5-6/2026 - Hawaii Payments University In-Person and Virtual 2 days | 8:00 - 3:00 PM HST | Credits: 12 AAP/APRP | Price: \$190/PP

11/5/2026 - Standing Authorizations and Subsequent Entries | 60 minutes | 9:00 - 10:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

11/12/2026 - All Things Agreements | 90 minutes | 9:00 - 10:30 AM HST | Credits: 1.8 AAP/APRP | Price: \$199/PP

11/17/2026 - Fraud Day | 6 hours | 5:00 - 11:00 PM HST | Credits: 4.8 AAP/APRP, 1.2 NCP | Price: \$275/PP

11/19/2026 - Somehow, I Manage to Control My Risk, Part 3 - Wire | 60 minutes | 9:00 - 10:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

December 2026

12/3/2026 - Check Bootcamp-Advanced | 3 hours | 9:00 - 12:00 PM HST | Credits: 3.6 AAP/APRP/NCP | Price: \$199/PP
12/10/2026 - Somehow, I Manage to Control My Risk, Part 4 - Instant Payments | 60 minutes | 9:00 - 10:00 AM HST | Credits: 1.2 AAP/APRP | Price: \$199/PP

