2027 Education Course Catalog

Education that supports your work.

Explore education in ACH, cards, checks, instant payments, fraud, risk, and compliance. Plan your year, build your skills, and prepare for professional accreditation.

MONTHLY EDUCATION
Webinars, workshops, regional training, and events

ACCREDITATION PREPARATION
AFPP, NCP, APRP, and AAP schedules

PLAN. LEARN. GROW.
Invest in your team and your future in payments.



YOUR LEARNING YEAR

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Select a section to explore session details, program schedules, and learning options.

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MONTHLY EDUCATION

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Dates, times, durations, and credits accompany each monthly session.

ET = Eastern | CT = Central | HST = Hawaii Standard Time

✓ EPP Included — Included through the Education Package Plan

TEAM LEARNING OPTIONS

Education Package Plan

EPP Included Look for this badge on included session listings.



A full year of training, one plan.

Coordinate payments education for your team with an individual or group plan and flexibility to change attendees for eligible events.

Build a learning plan for your team

- Eligible live webinars and educational events
- Payments University, Fraud Day, and Compliance Day
- Individual and group options with attendee flexibility
- Training for new staff and continuing professional development

Note: Enhance your Education Package Plan with available add-ons, including P.A.L.S. access and webinar recordings for Group Plan participants. To learn more about available options, contact us at membership@paymentsfirst.org.

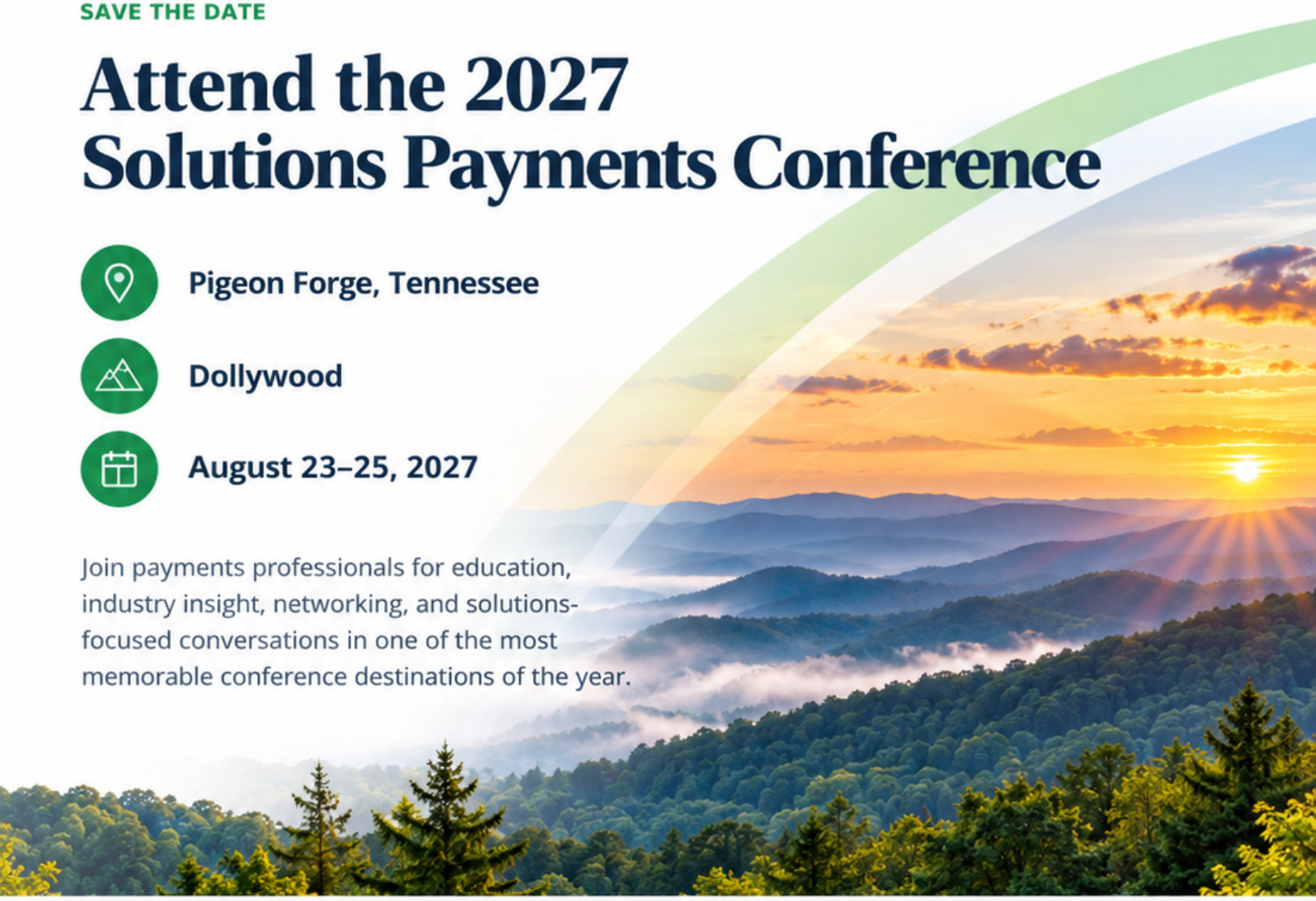
Plan boundaries

Accreditation preparation and the Solutions Payments Conference are separate offerings. Power Hours are complimentary for all PaymentsFirst members and do not require an Education Package Plan.

Explore plan options: paymentsfirst.org/education-package-plan/

SAVE THE DATE

Attend the 2027 Solutions Payments Conference



Pigeon Forge, Tennessee

Dollywood

August 23–25, 2027

Join payments professionals for education, industry insight, networking, and solutions-focused conversations in one of the most memorable conference destinations of the year.

Why attend

- Professional education and industry perspectives
- Networking with payments peers and leaders
- Destination experience in Pigeon Forge
- Watch for agenda and registration details

REGIONAL PAYMENTS EDUCATION

Payments University

EPP Included **All Payments University events listed below are EPP eligible.**

Two days of focused payments learning.

Develop knowledge across payment rails through operations, risk, fraud, and compliance education. The 2027 programs address ACH rule changes, authorization and identity verification, Regulation E, check essentials, wire and instant payment risk, and cross-channel fraud.

MAR 17-18

Savannah

March 17-18, 2027 | 2 days

9:00 AM-4:00 PM local

Venue to be announced

MAY 18-19

Baltimore

May 18-19, 2027 | 2 days

9:00 AM-4:00 PM local

Venue to be announced

AUG 9-10

Wisconsin Dells

August 9-10, 2027 | 2 days

9:00 AM-4:00 PM local

Kalahari Resorts & Conventions, Wisconsin Dells, Wisconsin

OCT 20-21

Birmingham

October 20-21, 2027 | 2 days

9:00 AM-4:00 PM local

Venue to be announced

NOV 4-5

Hawaii

November 4-5, 2027 | 2 days

9:00 AM-4:00 PM local

In person and virtual; venue to be announced

Credits Mainland: 12 AAP/AFPP/APRP; 3 NCP. Hawaii: 12 AAP/APRP; AFPP/NCP pending.

COMPLIMENTARY MEMBER EDUCATION

Power Hours

A member benefit. One focused hour.

Explore the scheduled opportunities below and watch for session topics and additional details.



Included with your membership

Complimentary member access | 60-minute sessions | Live webinar delivery

FEB
22

Q1 Power Hour

February 22, 2027 | 60 minutes

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

Session topic and description to be announced.

MAY
3

Q2 Power Hour

May 3, 2027 | 60 minutes

2:00 PM ET / 1:00 PM CT / 8:00 AM HST

Session topic and description to be announced.

MONTHLY EDUCATION

January

JAN 7

The ACH Academy Part 1 - Inside the ACH Entry: SEC Codes, Authorization, and Processing

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Build a foundation in ACH operations by examining participants, Standard Entry Class Codes, authorization, and processing requirements. This opening session in the three-part ACH Academy connects transaction types with warranties and compliance responsibilities, helping new and experienced staff understand how ACH entries are created and processed within the network.

JAN 13

"Hold" My Hand: Balancing Fraud and Funds Availability

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

Credits: 1.8 AAP/AFPP/APRP/NCP

EPP Included

Explore how to balance fraud prevention with Regulation CC funds availability requirements. Through deposit scenarios and case studies, review large deposits, new-account exceptions, and reasonable-cause holds. Learn to evaluate warning signs, manage operational challenges, and support defensible hold decisions while meeting consumer protection requirements in daily check deposit processing.

JAN 21

Mastering Payment Risk Assessments: ACH

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Examine how to develop an ACH risk assessment that addresses Nacha requirements and operational exposure. Review credit limits, Same Day ACH settlement, Third-Party Sender relationships, and fraud risks. This session connects risk evaluation with controls and oversight, helping institutions assess their ACH activities and manage the responsibilities behind network participation.

MONTHLY EDUCATION

January / Continued

JAN 27

Nacha Rules Update

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Review recently adopted and upcoming Nacha Operating Rules changes, requirements, and implementation timelines. Topics include IAT contact registration, optional date-of-birth information, foreign financial agencies, the Same Day ACH limit increase, and an OFAC return code. The session also addresses additional late-2026 changes and current requests for industry comment or information.

JAN 28

The Payments Dispute Decision Tree: Rules, Roles, and Deadlines

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Use payment dispute scenarios to identify when Regulation E, Nacha Rules, stop-payment procedures, or WSUD requirements apply. Review investigation, provisional-credit, return, and notice deadlines, along with responsibilities across frontline, operations, compliance, and risk teams. Learn to document decisions and communications when responding to ACH, card, and other electronic payment claims.

MONTHLY EDUCATION

February

FEB 3

Green Books and Red Flags: It's Tax Refund Season!

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

Credits: 1.8 AAP/APRP

EPP Included

Review the responsibilities and risks involved in receiving federal tax refunds through ACH. Explore participant rights, payments to deceased recipients, account-number and name-matching requirements, and procedures for incorrect account numbers. This session helps RDFIs understand how handling errors can create liability and financial losses during tax refund season.

FEB 4

The ACH Academy Part 2 - ACH Exceptions: Returns, NOCs, and Reversals

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Learn how to manage ACH entries when processing does not go as planned. This second ACH Academy session covers return reason codes, deadlines, Notifications of Change, reversals, correcting entries, and common operational scenarios. Connect exception decisions with Nacha requirements to strengthen understanding of the transaction lifecycle and daily processing responsibilities.

FEB 18

Mastering Payment Risk Assessments: Check/RDC

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

Credits: 1.8 AAP/APRP/NCP

EPP Included

Develop a risk assessment for traditional checks, mobile remote deposit capture, and commercial RDC. Examine legal, operational, and duplicate-presentment exposure, including velocity limits, endorsement verification, image quality, and fraud controls. Learn how these assessment elements align with Regulation CC and UCC guidance within your institution's check and deposit operations.

MONTHLY EDUCATION

February / Continued

FEB 22

Q1 Power Hour

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 60 minutes

Session description to be announced.

FEB 25

Nacha Rules Update: Second Chance

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Review recently adopted and upcoming Nacha Operating Rules changes, requirements, and implementation timelines. Topics include IAT contact registration, optional date-of-birth information, foreign financial agencies, the Same Day ACH limit increase, and an OFAC return code. The session also addresses additional late-2026 changes and current requests for industry comment or information.

MONTHLY EDUCATION

March

MAR 3

Tabbing Your Rule Book

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 180 minutes

Credits: 3.6 AAP/AFPP/APRP

EPP Included

Learn to navigate and tab the Nacha Operating Rules so key guidance is easier to find and apply. Explore the book's structure, ACH terminology, and RDFI and ODFI responsibilities through explanations and examples. Participants can purchase tabs separately or request a printable template to support use of their Rules book.

MAR 4

The ACH Academy Part 3: Managing the ACH Network

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Bring the ACH transaction lifecycle together by examining the responsibilities behind effective network operations. This final ACH Academy session covers compliance, audit preparation, record retention, operational controls, and ACH risk management. Explore the evolving fraud environment and the importance of transaction monitoring as part of maintaining sound daily ACH practices.

MAR 10

I Have a Late Return, What Do I Do?

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

EPP Included

Explore what to do when an ACH entry falls outside the normal return timeframe. Review scenarios involving late returns, requests for ODFI acceptance, and proof of authorization. Learn how Nacha requirements shape available options and how choosing the appropriate response can help your institution reduce the risk of financial loss.

MONTHLY EDUCATION

March / Continued

MAR 17-18

Payments University- Savannah

9:00 AM-4:00 PM local | 2 days

Credits: 12 AAP/AFPP/APRP, 3 NCP

EPP Included

Explore payment operations, compliance, fraud, and risk through two days of focused education. Topics include ACH rule changes, authorization, Regulation E, checks, wire and instant payment risks, and cross-channel fraud. Roundtables, case studies, and peer discussions connect these subjects with operational questions and strategies for strengthening your institution's payments practices.

MAR 23

Managing Payment System Fraud: Operations Best Practices

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Strengthen daily fraud response across payment channels with education designed for operations and back-office teams. Review suspicious ACH activity, wire verification, card disputes, and exception processing. Topics include Regulation E error resolution, altered or counterfeit check liability, recovery from fraudulent wire requests, and the role of fraud in chargeback workflows.

MAR 24

Compliance Day

10:00 AM-3:45 PM ET / 9:00 AM-2:45 PM CT | Length to be announced

Credits: 4.8 AAP/APRP (AFPP + NCP TBD)

EPP Included

Explore evolving regulatory expectations and operational challenges during a virtual, day-long education event. Designed for compliance officers, risk managers, and operations leaders, Compliance Day brings together subject matter experts to share regulatory updates, insights, and strategies that participants can apply to the compliance and operational responsibilities of their institutions.

MONTHLY EDUCATION

March / Continued

MAR
30

Regulation Essentials Series: Regulation E

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

EPP Included

Build a foundation in Regulation E and its application to consumer electronic fund transfers. Review coverage, disclosures, unauthorized transactions, error resolution, preauthorized transfers, notices, and recordkeeping. Explore how these requirements affect debit cards, ACH, ATMs, mobile payments, and P2P services, along with the rights and responsibilities of consumers and institutions.

MONTHLY EDUCATION

April

APR 8

Open Banking 101

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/APRP

EPP Included

Explore the fundamentals of open banking and its relevance to financial institutions. Review consumer-permissioned data sharing, APIs, fintech connections, account aggregation, and payment initiation. This introductory session examines how these technologies are changing interactions between institutions, consumers, and businesses, while highlighting the opportunities and challenges associated with evolving banking services.

APR 15

Stopping the Drain: Reducing Losses from Federal ACH Reclamations

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/APRP

EPP Included

Review Chapter 5 of Treasury's Green Book and the reclamation of certain ACH benefit payments made after death or legal incapacity. Topics include covered payments, the reclamation process, errors and corrections, RDFI liability, and Treasury's Automated Reclamation Processing System. Learn how these requirements affect handling decisions and potential institutional losses.

APR 20

SAFE Banking Act and Cannabis Banking: A 4/20 Compliance Primer

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/APRP

EPP Included

Explore cannabis banking and the proposed SAFE Banking Act, including federal-state legal conflicts and BSA responsibilities. Review due diligence, licensing, transaction monitoring, cash risk, and marijuana-related SAR categories. Consider risk-management questions before serving these businesses, while understanding that FinCEN guidance addresses BSA obligations without creating a statutory safe harbor.

MONTHLY EDUCATION

April / Continued

APR 22

From Paper to Practice: Validating Consistency Between Policy and Procedure

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Examine how to identify and address gaps between approved policies and the procedures staff follow. Review causes of policy-procedure drift, unauthorized shortcuts, and the institutional risks created by misalignment. Learn a framework for bringing daily operations into closer agreement with board-approved requirements and supporting a culture of compliance across frontline activities.

APR 27

Regulation E vs. Reality: Fighting Back Against Friendly Fraud

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Explore how institutions can investigate disputed transactions while meeting Regulation E requirements and managing friendly fraud. Review P2P scenarios, first-party misuse, card-network dispute tools, evidence collection, repeat claims, and documentation. Case studies help distinguish reported errors from transaction confusion or deliberate misuse and connect compliance responsibilities with strategies for mitigating losses.

MONTHLY EDUCATION

May

MAY 3

Q2 Power Hour

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Session description to be announced.

MAY 4

May the Rules Be with You: Navigating Rules Enforcement, Arbitration, and Compensation

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

✓ EPP Included

Examine Nacha Rules enforcement, arbitration, compensation, and ACH dispute resolution through interactive case studies. Explore how participant compliance and enforcement mechanisms affect your organization, including potential fines and rule infractions. This session supports both experienced ACH professionals and staff building their foundation in the requirements governing network participation and operations.

MAY 6

Regulation Essentials Series: Regulation GG

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/APRP

✓ EPP Included

Learn the fundamentals of Regulation GG and unlawful Internet gambling payment restrictions. Review covered payment systems, restricted transactions, policy and procedure expectations, due diligence, and customer notices. Explore when gambling-related activity calls for escalation to compliance, BSA/AML, risk, or legal teams and how institutions address the associated payment-processing responsibilities.

MONTHLY EDUCATION

May / Continued

MAY 13

After EMV: Debit Card Next Steps

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

EPP Included

Review the development of EMV and its implications for debit card programs. Explore key implementation milestones, the purpose of the liability shift, and how EMV affected fraud rates. This session looks beyond the initial migration to help participants understand what those developments mean when considering next steps for their programs.

MAY 18-19

Payments University - Baltimore

9:00 AM-4:00 PM local | 2 days

Credits: 12 AAP/AFPP/APRP, 3 NCP

EPP Included

Explore payment operations, compliance, fraud, and risk through two days of focused education. Topics include ACH rule changes, authorization, Regulation E, checks, wire and instant payment risks, and cross-channel fraud. Roundtables, case studies, and peer discussions connect these subjects with operational questions and strategies for strengthening your institution's payments practices.

MAY 26

Chargeback Rock: Unpack Your Card Disputes

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Follow the debit card dispute lifecycle from a cardholder's claim through final resolution. Review Regulation E investigation and provisional-credit requirements alongside Visa and Mastercard reason codes, documentation, chargebacks, representments, and pre-arbitration. Examine critical deadlines and operational handoffs to improve coordination among frontline staff, investigators, and fraud teams handling disputed transactions.

MONTHLY EDUCATION

June

JUN 8

Oops! Now What? Managing ACH Exceptions

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 180 minutes

Credits: 3.6 AAP/AFPP/APRP

EPP Included

Review common ACH exceptions, including returns, Notifications of Change, reversals, and correcting entries. Explore the applicable timeframes and responsibilities of ACH participants when a transaction does not proceed as expected. This session helps staff assess what happened and determine the appropriate next step using a clear understanding of network requirements.

JUN 10

Unauthorized Entries: Limitations on Warranty Claims

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

EPP Included

Examine the 2021 limitations on ODFI warranty claims and how they affect RDFI recovery options. Review claim periods, liability implications for consumers and businesses, and the requirements for filing claims. A step-by-step approach helps participants manage the process with ODFIs and understand the consequences of claims beyond the allowable period.

JUN 17

Audit Ready, Not Anxious: Proving Your Payments Controls Work

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

EPP Included

Turn payments risk assessments into evidence that demonstrates whether controls work as intended. Review control objectives, testing populations, documentation, exception tracking, corrective action, validation, and reporting. The framework helps operations, risk, compliance, and audit teams connect identified risks with tested controls across ACH, cards, checks, wires, and faster payment channels.

MONTHLY EDUCATION

June / Continued

JUN
24

Mid-Year Nacha Update

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP/NCP

EPP Included

Take a midyear look at the Nacha Operating Rules and developments affecting ACH operations. Review newly adopted changes, potential future requirements, and opportunities for industry input. This session helps participants stay informed as the Rules continue to evolve beyond the beginning-of-year update and assess what may be ahead for their institutions.

JUN
29

Who's the "Loss"? Figuring Out Who Pays When Things Go Wrong

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP/NCP

EPP Included

Explore how losses are allocated when checks, ACH entries, wires, or debit card transactions go wrong. Through scenarios involving forgery, fraud, unauthorized debits, and compromised cards, examine UCC Articles 3, 4, and 4A, Regulation E, and card-network rules. Learn to connect transaction circumstances with the requirements that determine financial responsibility.

MONTHLY EDUCATION

July

JUL 13

Quantum Payments: A Primer for Financial Institutions

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/APRP

EPP Included

Build an introductory understanding of quantum computing and its potential implications for payments security. Explore encryption, key exchange, certificates, digital signatures, and long-lived financial data. Review the concern behind 'harvest now, decrypt later,' the role of post-quantum cryptography, and initial steps institutions can consider when developing a quantum-readiness roadmap.

JUL 20

Check Workshop Part 1: Processing, Regulations, and Fraud

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 180 minutes

Credits: 3.6 AAP/APRP/NCP

EPP Included

Explore check fundamentals, processing, legal requirements, and fraud exposure in the first part of this workshop. Trace the lifecycle from issuance through electronic clearing, truncation, and image exchange. Review UCC Articles 3 and 4, warranties, institutional obligations, and Regulation CC availability, holds, and return rules to support daily check-handling decisions.

JUL 22

Rules of Engagement: Nacha and Regulation E

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Compare Nacha Operating Rules and Regulation E when handling ACH disputes and unauthorized transactions. Review the purpose of each framework, consumer claim timelines, institutional response requirements, and RDFI responsibilities. Scenarios clarify overlaps and differences, helping participants determine which requirements apply and respond appropriately when the two sets of rules do not align.

MONTHLY EDUCATION

July / Continued

JUL
27

The Availability Balancing Act: A Risk-Based Approach to Funds Availability

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Compare funds availability requirements across checks, ACH, RTP, and FedNow. Explore Regulation CC, Nacha Rules, RTP rules, and FedNow procedures alongside clearing timelines, exception holds, and instant payment availability. This session examines how institutions can develop a unified, risk-based approach that considers regulatory responsibilities, credit exposure, and customer expectations for speed.

MONTHLY EDUCATION

August

AUG 3

Top Tips for Your Exception Handling in 2027

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Explore frequently asked ACH exception questions drawn from the PaymentsFirst support line. As transactions and account situations become more complex, choosing the correct return reason code can raise difficult questions. This session examines those recurring processing challenges to help participants consider the appropriate response when handling consumer and business ACH entries.

AUG 5

Quantum Payments: Building a Quantum-Ready Payments Strategy

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/APRP

EPP Included

Turn awareness of quantum risk into an institutional readiness plan. Review governance, accountable owners, cryptography inventories, high-value systems, and long-lived data. Learn questions to ask processors and other critical providers, and explore a phased approach to migration, testing, and board reporting that considers risk, third-party dependencies, and cryptographic agility.

AUG 9-10

Payments University - Wisconsin Dells

9:00 AM-4:00 PM local | 2 days

Credits: 12 AAP/AFPP/APRP, 3 NCP

EPP Included

Explore payment operations, compliance, fraud, and risk through two days of focused education. Topics include ACH rule changes, authorization, Regulation E, checks, wire and instant payment risks, and cross-channel fraud. Roundtables, case studies, and peer discussions connect these subjects with operational questions and strategies for strengthening your institution's payments practices.

MONTHLY EDUCATION

August / Continued

AUG 17

Mastering Payment Risk Assessments: Instant Payments and Wire Transfer

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

EPP Included

Compare risk exposure across wire transfers, RTP, and FedNow, including settlement finality and the short window for fraud intervention. Explore a unified risk assessment covering real-time monitoring, liquidity, continuous operations, and out-of-band authentication. This session examines the controls and operational considerations associated with high-value and instant credit transfer services.

AUG 19

The Aftermath of Check Fraud: Allocating Loss, Liability, and Breach of Warranty

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/APRP/NCP

EPP Included

Examine how losses are allocated after altered, counterfeit, or forged checks clear. Review UCC transfer and presentment warranties, claim procedures, notice periods, and critical deadlines. Explore how drawers, depositary banks, and paying banks are affected, along with agreements and workflows that can help institutions manage warranty disputes and future exposure.

AUG 23-25

Solutions Payments Conference

Time to be announced | Length to be announced

Credits: Credits to be announced

Join payments professionals in Pigeon Forge, Tennessee, for the 2027 Solutions Payments Conference at Dollywood, August 23-25. Explore education, industry perspectives, and opportunities to connect with peers in a memorable conference setting. Watch for the agenda and registration details as plans develop for this three-day gathering focused on the payments industry.

MONTHLY EDUCATION

September

SEP 2

The Liability Maze

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 180 minutes

Credits: 3.6 AAP/AFPP/APRP/NCP

EPP Included

Explore common payments liability situations through a virtual workshop built around case studies. Topics include commercial and federal reclamations, ENR, Notifications of Change, fraudulent checks, and ODFI warranties. Review the rules that determine responsibility and consider how operations, risk, and compliance teams can manage exposure when payment transactions go wrong.

SEP 7

AI in Payments: Opportunity, Risk, and Reality

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/APRP

EPP Included

Explore how artificial intelligence is changing fraud detection, transaction monitoring, customer service, and compliance in payments. Examine opportunities alongside emerging threats, including deepfakes, synthetic identities, automated attacks, and other AI-powered fraud. This session considers how the same technology supporting institutional processes is also creating new tools and risks for fraudsters.

SEP 16

Checks and the Code: Practical UCC 3 & 4 Compliance

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/APRP/NCP

EPP Included

Connect UCC Articles 3 and 4 with daily check-processing and dispute decisions. Review negotiable instruments, collection rules, return paths, midnight deadlines, and transfer and presentment warranties. Scenarios involving forgeries, alterations, counterfeit items, endorsements, and stop payments help participants understand how legal requirements shape operational responsibilities and the allocation of losses.

MONTHLY EDUCATION

September / Continued

SEP 23

Know Before You Move Money: Account Validation Across the Rails

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Explore account and payee validation before funds move through ACH, wires, instant payments, and commercial disbursements. Compare prenotes, microentries, name matching, and other validation options, including their limitations. Review confirmation, exception, escalation, and communication workflows designed to address misdirected payments, business email compromise, account takeover, and related fraud exposure.

SEP 29

Inside the Third-Party Sender (TPS): Obligations of the ODFI and the TPS

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Learn how to determine whether an ACH relationship involves a Third-Party Sender. Review situations that make identification straightforward or more complex, then examine the responsibilities of both the ODFI and Third-Party Sender. This session connects relationship identification with the obligations institutions and service providers must understand to support Nacha Rules compliance.

MONTHLY EDUCATION

October

OCT
5

Off the Rails: Keeping Fraud Off Our Payment Rails

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Explore strategies for securing payment infrastructure as faster payment services and fraud tactics continue to evolve. This session examines the challenges of protecting payment rails against increasingly agile fraudsters. Participants will consider how security approaches can support the speed and flow of payments while addressing the threats facing payment operations.

OCT
7

Are Your WEB Entries Compliant?

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Review authentication and authorization requirements for WEB debits under the Nacha Operating Rules. Explore how growth in payments through business websites creates a need for compliant processes. Best-practice examples help participants examine what their institutions should be doing to meet the requirements associated with originating and supporting these Internet payment transactions.

OCT
14

Regulation Essentials Series: Regulation CC

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/APRP/NCP

EPP Included

Review the four subparts of Regulation CC and their relevance to daily check operations. Explore funds availability, interbank collection requirements, and legal warranties while connecting the regulation's structure with institutional responsibilities. This session translates technical requirements into guidance intended to help participants strengthen compliance and improve their approach to check processing.

MONTHLY EDUCATION

October / Continued

OCT
20-21

Payments University - Birmingham

9:00 AM-4:00 PM local | 2 days

Credits: 12 AAP/AFPP/APRP, 3 NCP

EPP Included

Explore payment operations, compliance, fraud, and risk through two days of focused education. Topics include ACH rule changes, authorization, Regulation E, checks, wire and instant payment risks, and cross-channel fraud. Roundtables, case studies, and peer discussions connect these subjects with operational questions and strategies for strengthening your institution's payments practices.

OCT
27

Faster Than Ever: Navigating FedNow and RTP

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Compare the FedNow Service and RTP network within the evolving instant payments landscape. Review how these services operate, their differences, operational considerations, limits, and potential use cases. Explore the fraud and risk challenges associated with funds moving in seconds as businesses and consumers seek faster access to their money.

MONTHLY EDUCATION

November

NOV 2

Is Your Return Rate Reporting in Compliance?

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

EPP Included

Review ODFI risk-management responsibilities for monitoring Originator and Third-Party Sender origination and return activity across settlement dates. Explore the return rates institutions should monitor and review, whether processes are automated or manual. This session connects ongoing activity oversight with the need to understand return patterns and meet Nacha Rules requirements.

NOV 3

Hawaii Fraud Day

8:45 HST (AM / PM pending) | Length to be announced

Credits: 4.8 AAP/ APRP (AFPP + NCP TBD)

EPP Included

Explore the latest information on financial fraud, cyber threats, and payments fraud during Hawaii Fraud Day. Designed for payments operations, fraud, risk, and compliance staff, as well as AAPs and APRPs, this event brings together current fraud education for professionals whose responsibilities include understanding the threats affecting financial institutions and payment activity.

NOV 4-5

Payments University - Hawaii

9:00 AM-4:00 PM HST | 2 days

Credits: 12 AAP/APRP (AFPP + NCP TBD)

EPP Included

Explore foundational and advanced payments education through an intensive, collegiate-style learning experience. Payments University offers a multi-track agenda for professionals entering the field or deepening their knowledge. Attend general sessions with all participants, then choose breakout sessions based on the topics you want to study. Agendas and additional event details will follow.

MONTHLY EDUCATION

November / Continued

NOV 9

Check Workshop Part 2: Check Conversion, Returns & Adjustments, and Cashier's Checks

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 180 minutes

Credits: 3.6 AAP/APRP/NCP

✓ EPP Included

Continue your check education with conversion, image exchange, returns, adjustments, and cashier's checks. Review Check 21, substitute checks, POP, ARC, and BOC transactions, plus midnight deadlines and nonpayment notices. Explore Federal Reserve and ECCHO adjustments, stop-payment rights, wrongful dishonor, and procedures for lost, stolen, or destroyed cashier's checks and related claims.

NOV 16

Fraud Day

10:00am ET / 9:00 am CT | 6 hours

Credits: 4.8 AAP/ APRP (AFPP + NCP TBD)

✓ EPP Included

Explore emerging fraud schemes, modern threat vectors, and defense strategies across payment channels during this virtual, day-long event. Fraud Day brings together fraud subject matter experts to examine an evolving financial crime environment. Participants will consider the challenges created by increasingly sophisticated tactics and the approaches available for responding to payment fraud.

NOV 18

Same Day ACH and Payments Strategy: Faster Payments Without the Full Instant Payments Build

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

Credits: 1.8 AAP/AFPP/APRP

✓ EPP Included

Explore where Same Day ACH fits within a broader payments strategy. Compare use cases with next-day ACH, wires, cards, RTP, and FedNow based on speed, availability, cost, finality, and customer needs. Review eligibility, submission and settlement timing, limits, liquidity, fraud controls, returns, and communication before expanding faster payment offerings.

MONTHLY EDUCATION

November / Continued

NOV
23

The Art of Setting Exposure Limits

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Explore how institutions can approach setting exposure limits for ACH Originators. The Nacha Rules require limits but do not prescribe a single method for establishing them. This session examines the judgment involved in setting effective limits and helps participants consider how to address that responsibility within their institution's ACH origination activities.

MONTHLY EDUCATION

December

DEC 2

Mastering Payment Risk Assessments: Vendor Management

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 60 minutes

Credits: 1.2 AAP/AFPP/APRP

✓ EPP Included

Assess vendor risk through a payments-focused framework. Review critical providers, core integrations, fintech relationships, SOC reports, audit rights, and ongoing monitoring. Explore subcontractor exposure and interagency third-party risk guidance. This final risk assessment session connects vendor oversight with the security and compliance responsibilities of the payment systems your institution relies on.

DEC 7

Next-Gen Payments: Defining Digital Trends

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

Credits: 1.8 AAP/APRP

✓ EPP Included

Explore technologies and trends reshaping digital payments, including instant payments, digital wallets, accelerated checkout, embedded finance, and APIs. Review tokenization, generative AI, blockchain, digital assets, and quantum payments alongside changing commerce models. This session connects emerging infrastructure and security developments with how consumers, businesses, and financial institutions move money today.

DEC 9

Swipe, Tap, Click: Managing Card Fraud in a Digital World

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

Credits: 1.8 AAP/AFPP/APRP

✓ EPP Included

Explore evolving card fraud involving stolen credentials, account takeover, digital wallets, and increasingly complex scams. Review strategies financial institutions can use to recognize threats, reduce losses, and protect cardholders. This session examines the challenges of card fraud in a digital payments environment and the institutional response to changing fraud tactics.

MONTHLY EDUCATION

December / Continued

DEC
14

Inside False Pretenses, Unauthorized Returns, and Other Disputes: ODFI Risk Management (Fraud Monitoring)

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

Credits: 1.8 AAP/AFPP/APRP

EPP Included

Examine the meaning of False Pretenses in the context of Nacha's fraud monitoring requirements implemented in March and June 2026. Work through case studies to determine whether particular situations fall within that term. This session helps institutions clarify questions raised during implementation and develop a stronger understanding of the fraud scenarios involved.

ACCREDITATION PREPARATION

NCP Preparation

JAN 12
NCP Orientation
2:00 PM ET / 1:00 PM CT / 9 AM HST | 60 minutes

JAN 19
NCP 1 - Check Payments and Check Processing
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

JAN 26
NCP 2 - Check Products
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

FEB 2
NCP 3 - UCC 3
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

FEB 4
NCP 4 - UCC 4
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

FEB 16
NCP 5 - Standards and Formats
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

FEB 23
NCP 6 - Regulation CC pt 1
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

ACCREDITATION PREPARATION

NCP Preparation / Continued

FEB 25
NCP 7 - Regulation CC pt 2
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

MAR 2
NCP 8 - Check Process & Flow
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

MAR 9
NCP 9 - ECCHO Rules
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

MAR 11
NCP 10 - Federal Reserve OC3
2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 90 minutes

MAR 16
NCP 11 - Check Exceptions Part 1
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

MAR 18
NCP 12 - Check Exceptions Part 2
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

MAR 23
NCP 13 - Fraud & Risk Part 1
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

ACCREDITATION PREPARATION

NCP Preparation / Continued

MAR 25

NCP 14 - Fraud & Risk Part 2

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

APR 6-7

NCP Review

10:00 AM-4:00 PM ET / 9:00 AM-3:00 PM / CT 4:00 AM- 10:00 AM HT

ACCREDITATION PREPARATION

APRP Preparation

APR 7
APRP 1 - Orientation/Welcome Session
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

APR 14
APRP 2 - Payment Systems
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

APR 21
APRP 3 - Regulatory Environment, Part 1
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

APR 28
APRP 4 - Regulatory Environment, Part 2
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

MAY 5
APRP 5 - Risk Fundamentals, Part 1
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

MAY 12
APRP 6 - Risk Fundamentals, Part 2
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

MAY 19
APRP 7 - Payments Risk Policy and Governance, Part 1
2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

ACCREDITATION PREPARATION

APRP Preparation / Continued

MAY 26

APRP 8 - Payments Risk Policy and Governance, Part 2

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

JUN 2

APRP 9 - Payments Risk Management and Controls, Part 1

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

JUN 9

APRP 10 - Payments Risk Management and Controls, Part 2

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

JUN 16

APRP 11 - Physical and Information Security, Part 1

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

JUN 23

APRP 12 - Physical and Information Security, Part 2

2:00 PM ET / 1:00 PM CT / 8:00 AM HST | 90 minutes

JUL 7-8

APRP Review

Time to be announced | Length to be announced

ACCREDITATION PREPARATION

AAP Preparation

JUL 14
AAP 1 - ACH Fundamentals & SEC Codes
1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

JUL 15
AAP 2 - Exception Handling
1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

JUL 21
AAP 3 - Agreements & Third Parties
1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

JUL 22
AAP 4 - ACH Risk Management
1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

JUL 28
AAP 5 - Navigating & Tabbing Your Rule Book Part 1
1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

JUL 29
AAP 6 - Navigating & Tabbing Your Rule Book Part 2
1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

AUG 4
AAP 7 - Government Payments
1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

ACCREDITATION PREPARATION

AAP Preparation / Continued

AUG 5

AAP 8 - Regulation Review

1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

AUG 18

AAP 9 - File Formatting

1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

AUG 19

AAP 10 - Other Payment Systems & Knowledge Check

1:00 PM ET / 12:00 PM CT / 7:00 AM HST | 180 minutes

ACCREDITATION PREPARATION

Regional AAP Reviews

In-person opportunities to support final examination preparation.

The AAP Examination Review is designed to aid you in your final preparations for the AAP examination. This in-depth, three-day course seeks to ensure that you are prepared for the test by providing worksheets, exercises, learning tools and tips. A facilitated pre-test is also given to provide you with feedback on what areas you need to focus more time prior to the actual AAP test.

In-person AAP Reviews

Locations and dates for in-person AAP Reviews will be announced soon.

ACCREDITATION PREPARATION

AFPP Preparation

2026 AFPP Prep / Continuation

JAN 6

AFPP 6 - Governance Framework - Part 1

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

JAN 13

AFPP 7 - Governance Framework - Part 2

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

JAN 20

AFPP 8 - Technology Considerations for Enabling Faster Payments

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

FEB 3

Final Q & A - Review

10:00 AM ET / 9:00 AM CT | 300 minutes

2027 AFPP Prep / Begins November 3

NOV 3

AFPP 1 - Fundamentals of Faster Payments Part 1

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

NOV 10

AFPP 2 - Fundamentals of Faster Payments Part 2

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

ACCREDITATION PREPARATION

AFPP Preparation / Continued

NOV 17

AFPP 3 - Faster Payments Risk Management

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

DEC 1

AFPP 4 - Faster Payments Operations and Process Flows, Part 1

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

DEC 8

AFPP 5 - Faster Payments Operations and Process Flows, Part 2

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

DEC 15

AFPP Open Forum

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

ACCREDITATION PREPARATION

AFPP / 2028 Continuation

2027 AFPP preparation continues into 2028. The program begins November 3, 2027.

JAN 5

AFPP 6 - Governance Framework, Part 1

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

JAN 12

AFPP 7 - Governance Framework, Part 2

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

JAN 19

AFPP 8 - Technology Considerations for Enabling Faster Payments

2:00 PM ET / 1:00 PM CT / 9:00 AM HST | 120 minutes

FEB 2

AFPP Review

10:00 AM-3:00 PM ET / 9:00 AM-2:00 PM CT / 5:00 AM- 8:00 AM HT