

Calendar of Events

December 18, 2025

Year in Review: 2025 ACH Recap (Free to AAPs and APRPs)

10:00 AM - 11:00 AM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Webinar Description: As we approach the end of the year, it's time to reflect on the changes that have shaped the world of ACH payments this year. Join us as we recap the year in review, focusing on revisions to the Nacha Operating Rules and reflecting on the state of the ACH Network. This session is an opportunity to earn one additional continuing education credit for those who hold their AAP and/or APRP accreditations.

Actual webinar run time is 10:00am - 10:50am CT.

December 22, 2025

Free to Members: Lunch Table Talk (Six-Part Webinar Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Series Description: ?Calling all UMACHA members: You are invited to our FREE members-only Lunch Table Talk series where we dive into what's trending in the world of payments. While our staff will help guide the conversation, this is your opportunity to bring your burning questions, thoughts, and curiosities to a large group of your peers. Together, we can all gain new insights and learn from fresh perspectives as we strive to stay up to date with all things payments!

Actual webinar run time is 50 minutes (12:00pm - 12:50pm CT).

Note: Due to the conversational nature of these sessions, they will not be recorded. Therefore, you are highly encourage to attend live. Additionally, accredited attendees may only claim CECs from this series if a session was attended.

January 8, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

If you're planning to sit for the National Check Professional (NCP) exam, UMACHA has partnered with EPCOR to bring you the ultimate NCP Exam Prep Series—your go-to resource for exam success. This comprehensive program is designed to give you the knowledge, tools, and confidence you need to succeed on exam day—all without ever leaving your office.

The Prep Series includes 14 live webinars led by industry experts, along with on-demand courses you can access anytime for added flexibility. Together, we'll take a deep dive into all the major topics covered on the NCP exam, including:

Check processing and adjustment handling

Rules and regulations such as Regulation CC, UCC Articles 3 & 4, OC3, and Regulation J

ECCHO Rules and ACH Rules related to check conversion

Image exchange standards and processing options

Fraud detection and risk mitigation considerations

To further support your exam preparation, you'll also receive valuable study resources, including the NCP Study Manual, quick reference cards, and practice tests to reinforce your knowledge. Plus, all live webinars are recorded, giving you the ability to revisit sessions whenever you need.

By partnering with EPCOR, UMACHA is proud to offer this robust learning experience, providing thorough preparation and expert guidance to help you feel exam-ready and confident in achieving your NCP certification.

Webinar Dates, Times, and Titles:

2026 NCP Exam Prep Series Schedule

*Thursday, Jan. 8:
10:00 - 11:30am CT
Orientation*

*Thursday, Jan. 15:
10:00 - 11:30am CT*

Check Products

*Thursday, Jan. 22:
10:00 - 11:30am CT
Uniform Commercial Code (UCC)*

*Thursday, Jan. 29:
10:00 - 11:30am CT
Regulation CC (Part One)*

*Thursday, Feb. 5:
10:00 - 11:30am CT
Regulation CC (Part Two)*

*Thursday, Feb. 12:
10:00 - 11:30am CT
Standards and Formats*

*Thursday, Feb. 19:
10:00 - 11:30am CT
Image Exchange Rules: ECCHO Rules*

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Study Hall*

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Image Exchange Rules: Operating Circular 3 (OC 3)*

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Exceptions: Returns*

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Exceptions: Adjustments*

*Thursday, March 26:
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Check Fraud, Risk, and Risk Mitigation*

*Thursday, April 2:
10:00 - 11:30am CT
Study Hall*

*April 14 & 15:
10:00am - 2:00pm CT
Two-Day NCP Review Webinars/Workshop*

January 15, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

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Two-Day NCP Review Webinars/Workshop*

February 3, 2026

RDFI Operations and ACH Receipt Workshop (Virtual)

09:00 AM - 03:00 PM CST

info@umacha.org

Whether you're new to ACH operations, serve as backup support, or simply want to strengthen your understanding of ACH processing, this full-day workshop will help you gain the knowledge and confidence to excel in your role as a Receiving Depository Financial Institution (RDFI).

UMACHA's expert instructors will walk you through the essential components of ACH processing, ensuring you not only understand what to do, but why it matters for your institution's compliance and efficiency.

Key Takeaways — You'll Learn How To:

Identify RDFI responsibilities under the Nacha Operating Rules

Manage Notifications of Change (NOCs) effectively

Handle Returns and Extended Returns with confidence

Process Written Statements of Unauthorized Debit correctly

Navigate Federal Government payment requirements outlined in the Green Book

Can't Attend Live?

No problem! By registering for the live session, you'll receive access to the on-demand recording so you can watch at your convenience.

February 4, 2026

Free to Members: Lunch Table Talk (Four-Part Members-Only Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Calling all UMACHA members! Join us for our FREE, members-only Lunch Table Talk series, where we explore what's trending in the ever-evolving world of payments. Each session offers an open, conversational format guided by UMACHA's knowledgeable staff — but driven by you.

Bring your questions, ideas, and insights to share with your peers as we discuss real-world challenges, new developments, and opportunities across the payments landscape. Together, we'll exchange fresh perspectives and strengthen our collective understanding of the payments industry.

You'll Be Able To:

Engage with peers and payments professionals in a collaborative discussion

Explore current trends, challenges, and hot topics in payments

Gain new insights and perspectives from others in the industry

Strengthen your knowledge and stay current on the latest developments

Plan to Attend Live:

Because this series is highly interactive, sessions will not be recorded. To get the most value and to be eligible for continuing education credits (CECs), plan to attend each session live.

Note: Actual webinar run time is 50 minutes (12:00pm - 12:50pm CT).

February 5, 2026

AFPP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

The AFPP Exam Prep Series consists of access to ten webinars (including webinar recordings) and the option of an additional virtual review workshop. Registrants will select one of the following options during registration:

All AFPP Exam Prep Series Webinars + Virtual Review Workshop (held on February 5, 2026)

All AFPP Exam Prep Series Webinars + No Virtual Review Workshop

Webinars are approximately 90 minutes in length (1:00pm - 2:30pm CT) and take place on Tuesdays, although one session will occur on a Wednesday due to a federal holiday. Additional details on the review workshop will be provided to attendees closer to the event.

For additional information about the AFPP Exam Prep Series and registering for the AFPP exam, please visit our Accreditation Programs page and click the AFPP tab.

2025-2026 AFPP Exam Prep Series Schedule

Tuesday, Oct. 14:

Faster Payments System Overview

Tuesday, Oct. 21:

Fundamentals of Faster Payments (Part One)

Tuesday, Oct. 28:

Fundamentals of Faster Payments (Part Two)

Tuesday, Nov. 4:

Faster Payments Operations and Process and Flow (Part One)

Wednesday, Nov. 12:

Faster Payments Operations and Process and Flow (Part Two)

Tuesday, Nov. 18:

Faster Payments Risk Management

Tuesday, Nov. 25:

Technology Considerations for Faster Payments (Part One)

Tuesday, Dec. 2:

Technology Considerations for Faster Payments (Part Two)

*Tuesday, Dec. 9:
Governance Framework (Part One)*

*Tuesday, Dec. 16:
Governance Framework (Part Two)*

*February 5, 2026:
Virtual Review Workshop*

February 5, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

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10:00am - 2:00pm CT
Two-Day NCP Review Webinars/Workshop*

February 5, 2026

AFPP Review Workshop (Virtual)
09:00 AM - 04:00 PM CST
info@umacha.org
Description coming soon!

February 12, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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February 24, 2026

ODFI Operations and ACH Origination Workshop (Virtual)

09:00 AM - 03:00 PM CST

info@umacha.org

As an Originating Depository Financial Institution (ODFI), your organization carries significant responsibilities and warranties within the ACH Network. This full-day workshop is designed to help you understand exactly what those obligations entail and how to effectively manage the associated risks.

UMACHA's experts will guide you through the essential components of ACH origination, ensuring you have the knowledge and confidence to fulfill your ODFI role with accuracy and compliance.

Key Takeaways — You'll Learn How To:

Identify the rights and responsibilities of ODFIs under the Nacha Operating Rules

Understand ACH origination agreement requirements and Third-Party Sender obligations

Apply authorization requirements and Standard Entry Class (SEC) Codes correctly

Strengthen your risk management practices for ACH origination

Recognize the warranties and liabilities associated with sending ACH Entries

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Webinar Dates, Times, and Titles:

2026 NCP Exam Prep Series Schedule

*Thursday, Jan. 8:
10:00 - 11:30am CT
Orientation*

*Thursday, Jan. 15:
10:00 - 11:30am CT*

Check Products

*Thursday, Jan. 22:
10:00 - 11:30am CT
Uniform Commercial Code (UCC)*

*Thursday, Jan. 29:
10:00 - 11:30am CT
Regulation CC (Part One)*

*Thursday, Feb. 5:
10:00 - 11:30am CT
Regulation CC (Part Two)*

*Thursday, Feb. 12:
10:00 - 11:30am CT
Standards and Formats*

*Thursday, Feb. 19:
10:00 - 11:30am CT
Image Exchange Rules: ECCHO Rules*

*Monday, Feb. 23:
10:00 - 11:30am CT
Study Hall*

*Thursday, Feb. 26:
10:00 - 11:30am CT
Image Exchange Rules: Operating Circular 3 (OC 3)*

*Thursday, March 5:
10:00 - 11:30am CT
Image Exchange Process*

*Thursday, March 12:
10:00 - 11:30am CT
Exceptions: Returns*

*Thursday, March 19:
10:00 - 11:30am CT
Exceptions: Adjustments*

*Thursday, March 26:
10:00 - 11:30am CT
Check Fraud, Risk, and Risk Mitigation*

Thursday, April 2:
10:00 - 11:30am CT
Study Hall

April 14 & 15:
10:00am - 2:00pm CT
Two-Day NCP Review Webinars/Workshop

February 26, 2026

Staying Ahead of the Nacha Rules: A Deep Dive into the 10 Upcoming Rules

01:00 PM - 02:15 PM CST

info@umacha.org

Ten Nacha Operating Rules have been approved but are not yet implemented. Do you know what they require and whether your institution will be ready by each effective date?

In this webinar, we will walk through each upcoming rule—covering topics such as mandatory Company Entry Descriptions (PAYROLL and PURCHASE), expanded fraud-monitoring requirements for Originators, TPSPs, ODFIs and RDFIs, changes related to International ACH Transactions (IATs), additional contacts in the ACH Contact Registry, changes to funds-availability for certain ACH credits, and a brand-new return reason code—so you know what’s coming and how to prepare.

Key Takeaways — You’ll Learn How To:

Understand each of the approved Nacha Rule amendments that are coming and their effective dates.

Assess your institution’s current gaps against each new requirement

Prepare for the operational impact of each of the upcoming Nacha Operating Rules changes

Can’t Attend Live?

No problem! By registering for the live session, you’ll receive access to the on-demand recording so you can watch at your convenience.

March 3, 2026
- March 4, 2026

Payments University (Virtual)

09:00 AM - 04:00 PM CST

info@umacha.org

Payments University is a two-day educational event designed for financial services professionals of all experience levels — from those new to payments to seasoned industry experts. This program offers a comprehensive curriculum built around the latest developments in the payments industry, including recent Nacha Rule changes, a look ahead to what might be next for the ACH Network, faster payments innovations, and other timely topics shaping the future of payments.

The exact agenda will be determined closer to the event, so be sure to check back here for the latest schedule and session details as the date approaches.

Key Takeaways — You'll Learn How To:

Understand the latest Nacha Operating Rule updates and their impact on your institution

Explore what's next for the ACH Network and faster payments landscape

Gain deeper insight into current trends and regulatory changes affecting the payments industry

Strengthen your operational and compliance knowledge across multiple payment channels

Can't Attend Live?

No problem! By registering for Payments University, you'll receive access to available session recordings so you can review the material at your convenience.

March 5, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Check processing and adjustment handling

Rules and regulations such as Regulation CC, UCC Articles 3 & 4, OC3, and Regulation J

ECCHO Rules and ACH Rules related to check conversion

Image exchange standards and processing options

Fraud detection and risk mitigation considerations

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Webinar Dates, Times, and Titles:

2026 NCP Exam Prep Series Schedule

*Thursday, Jan. 8:
10:00 - 11:30am CT
Orientation*

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Check Products

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Exceptions: Adjustments*

*Thursday, March 26:
10:00 - 11:30am CT
Check Fraud, Risk, and Risk Mitigation*

*Thursday, April 2:
10:00 - 11:30am CT
Study Hall*

*April 14 & 15:
10:00am - 2:00pm CT
Two-Day NCP Review Webinars/Workshop*

March 12, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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2026 NCP Exam Prep Series Schedule

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Exceptions: Adjustments*

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Thursday, April 2:
10:00 - 11:30am CT
Study Hall

April 14 & 15:
10:00am - 2:00pm CT
Two-Day NCP Review Webinars/Workshop

March 18, 2026

When 60 Days Don't Match: Navigating Nacha Rules vs. Regulation E for ACH Disputes

10:00 AM - 11:30 AM CST

info@umacha.org

If you've ever wondered why the 60-day time frame in the Nacha Operating Rules doesn't align with the 60 days in Regulation E, this webinar is for you.

We'll break down the differences between these requirements, clarify your institution's obligations when consumers report alleged errors, including unauthorized ACH debits, and discuss practical recovery options to help minimize losses. By bridging the gap between the Nacha Rules and Reg E, you'll gain the knowledge and confidence to handle consumer dispute cases accurately and efficiently.

Key Takeaways — You'll Learn How To:

Understand the differences between the 60-day time frames in the Nacha Rules and Regulation E

Determine your institution's responsibilities for handling reports of unauthorized ACH debits

Explore strategies to attempt recovery and minimize financial loss

Strengthen your procedures to ensure compliance and consistent handling of disputes

Can't Attend Live?

No problem! By registering for the live session, you'll receive access to the on-demand recording so you can watch at your convenience.

March 19, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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ECCHO Rules and ACH Rules related to check conversion

Image exchange standards and processing options

Fraud detection and risk mitigation considerations

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Webinar Dates, Times, and Titles:

2026 NCP Exam Prep Series Schedule

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10:00 - 11:30am CT
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Exceptions: Adjustments*

*Thursday, March 26:
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Check Fraud, Risk, and Risk Mitigation*

Thursday, April 2:
10:00 - 11:30am CT
Study Hall

April 14 & 15:
10:00am - 2:00pm CT
Two-Day NCP Review Webinars/Workshop

March 24, 2026

ACH Policy and Procedures Workshop (Virtual)

09:00 AM - 03:00 PM CST

info@umacha.org

Your institution's policies and procedures form the foundation of your ACH operations — guiding daily activities, ensuring consistency, and maintaining compliance.

This workshop will walk you through key provisions of the Nacha Operating Rules that should be reflected in your documented ACH procedures. You'll gain the insight needed to keep your policies current, your processes compliant, and your client experience consistent across every interaction.

Key Takeaways — You'll Learn How To:

Identify essential Nacha Rule provisions to include in your ACH policies and procedures

Evaluate and update existing documentation to ensure compliance and consistency

Strengthen internal controls to support efficient and reliable ACH operations

Align operational practices with regulatory expectations and best practices

Can't Attend Live?

No problem! By registering for the live session, you'll receive access to the full recording so you can watch it whenever it's most convenient for you.

March 25, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

If you're planning to sit for the Accredited Payments Risk Professional (APRP) exam, UMACHA has partnered with EPCOR to bring you the ultimate APRP Exam Prep Series—your go-to resource for exam success. This comprehensive program is designed to give you the knowledge, tools, and confidence you need to succeed on exam day—all without ever leaving your office.

The Prep Series includes 15 live webinars led by payments risk experts, along with on-demand courses you can access anytime to fit your study schedule. Together, we'll thoroughly explore the key areas covered on the APRP exam, including, but not limited to:

Risk management across all payment channels

Payments laws, rules, and regulations

Risk controls, policies, and procedures

Risk management frameworks and strategies

Oversight, governance, and regulatory compliance

?In addition, you'll receive access to essential study resources such as an APRP Study Manual, practice tests, and other tools to strengthen your preparation. All live webinars are also recorded, so you can revisit sessions whenever you need a refresher.

Through our partnership with EPCOR, UMACHA is proud to offer this in-depth exam prep program, giving you the expert guidance and resources to build a solid foundation and approach your APRP exam with confidence.

Webinar Dates, Times, and Titles:

2026 APRP Exam Prep Series Schedule

Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

Wednesday, April 22:
1:00 - 2:30pm CT
Regulatory Environment (Part Two)

Wednesday, May 6:
1:00 - 2:30pm CT
Risk Fundamentals (Part One)

Wednesday, May 13:
1:00 - 2:30pm CT
Risk Fundamentals (Part Two)

Wednesday, May 20:
1:00 - 2:30pm CT
Risk Fundamentals (Part Three)

Wednesday, May 27:
1:00 - 2:30pm CT
Risk Fundamentals (Part Four)

Wednesday, June 3:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

Wednesday, June 24:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

Wednesday, July 15:
1:00 - 2:30pm CT
Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

March 26, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Image exchange standards and processing options

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Two-Day NCP Review Webinars/Workshop*

April 2, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Study Hall

April 14 & 15:
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Two-Day NCP Review Webinars/Workshop

April 7, 2026

ACH Audit Workshop (Virtual)

09:00 AM - 04:00 PM CST

info@umacha.org

Every financial institution participating in the ACH Network must complete an annual ACH audit — but are you confident you're ready? This interactive workshop will guide you through the specific audit requirements for both ODFIs and RDFIs, helping you understand what's expected and how to ensure full compliance.

UMACHA's seasoned audit experts will share real-world insights, best practices, and common findings to help you strengthen your institution's audit process and avoid common pitfalls.

Plus, you'll receive an electronic copy of UMACHA's ACH Audit Guide to support your audit preparation and completion.

Key Takeaways — You'll Learn How To:

Identify and understand annual ACH audit requirements for both ODFIs and RDFIs

Conduct an effective internal ACH audit using proven methods and best practices

Recognize common areas of non-compliance and how to address them

Utilize UMACHA's ACH Audit Guide to streamline your audit process

Can't Attend Live?

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April 8, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

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1:00 - 2:30pm CT

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April 14, 2026
- April 15, 2026

NCP Exam Prep Series

10:00 AM - 11:30 AM CST

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April 15, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

If you're planning to sit for the Accredited Payments Risk Professional (APRP) exam, UMACHA has partnered with EPCOR to bring you the ultimate APRP Exam Prep Series—your go-to resource for exam success. This comprehensive program is designed to give you the knowledge, tools, and confidence you need to succeed on exam day—all without ever leaving your office.

The Prep Series includes 15 live webinars led by payments risk experts, along with on-demand courses you can access anytime to fit your study schedule. Together, we'll thoroughly explore the key areas covered on the APRP exam, including, but not limited to:

Risk management across all payment channels

Payments laws, rules, and regulations

Risk controls, policies, and procedures

Risk management frameworks and strategies

Oversight, governance, and regulatory compliance

?In addition, you'll receive access to essential study resources such as an APRP Study Manual, practice tests, and other tools to strengthen your preparation. All live webinars are also recorded, so you can revisit sessions whenever you need a refresher.

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Webinar Dates, Times, and Titles:

2026 APRP Exam Prep Series Schedule

Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

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Physical and Information Security (Part One)

Wednesday, July 15:
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Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

April 22, 2026

APRP Exam Prep Series

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Two-Day APRP Review Webinars/Workshop

May 6, 2026

Free to Members: Lunch Table Talk (Four-Part Members-Only Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Calling all UMACHA members! Join us for our FREE, members-only Lunch Table Talk series, where we explore what's trending in the ever-evolving world of payments. Each session offers an open, conversational format guided by UMACHA's knowledgeable staff — but driven by you.

Bring your questions, ideas, and insights to share with your peers as we discuss real-world challenges, new developments, and opportunities across the payments landscape. Together, we'll exchange fresh perspectives and strengthen our collective understanding of the payments industry.

You'll Be Able To:

Engage with peers and payments professionals in a collaborative discussion

Explore current trends, challenges, and hot topics in payments

Gain new insights and perspectives from others in the industry

Strengthen your knowledge and stay current on the latest developments

Plan to Attend Live:

Because this series is highly interactive, sessions will not be recorded. To get the most value and to be eligible for continuing education credits (CECs), plan to attend each session live.

Note: Actual webinar run time is 50 minutes (12:00pm - 12:50pm CT).

May 13, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

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May 20, 2026

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Two-Day APRP Review Webinars/Workshop

May 21, 2026

Check Operations Workshop (Virtual)

09:00 AM - 03:00 PM CST

info@umacha.org

Even in today's digital world, billions of checks are processed each year, and managing exceptions — both fraud and non-fraud related — remains a major challenge for payments operations professionals.

This workshop will provide a clear understanding of the legal framework governing check processing, including the rights and responsibilities of the Bank of First Deposit and the Paying Bank, as well as how losses are allocated for different types of fraud claims.

Whether you handle returns, adjustments, or claims, this session will equip you with the knowledge to navigate check exceptions confidently.

Key Takeaways — You'll Learn How To:

Understand the legal rights and responsibilities of the Bank of First Deposit and the Paying Bank

Manage returns, adjustments, and fraud-related claims effectively

Apply best practices for loss allocation across different types of fraud

Strengthen your operational knowledge to handle check exceptions with confidence

Can't Attend Live?

No worries! By registering for the live session, you'll receive access to the full recording so you can review the material at your own convenience.

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01:00 PM - 02:30 PM CST

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July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

May 28, 2026

Nacha Compliance Update: Phase Two Fraud Monitoring and Key Rule Changes

01:00 PM - 02:15 PM CST

info@umacha.org

Phase Two of Nacha's expanded fraud-monitoring requirements for Originators, Third-Party Service Providers (TPSPs), ODFIs, and RDFIs becomes effective June 19, 2026 — is your institution ready?

This webinar will review the expectations for monitoring ACH activity and outline practical considerations for compliance with Nacha's evolving risk-management initiatives. We will also discuss changes related to International ACH Transactions (IATs), additional contacts in the ACH Contact Registry, changes to funds-availability for certain ACH credits, and a brand-new return reason code—so you know what's coming and how to prepare.

Key Takeaways — You'll Learn How To:

Understand Nacha's expanded fraud-monitoring requirements effective June 19, 2026

Develop or enhance monitoring procedures to detect and respond to suspicious ACH activity

Prepare for the operational impact of each of the upcoming Nacha Operating Rules changes

Evaluate your institution's readiness and close compliance gaps before the effective date

Can't Attend Live?

No problem! By registering for the live session, you'll receive access to the on-demand recording so you can watch at your convenience.

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Primer Series (4 webinars): An introduction to key provisions of the Nacha Operating Rules and foundational concepts likely to appear on the exam.

Summer Series (10 webinars): A deeper dive into critical sections of the Nacha Operating Rules and related payments concepts. These sessions expand on your foundational knowledge and strengthen your understanding of the topics likely to be within the scope of the exam.

Open Forums (7 webinars): Interactive sessions designed to let you ask questions, clarify complex topics, and engage in informal discussions that enhance your preparation experience.

In addition to the webinar series, participants will attend a two-day review workshop in September, choosing between a virtual format or an in-person workshop in Brooklyn Park, Minnesota. This highly interactive workshop focuses on group activities to validate your knowledge and help ensure you're exam-ready.

Registrants also receive:

The 2026 Nacha Operating Rules via online subscription code (available shortly after the series begins and invoice for the series is paid).

Access to UMACHA's AAP Practice Quiz, a 120-question quiz designed to test your knowledge of topics likely to appear on the exam. The practice quiz becomes available about halfway through the series to help you assess your progress and identify areas for further review.

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UMACHA's AAP Exam Prep Series provides the structure, resources, and support you need to prepare with confidence and take the next step in your professional payments career.

Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

*Tuesday, June 2:
10:00 - 11:30am CT
Primer #1*

*Tuesday, June 9:
10:00 - 11:30am CT
Primer #2*

*Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1*

*Tuesday, June 16:
10:00 - 11:30am CT
Primer #3*

*Tuesday, June 23:
10:00 - 11:30am CT
Primer #4*

*Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2*

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT*

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7*

*Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
10:00 - 11:30am CT
Open Forum #6*

*Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9*

*Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop

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10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT*

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7*

*Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
10:00 - 11:30am CT
Open Forum #6*

*Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9*

*Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop

June 10, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

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Payments laws, rules, and regulations

Risk controls, policies, and procedures

Risk management frameworks and strategies

Oversight, governance, and regulatory compliance

?In addition, you'll receive access to essential study resources such as an APRP Study Manual, practice tests, and other tools to strengthen your preparation. All live webinars are also recorded, so you can revisit sessions whenever you need a refresher.

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Webinar Dates, Times, and Titles:

2026 APRP Exam Prep Series Schedule

Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

Wednesday, April 22:
1:00 - 2:30pm CT
Regulatory Environment (Part Two)

Wednesday, May 6:
1:00 - 2:30pm CT
Risk Fundamentals (Part One)

Wednesday, May 13:
1:00 - 2:30pm CT
Risk Fundamentals (Part Two)

Wednesday, May 20:
1:00 - 2:30pm CT
Risk Fundamentals (Part Three)

Wednesday, May 27:
1:00 - 2:30pm CT
Risk Fundamentals (Part Four)

Wednesday, June 3:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

Wednesday, June 24:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

Wednesday, July 15:
1:00 - 2:30pm CT
Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Summer Series (10 webinars): A deeper dive into critical sections of the Nacha Operating Rules and related payments concepts. These sessions expand on your foundational knowledge and strengthen your understanding of the topics likely to be within the scope of the exam.

Open Forums (7 webinars): Interactive sessions designed to let you ask questions, clarify complex topics, and engage in informal discussions that enhance your preparation experience.

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Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

Tuesday, June 2:
10:00 - 11:30am CT
Primer #1

Tuesday, June 9:
10:00 - 11:30am CT
Primer #2

Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1

Tuesday, June 16:
10:00 - 11:30am CT
Primer #3

Tuesday, June 23:
10:00 - 11:30am CT
Primer #4

Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2

Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1

Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2

Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3

Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3

Tuesday, July 21:
10:00 - 11:30am CT

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7*

*Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
10:00 - 11:30am CT
Open Forum #6*

*Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9*

*Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

*Tuesday, June 2:
10:00 - 11:30am CT
Primer #1*

*Tuesday, June 9:
10:00 - 11:30am CT
Primer #2*

*Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1*

*Tuesday, June 16:
10:00 - 11:30am CT
Primer #3*

*Tuesday, June 23:
10:00 - 11:30am CT
Primer #4*

*Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2*

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT*

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7*

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10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
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Open Forum #6*

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Summer Series #9*

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10:00 - 11:30am CT
Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

*September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop*

June 17, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

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Risk management frameworks and strategies

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Webinar Dates, Times, and Titles:

2026 APRP Exam Prep Series Schedule

Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

Wednesday, April 22:
1:00 - 2:30pm CT
Regulatory Environment (Part Two)

Wednesday, May 6:
1:00 - 2:30pm CT
Risk Fundamentals (Part One)

Wednesday, May 13:
1:00 - 2:30pm CT
Risk Fundamentals (Part Two)

Wednesday, May 20:
1:00 - 2:30pm CT
Risk Fundamentals (Part Three)

Wednesday, May 27:
1:00 - 2:30pm CT
Risk Fundamentals (Part Four)

Wednesday, June 3:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

Wednesday, June 24:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

Wednesday, July 15:
1:00 - 2:30pm CT
Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

*Tuesday, June 2:
10:00 - 11:30am CT
Primer #1*

*Tuesday, June 9:
10:00 - 11:30am CT
Primer #2*

*Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1*

*Tuesday, June 16:
10:00 - 11:30am CT
Primer #3*

*Tuesday, June 23:
10:00 - 11:30am CT
Primer #4*

*Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2*

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT*

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
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Summer Series #7*

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10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
10:00 - 11:30am CT
Open Forum #6*

*Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9*

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Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

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Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

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Two-Day Virtual Review Workshop

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

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Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

Wednesday, April 22:
1:00 - 2:30pm CT
Regulatory Environment (Part Two)

Wednesday, May 6:
1:00 - 2:30pm CT
Risk Fundamentals (Part One)

Wednesday, May 13:
1:00 - 2:30pm CT
Risk Fundamentals (Part Two)

Wednesday, May 20:
1:00 - 2:30pm CT
Risk Fundamentals (Part Three)

Wednesday, May 27:
1:00 - 2:30pm CT
Risk Fundamentals (Part Four)

Wednesday, June 3:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

Wednesday, June 24:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

Wednesday, July 15:
1:00 - 2:30pm CT
Physical and Information Security (Part Two)

July 21 & 22:
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AAP Exam Prep Series

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Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

*Tuesday, June 2:
10:00 - 11:30am CT
Primer #1*

*Tuesday, June 9:
10:00 - 11:30am CT
Primer #2*

*Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1*

*Tuesday, June 16:
10:00 - 11:30am CT
Primer #3*

*Tuesday, June 23:
10:00 - 11:30am CT
Primer #4*

*Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2*

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3*

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10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT*

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

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Summer Series #6*

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Open Forum #5*

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Summer Series #7*

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Summer Series #8*

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Summer Series #9*

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Summer Series #10*

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Open Forum #7*

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Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

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10:00 - 11:30am CT
Primer #1

Tuesday, June 9:
10:00 - 11:30am CT
Primer #2

Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1

Tuesday, June 16:
10:00 - 11:30am CT
Primer #3

Tuesday, June 23:
10:00 - 11:30am CT
Primer #4

Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2

Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1

Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2

Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3

Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3

Tuesday, July 21:
10:00 - 11:30am CT

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
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Open Forum #5*

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Summer Series #7*

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Summer Series #8*

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Open Forum #6*

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Open Forum #7*

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8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop

June 30, 2026

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

UMACHA's AAP Summer Series is a focused 10-part webinar program that takes a deep dive into key provisions of the Nacha Operating Rules. Designed to expand and reinforce foundational knowledge, these sessions are an excellent way to strengthen your understanding of ACH payments and stay current with the rules, regulations, and laws that impact the network.

This series is a great opportunity for:

Existing Accredited ACH Professionals (AAPs): Earn valuable continuing education credits while refreshing your knowledge of the Nacha Operating Rules.

Payments Professionals of all levels: Gain a stronger grasp of ACH operations, risk, compliance, and legal frameworks that support the modern ACH Network.

The AAP Summer Series is also a helpful stepping stone for individuals considering the AAP exam. However, if you plan to sit for the exam, you may benefit more from UMACHA's full AAP Exam Prep Series, which includes additional webinars, resources, practice tools, and a comprehensive review workshop designed to help candidates prepare with confidence.

Webinar Dates, Times, and Titles:

2026 AAP Summer Series Schedule

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT
Summer Series #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6

Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7

Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8

Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9

Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10

July 1, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

If you're planning to sit for the Accredited Payments Risk Professional (APRP) exam, UMACHA has partnered with EPCOR to bring you the ultimate APRP Exam Prep Series—your go-to resource for exam success. This comprehensive program is designed to give you the knowledge, tools, and confidence you need to succeed on exam day—all without ever leaving your office.

The Prep Series includes 15 live webinars led by payments risk experts, along with on-demand courses you can access anytime to fit your study schedule. Together, we'll thoroughly explore the key areas covered on the APRP exam, including, but not limited to:

Risk management across all payment channels

Payments laws, rules, and regulations

Risk controls, policies, and procedures

Risk management frameworks and strategies

Oversight, governance, and regulatory compliance

?In addition, you'll receive access to essential study resources such as an APRP Study Manual, practice tests, and other tools to strengthen your preparation. All live webinars are also recorded, so you can revisit sessions whenever you need a refresher.

Through our partnership with EPCOR, UMACHA is proud to offer this in-depth exam prep program, giving you the expert guidance and resources to build a solid foundation and approach your APRP exam with confidence.

Webinar Dates, Times, and Titles:

2026 APRP Exam Prep Series Schedule

Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

Wednesday, April 22:
1:00 - 2:30pm CT
Regulatory Environment (Part Two)

Wednesday, May 6:
1:00 - 2:30pm CT
Risk Fundamentals (Part One)

Wednesday, May 13:
1:00 - 2:30pm CT
Risk Fundamentals (Part Two)

Wednesday, May 20:
1:00 - 2:30pm CT
Risk Fundamentals (Part Three)

Wednesday, May 27:
1:00 - 2:30pm CT
Risk Fundamentals (Part Four)

Wednesday, June 3:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

Wednesday, June 24:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

Wednesday, July 15:
1:00 - 2:30pm CT
Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

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Summer Series (10 webinars): A deeper dive into critical sections of the Nacha Operating Rules and related payments concepts. These sessions expand on your foundational knowledge and strengthen your understanding of the topics likely to be within the scope of the exam.

Open Forums (7 webinars): Interactive sessions designed to let you ask questions, clarify complex topics, and engage in informal discussions that enhance your preparation experience.

In addition to the webinar series, participants will attend a two-day review workshop in September, choosing between a virtual format or an in-person workshop in Brooklyn Park, Minnesota. This highly interactive workshop focuses on group activities to validate your knowledge and help ensure you're exam-ready.

Registrants also receive:

The 2026 Nacha Operating Rules via online subscription code (available shortly after the series begins and invoice for the series is paid).

Access to UMACHA's AAP Practice Quiz, a 120-question quiz designed to test your knowledge of topics likely to appear on the exam. The practice quiz becomes available about halfway through the series to help you assess your progress and identify areas for further review.

Dedicated staff at UMACHA to help address any questions and provide support throughout your exam journey.

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Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

*Tuesday, June 2:
10:00 - 11:30am CT
Primer #1*

*Tuesday, June 9:
10:00 - 11:30am CT
Primer #2*

*Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1*

*Tuesday, June 16:
10:00 - 11:30am CT
Primer #3*

*Tuesday, June 23:
10:00 - 11:30am CT
Primer #4*

*Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2*

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT*

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7*

*Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
10:00 - 11:30am CT
Open Forum #6*

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10:00 - 11:30am CT
Summer Series #9*

*Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop

July 7, 2026

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

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Webinar Dates, Times, and Titles:

2026 AAP Summer Series Schedule

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT
Summer Series #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6

Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7

Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8

Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9

Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10

July 8, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

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Webinar Dates, Times, and Titles:

2026 APRP Exam Prep Series Schedule

Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

Wednesday, April 22:
1:00 - 2:30pm CT
Regulatory Environment (Part Two)

Wednesday, May 6:
1:00 - 2:30pm CT
Risk Fundamentals (Part One)

Wednesday, May 13:
1:00 - 2:30pm CT
Risk Fundamentals (Part Two)

Wednesday, May 20:
1:00 - 2:30pm CT
Risk Fundamentals (Part Three)

Wednesday, May 27:
1:00 - 2:30pm CT
Risk Fundamentals (Part Four)

Wednesday, June 3:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

Wednesday, June 24:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

Wednesday, July 15:
1:00 - 2:30pm CT
Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

AAP Exam Prep Series

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10:00 - 11:30am CT
Primer #1*

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10:00 - 11:30am CT
Primer #2*

*Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1*

*Tuesday, June 16:
10:00 - 11:30am CT
Primer #3*

*Tuesday, June 23:
10:00 - 11:30am CT
Primer #4*

*Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2*

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT*

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7*

*Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
10:00 - 11:30am CT
Open Forum #6*

*Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9*

*Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

September 29 & 30:
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Two-Day Virtual Review Workshop

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

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10:00 - 11:30am CT
Primer #1

Tuesday, June 9:
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Primer #2

Thursday, June 11:
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Open Forum #1

Tuesday, June 16:
10:00 - 11:30am CT
Primer #3

Tuesday, June 23:
10:00 - 11:30am CT
Primer #4

Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2

Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1

Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2

Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3

Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3

Tuesday, July 21:
10:00 - 11:30am CT

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

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Summer Series #7*

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Summer Series #8*

*Thursday, Aug. 20:
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Open Forum #6*

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Summer Series #9*

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Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

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Two-Day Virtual Review Workshop

July 14, 2026

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

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Webinar Dates, Times, and Titles:

2026 AAP Summer Series Schedule

*Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1*

*Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2*

*Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3*

*Tuesday, July 21:
10:00 - 11:30am CT
Summer Series #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6

Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7

Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8

Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9

Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10

July 15, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

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Risk controls, policies, and procedures

Risk management frameworks and strategies

Oversight, governance, and regulatory compliance

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Webinar Dates, Times, and Titles:

2026 APRP Exam Prep Series Schedule

Wednesday, March 25:

1:00 - 2:30pm CT

Orientation

Wednesday, April 8:

1:00 - 2:30pm CT

Payment Systems

Wednesday, April 15:
1:00 - 2:30pm CT
Regulatory Environment (Part One)

Wednesday, April 22:
1:00 - 2:30pm CT
Regulatory Environment (Part Two)

Wednesday, May 6:
1:00 - 2:30pm CT
Risk Fundamentals (Part One)

Wednesday, May 13:
1:00 - 2:30pm CT
Risk Fundamentals (Part Two)

Wednesday, May 20:
1:00 - 2:30pm CT
Risk Fundamentals (Part Three)

Wednesday, May 27:
1:00 - 2:30pm CT
Risk Fundamentals (Part Four)

Wednesday, June 3:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
1:00 - 2:30pm CT
Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

Wednesday, June 24:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

Wednesday, July 15:
1:00 - 2:30pm CT
Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

July 21, 2026
- July 22, 2026

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

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Risk Fundamentals (Part Three)

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Risk Fundamentals (Part Four)

Wednesday, June 3:
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Payments Risk Policy and Governance (Part One)

Wednesday, June 10:
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Payments Risk Policy and Governance (Part Two)

Wednesday, June 17:
1:00 - 2:30pm CT
Payments Risk Management and Controls (Part One)

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Payments Risk Management and Controls (Part Two)

Wednesday, July 1:
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Payments Risk Management and Controls (Part Three)

Wednesday, July 8:

1:00 - 2:30pm CT
Physical and Information Security (Part One)

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Physical and Information Security (Part Two)

July 21 & 22:
10:00am - 2:00pm CT
Two-Day APRP Review Webinars/Workshop

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10:00 AM - 11:30 AM CST

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Primer #3*

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Primer #4*

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July 21, 2026

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info@umacha.org

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July 28, 2026

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August 4, 2026

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Summer Series #10*

August 5, 2026
- August 6, 2026

Fraud Symposium (Virtual)

12:00 PM - 03:00 PM CST

info@umacha.org

EPCOR and UMACHA are teaming up once again to bring you two days of fraud education. The Virtual Fraud Symposium will be packed with useful information to help you stay ahead of fraudsters. Don't miss your chance to join us and empower your institution with knowledge that will help combat fraud within the payments industry. Stay tuned for our full agenda, coming soon.

AAP Exam Prep Series

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Webinar Dates, Times, and Titles:

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10:00 - 11:30am CT
Summer Series #1*

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Summer Series #2*

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Summer Series #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6

Tuesday, Aug. 11:
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Summer Series #7

Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8

Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9

Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10

August 12, 2026

Free to Members: Lunch Table Talk (Four-Part Members-Only Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Calling all UMACHA members! Join us for our FREE, members-only Lunch Table Talk series, where we explore what's trending in the ever-evolving world of payments. Each session offers an open, conversational format guided by UMACHA's knowledgeable staff — but driven by you.

Bring your questions, ideas, and insights to share with your peers as we discuss real-world challenges, new developments, and opportunities across the payments landscape. Together, we'll exchange fresh perspectives and strengthen our collective understanding of the payments industry.

You'll Be Able To:

Engage with peers and payments professionals in a collaborative discussion

Explore current trends, challenges, and hot topics in payments

Gain new insights and perspectives from others in the industry

Strengthen your knowledge and stay current on the latest developments

Plan to Attend Live:

Because this series is highly interactive, sessions will not be recorded. To get the most value and to be eligible for continuing education credits (CECs), plan to attend each session live.

Note: Actual webinar run time is 50 minutes (12:00pm - 12:50pm CT).

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

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Registrants also receive:

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2026 AAP Exam Prep Series Schedule

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10:00 - 11:30am CT
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Open Forum #1*

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Primer #3*

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Primer #4*

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Summer Series #4

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Open Forum #4*

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Two-Day Virtual Review Workshop*

August 18, 2026

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

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Open Forum #4*

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Open Forum #2*

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August 25, 2026

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Primer #4

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Open Forum #2

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September 1, 2026

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Dedicated staff at UMACHA to help address any questions and provide support throughout your exam journey.

UMACHA's AAP Exam Prep Series provides the structure, resources, and support you need to prepare with confidence and take the next step in your professional payments career.

Webinar Dates, Times, and Titles:

2026 AAP Exam Prep Series Schedule

Tuesday, June 2:
10:00 - 11:30am CT
Primer #1

Tuesday, June 9:
10:00 - 11:30am CT
Primer #2

Thursday, June 11:
10:00 - 11:30am CT
Open Forum #1

Tuesday, June 16:
10:00 - 11:30am CT
Primer #3

Tuesday, June 23:
10:00 - 11:30am CT
Primer #4

Thursday, June 25:
10:00 - 11:30am CT
Open Forum #2

Tuesday, June 30:
10:00 - 11:30am CT
Summer Series #1

Tuesday, July 7:
10:00 - 11:30am CT
Summer Series #2

Thursday, July 9:
10:00 - 11:30am CT
Open Forum #3

Tuesday, July 14:
10:00 - 11:30am CT
Summer Series #3

Tuesday, July 21:
10:00 - 11:30am CT

Summer Series #4

*Thursday, July 23:
10:00 - 11:30am CT
Open Forum #4*

*Tuesday, July 28:
10:00 - 11:30am CT
Summer Series #5*

*Tuesday, Aug. 4:
10:00 - 11:30am CT
Summer Series #6*

*Thursday, Aug. 6:
10:00 - 11:30am CT
Open Forum #5*

*Tuesday, Aug. 11:
10:00 - 11:30am CT
Summer Series #7*

*Tuesday, Aug. 18:
10:00 - 11:30am CT
Summer Series #8*

*Thursday, Aug. 20:
10:00 - 11:30am CT
Open Forum #6*

*Tuesday, Aug. 25:
10:00 - 11:30am CT
Summer Series #9*

*Tuesday, Sept. 1:
10:00 - 11:30am CT
Summer Series #10*

*Thursday, Sept. 3:
10:00 - 11:30am CT
Open Forum #7*

*September 16 & 17:
8:30am - 4:30pm CT
Two-Day In-Person Review Workshop (Brooklyn Park, MN)*

September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop

September 16, 2026
- September 17, 2026

AAP Two-Day Review Workshop (In-Person - Minnesota)

UMACHA Office

7100 Northland Circle

Brooklyn Park, MN 55428

08:30 AM - 04:30 PM CST

info@umacha.org

Join us in Brooklyn Park, Minnesota, for UMACHA's AAP Two-Day Review Workshop—an interactive, activity-based event designed to help you validate the knowledge you've gained throughout your AAP exam studies. This workshop is not only a great way to reinforce key concepts, but also an opportunity to engage with your peers, share insights, and boost your confidence heading into exam day.

While the exact agenda may vary, participants can expect activities focused on important topics such as:

Account validation methods

Disputes (including both Regulation E and Nacha Operating Rules obligations)

File formatting

Government ACH payments, including reclamations

Originator onboarding training

ACH Network participants

Reversals

Standard Entry Class (SEC) Codes

To keep things engaging, the workshop also includes fun trivia-based activities. While these sessions may spark a little healthy competition, the ultimate goal is to collaborate, reinforce your learning, and walk away feeling more prepared for the AAP exam.

In addition, attendees benefit from peer-to-peer learning as participants who have previously sat for the AAP exam share their experiences and lessons learned.

This workshop is also an excellent opportunity for existing Accredited ACH Professionals (AAPs) to earn continuing education credits and stay fresh on their knowledge of the Nacha Operating Rules.

UMACHA's AAP Two-Day Review Workshop is the perfect capstone to your exam preparation—or a valuable refresher for accredited professionals looking to maintain their expertise.

September 29, 2026
- September 30, 2026

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

If you're planning to sit for the Accredited ACH Professional (AAP) exam, UMACHA's AAP Exam Prep Series is designed to guide you every step of the way. This comprehensive program includes 21 webinars, thoughtfully organized into three segments to build your knowledge and confidence as exam day approaches:

Primer Series (4 webinars): An introduction to key provisions of the Nacha Operating Rules and foundational concepts likely to appear on the exam.

Summer Series (10 webinars): A deeper dive into critical sections of the Nacha Operating Rules and related payments concepts. These sessions expand on your foundational knowledge and strengthen your understanding of the topics likely to be within the scope of the exam.

Open Forums (7 webinars): Interactive sessions designed to let you ask questions, clarify complex topics, and engage in informal discussions that enhance your preparation experience.

In addition to the webinar series, participants will attend a two-day review workshop in September, choosing between a virtual format or an in-person workshop in Brooklyn Park, Minnesota. This highly interactive workshop focuses on group activities to validate your knowledge and help ensure you're exam-ready.

Registrants also receive:

The 2026 Nacha Operating Rules via online subscription code (available shortly after the series begins and invoice for the series is paid).

Access to UMACHA's AAP Practice Quiz, a 120-question quiz designed to test your knowledge of topics likely to appear on the exam. The practice quiz becomes available about halfway through the series to help you assess your progress and identify areas for further review.

Dedicated staff at UMACHA to help address any questions and provide support throughout your exam journey.

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September 29 & 30:
8:30am - 4:30pm CT
Two-Day Virtual Review Workshop

September 29, 2026
- September 30, 2026

AAP Two-Day Review Workshop (Virtual)

08:30 AM - 04:30 PM CST

info@umacha.org

Join us virtually for UMACHA's AAP Two-Day Review Workshop—an interactive, activity-based event designed to help you validate the knowledge you've gained throughout your AAP exam studies. This workshop is not only a great way to reinforce key concepts, but also an opportunity to engage with your peers, share insights, and boost your confidence heading into exam day.

While the exact agenda may vary, participants can expect activities focused on important topics such as:

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Disputes (including both Regulation E and Nacha Operating Rules obligations)

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UMACHA's AAP Two-Day Review Workshop is the perfect capstone to your exam preparation—or a valuable refresher for accredited professionals looking to maintain their expertise.

October 7, 2026

Preparing for Your Next ACH Audit: Requirements, Findings, and Best Practices

10:00 AM - 11:15 AM CST

info@umacha.org

Staying compliant with the Nacha Operating Rules is mandatory—and your annual ACH audit is essential to ensuring your institution meets those obligations.

This webinar will walk you through the ACH audit process, explaining what's required and why it matters. You'll also gain valuable insights into frequent audit findings and areas of noncompliance, helping you proactively strengthen your institution's ACH compliance program.

Key Takeaways — You'll Learn How To:

Identify which ACH Network participants are required to complete an annual ACH audit

Define the required scope and content areas evaluated during an ACH audit

Recognize common ACH audit findings and noncompliance trends

Assess your institution's current audit practices for potential gaps or improvements

Strengthen your ACH risk management and compliance programs through proactive auditing

Can't Attend Live?

No problem! By registering for the live webinar, you'll receive access to the full recording so you can watch it at your convenience.

October 21, 2026

Check Exceptions: Returns, Adjustments, and Claims

10:00 AM - 11:00 AM CST

info@umacha.org

Even with declining check processing volumes, financial institutions still face operational challenges when handling check returns, adjustments, and interbank claims. This webinar will clarify the differences between check returns and adjustments, providing guidance on when each is appropriate. You'll also gain insights into the handling of certain fraud-related claims, helping you navigate these processes with accuracy and confidence.

Key Takeaways — You'll Learn How To:

Differentiate between check returns and adjustments and understand when each applies

Navigate interbank processes for resolving check-related issues

Handle fraud-related claims effectively

Apply best practices to streamline check operations and reduce errors

Can't Attend Live?

No worries! By registering for the live session, you'll receive access to the full recording so you can review the material at your own convenience.

October 28, 2026

ACH Reclamations Explained: Federal vs. Commercial

10:00 AM - 11:00 AM CST

info@umacha.org

When it comes to ACH reclamations, not all are created equal. This webinar will explore the two distinct types of reclamations—those initiated by the federal government and those from commercial Originators—and the significantly different liabilities each presents for RDFIs.

You'll gain a clear understanding of your institution's responsibilities when handling reclamations, the time frames involved, and the potential exposure for each type. We'll also discuss proactive steps RDFIs can take to limit liability, particularly when dealing with federal government benefit payments, to help safeguard your institution from unnecessary loss.

Key Takeaways — You'll Learn How To:

Differentiate between federal government and commercial ACH reclamations

Understand the RDFI's rights, responsibilities, and potential liabilities for each type

Identify key time frames, documentation, and communication requirements

Apply best practices to reduce risk and manage reclamations effectively

Implement strategies to minimize liability related to federal government benefit payments

Can't Attend Live?

No problem! By registering for the live webinar, you'll receive access to the full recording so you can watch it at your convenience.

November 4, 2026

Free to Members: Lunch Table Talk (Four-Part Members-Only Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Calling all UMACHA members! Join us for our FREE, members-only Lunch Table Talk series, where we explore what's trending in the ever-evolving world of payments. Each session offers an open, conversational format guided by UMACHA's knowledgeable staff — but driven by you.

Bring your questions, ideas, and insights to share with your peers as we discuss real-world challenges, new developments, and opportunities across the payments landscape. Together, we'll exchange fresh perspectives and strengthen our collective understanding of the payments industry.

You'll Be Able To:

Engage with peers and payments professionals in a collaborative discussion

Explore current trends, challenges, and hot topics in payments

Gain new insights and perspectives from others in the industry

Strengthen your knowledge and stay current on the latest developments

Plan to Attend Live:

Because this series is highly interactive, sessions will not be recorded. To get the most value and to be eligible for continuing education credits (CECs), plan to attend each session live.

Note: Actual webinar run time is 50 minutes (12:00pm - 12:50pm CT).

November 18, 2026

Payments Forum (Virtual)

09:00 AM - 04:00 PM CST

info@umacha.org

Payments Forum is a one-day educational event designed for financial services professionals of all experience levels — from those new to payments to seasoned industry experts. This program offers a comprehensive curriculum built around the latest developments in the payments industry.

The exact agenda will be determined closer to the event, so be sure to check back here for the latest schedule and session details as the date approaches.

Can't Attend Live?

No problem! By registering for the Payments Forum, you'll receive access to available session recordings so you can review the material at your convenience.

December 2, 2026

Cracking the Code: Applying the Right SEC Code for Every Use Case

10:00 AM - 11:00 AM CST

info@umacha.org

Understanding ACH Standard Entry Class (SEC) Codes is essential for anyone involved in ACH origination or operations. This webinar will break down the most used SEC Codes and explain when and why each should be used.

Through practical use case examples, we'll explore real-world applications — from internal origination use cases such as consumer-to-consumer transfers, loan payments, and CD interest disbursements to corporate Accounts Payable and other business-originated payments. Whether you're new to ACH origination or simply want to ensure your institution is using the correct SEC Codes in every scenario, this session will provide the clarity and confidence you need to stay compliant.

Key Takeaways — You'll Learn How To:

Identify the most common ACH SEC Codes and their intended uses

Determine which SEC Code applies to specific transaction scenarios

Understand the compliance implications of using incorrect SEC Codes

Strengthen your institution's ACH operations and risk management practices

Can't Attend Live?

No problem! By registering for the live webinar, you'll receive access to the full recording so you can watch it at your convenience.

December 17, 2026

Year in Review: 2026 Payments Network Recap (Free to AAPs, AFPPs, and APRPs)

10:00 AM - 11:00 AM CST

info@umacha.org

As the year comes to a close, let's take a moment to reflect on the key developments that have shaped the ACH Network over the past year. This webinar will provide a year-in-review, highlighting the most impactful Nacha Operating Rule changes, industry trends, and insights into the current state of ACH payments. It's the perfect opportunity to stay informed and prepare for what's ahead.

Join us to earn one more additional continuing education credit on the house for any existing members with their AAP, AFPP, and/or APRP accreditation.

Key Takeaways — You'll Learn How To:

Review the most significant Nacha Operating Rule revisions from the past year

Understand how recent changes have influenced ACH operations and compliance

Reflect on trends shaping the ACH Network and what they mean for your institution

Can't Attend Live?

No problem! By registering for the live webinar, you'll receive access to the full recording so you can watch it at your convenience.

Note: Actual webinar run time is 10:00am - 10:50am CT.