

Calendar of Events

July 8, 2025
- July 9, 2025

APRP Exam Prep Series

01:00 PM - 02:30 PM CST

info@umacha.org

The APRP Exam Prep Series consists of 12 APRP webinars and a virtual review workshop (optional). Registrants will select one of the following options during registration:

APRP Exam Prep Series: All APRP Webinars + Workshop (Virtual)

APRP Webinar Series: All APRP Webinars - No Workshop

Webinars are 90 minutes in length (1:00pm - 2:30pm CT) & take place on Wednesdays. The Workshop is a two-day event and runs from 9:00am - 4:00pm CT.

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

2025 APRP Exam Prep Series Schedule

*Wednesday, April 9:
Orientation and Welcome Session*

*Wednesday, April 16:
Payment Systems*

*Wednesday, April 23:
Regulations (Part 1)*

*Wednesday, April 30:
Regulations (Part 2)*

*Wednesday, May 7:
Risk Fundamentals (Part 1)*

*Wednesday, May 14:
Risk Fundamentals (Part 2)*

*Wednesday, May 21:
Risk Fundamentals (Part 3)*

Wednesday, May 28:
Payments Risk Policy and Governance (Part 1)

Wednesday, June 4:
Payments Risk Policy and Governance (Part 2)

Wednesday, June 11:
Payments Risk Management and Controls (Part 1)

Wednesday, June 18:
Payments Risk Management and Controls (Part 2)

Wednesday, June 25:
Physical and Information Security

July 8 & 9:
APRP Two-Day Review Workshop (Virtual)

July 8, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

July 8, 2025
- July 9, 2025

APRP Two-Day Review Workshop (Virtual)

09:00 AM - 04:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Event Description: As the APRP exam window draws near, it's the homestretch for your preparations. This two-day workshop is the perfect opportunity to fine-tune your knowledge and boost your confidence. Through a combination of engaging discussion, worksheets, and review activities, you'll solidify your understanding of various concepts likely to be within the scope of the APRP exam. But this workshop is more than just a recap – it's your opportunity to address any lingering questions and seek clarification on complex topics. We understand that the final stretch of preparation can be challenging, which is why we've designed this workshop to reenergize and refocus you when you need it most.

The APRP Workshop is a component of the larger APRP Exam Prep Series. [Click here](#) to learn more about and/or register for the APRP Exam Prep Series.

Already have your APRP? This workshop is a great opportunity to earn Continuing Education Credits to maintain your APRP.

July 8, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

*AAP Summer Series #8:
Managing Risk in the ACH Network*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

*Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues*

July 10, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

July 10, 2025
- November 30, -0001

Industry Insights (Six-Part Webinar Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Over the course of this members-only series, industry experts are invited to share their expertise on timely and relevant topics such as faster payments, risk management, compliance, and the ACH Network. Whether you're a seasoned professional or new to your role, this series has something to offer for everyone. Bring your questions, and we hope you'll leave with an insight into the ever-changing payments industry.

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

2025 Industry Insights Webinar Series

Thursday, January 9:

Industry Insights #1: Quantum Computing

Speaker: Mark Dixon - Nacha

Thursday, March 13:

Industry Insights #2: Same Day ACH: What Does The Future Hold?

Speaker: Debbie Barr - Nacha

Thursday, May 8:

Industry Insights #3: Opportunities, Challenges and the Future of Real Time Payments (RTP)

Speaker: Keith Melton - The Clearing House

Thursday, July 10:

Industry Insights #4: Coming Soon: Digital Currency for Community Banks and Credit Unions

Speaker: Keith Moland - Jack Henry

Thursday, September 11:

Industry Insights #5: Politics in Payments

Speaker: Bill Sullivan - Nacha

Thursday, November 13:

Industry Insights #6: TBD (Card Fraud)

Speaker: Diana Kern - SHAZAM

July 10, 2025
- November 30, -0001

Industry Insights #4: Coming Soon: Digital Currency for Community Banks and Credit Unions

12:00 PM - 01:00 PM CST

info@umacha.org

Series Description: Over the course of this members-only series, industry experts are invited to share their expertise on timely and relevant topics such as faster payments, risk management, compliance, and the ACH Network. Whether you're a seasoned professional or new to your role, this series has something to offer for everyone. Bring your questions, and we hope you'll leave with an insight into the ever-changing payments industry.

Speaker(s): Keith Moland, Senior Advisory Product Strategist - Jack Henry

Session Description: With its dramatic valuation shifts and frequent fraud headlines, cryptocurrency has always been a source of educational and emotional whiplash. Even so, the speed of this election-driven regulatory pivot from excessive enforcement to exuberant embrace is making bank and credit union heads spin faster than ever. This session will provide an overview of what's changed, what's coming into focus, and how crypto will impact your financial institution's future. And there's no need to bring your IT team, the presentation is tailored for bankers, not Bitcoin bros. (Although they may learn a few things, too.) Join us as we spill some timely crypto tea to help you prepare for the coming of digital currency.

**Actual webinar runtime: 12:00pm - 12:50pm CT*

July 15, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

July 15, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

*AAP Summer Series #8:
Managing Risk in the ACH Network*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

*Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues*

July 17, 2025
- November 30, -0001

The Payments Roundtable

01:00 PM - 04:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Webinar Description: Join us for The Payments Roundtable, a new quarterly webinar, where UMACHA staff and, occasionally, outside industry experts will delve into the most pressing developments in the world of payments. We'll unpack the latest revisions to the Nacha Operating Rules and discuss potential upcoming changes that could impact your operations. Gain insights into the latest advancements in other payment systems and explore how these innovations are shaping the future of payments. In addition to rule updates, we'll engage in a broader conversation about emerging trends and news across the payments ecosystem. Whether you're navigating compliance challenges, exploring new payment technologies, or staying ahead of industry trends, this webinar will provide the knowledge and perspectives you need.

During this session, we will explore the following:

Faster Payments 2025: Innovations, Trends, and What's Next

Featuring Reed Luhtanen and Vinay Prabhakar on behalf of the Faster Payments Council

Automated Enrollment (ENR) Entries: What You Need to Know

Planning for the 2026 Risk Management Revisions to the Nacha Operating Rules

Hear from a Minnesota community bank on how they plan to comply with the Rule changes

July 29, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

July 29, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

AAP Summer Series #8:
Managing Risk in the ACH Network

Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH

Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

July 31, 2025
- November 30, -0001

Free to Members: Rule Breakers: How Nacha's System of Fines and Arbitration Resolve Issues
10:00 AM - 11:00 AM CST
info@umacha.org
Speaker(s): UMACHA's Education Team

Webinar Description: Of course, we know you would never break the rules... but what happens when you are party to an ACH transaction where another financial institution does not appear to be complying with the Nacha Operating Rules? This may come in the form of an Originator and ODFI not responding appropriately to a Notification of Change by making the requested changes, or perhaps a financial institution is not providing requested documentation – like an RDFI providing a Written Statement of Unauthorized Debit or an ODFI providing proof of authorization for an ACH Entry. And what about when the breach of warranty process goes nowhere because the respondent is not cooperating? During this session, we will explore Nacha's System of Fines and Arbitration processes and discuss how they can be used to help resolve issues of non-compliance and disputes between financial institutions.

August 5, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

August 5, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

*AAP Summer Series #8:
Managing Risk in the ACH Network*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

*Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues*

August 6, 2025
- November 30, -0001

Rules vs. Reality (Four-Part Webinar Series)

10:00 AM - 11:00 AM CST

info@umacha.org

Rules vs. Reality is an engaging session that explores real-world scenarios from actual member phone calls and emails. Its goal is to shed light on practical situations that financial institutions regularly encounter, providing a platform to better understand how the Nacha Rules can be effectively applied in practice. The session also encourages audience participation, fostering discussions on making informed judgment calls while balancing the letter of the rules with the realities of financial operations.

Note: Rules vs. Reality is offered as a four-part series or as individual webinars to accommodate those who do not wish to purchase the entire series. Each session features unique scenarios. Click a session title below to view a singular Rules vs. Reality webinar.

2025 Rules vs. Reality Webinar Series

*Wednesday, February 5:
Rules vs. Reality #1*

*Wednesday, May 7:
Rules vs. Reality #2*

*Wednesday, August 6:
Rules vs. Reality #3*

*Wednesday, November 5:
Rules vs. Reality #4*

August 6, 2025
- November 30, -0001

Rules vs. Reality #3

10:00 AM - 11:00 AM CST

info@umacha.org

Series Description: Rules vs. Reality is an engaging session that explores real-world scenarios from actual member phone calls and emails. Its goal is to shed light on practical situations that financial institutions regularly encounter, providing a platform to better understand how the Nacha Rules can be effectively applied in practice. The session also encourages audience participation, fostering discussions on making informed judgment calls while balancing the letter of the rules with the realities of financial operations.

Note: Rules vs. Reality is offered as a four-part series or as individual webinars to accommodate those who do not wish to purchase the entire series. Each session features unique scenarios.

Speaker(s): UMACHA's Education Team

Session Description: TBD

August 7, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

August 8, 2025
- November 30, -0001

Fraud Fridays (Six-Part Webinar Series)

10:00 AM - 11:00 AM CST

info@umacha.org

Fraud, scams, and financial crimes continue to remain an ever-evolving battle as, despite the motive often staying the same, the tactics continue changing over time. During this series, you will gain insights about the types of scams faced by financial institutions and recommendations to help mitigate against the risk of becoming victim to these frauds.

This series is co-sponsored by UMACHA and the Financial & Retailers Protection Association (FRPA).

Interested in attending a particular Fraud Friday session? Click the link below to register for an individual session.

2025 Fraud Fridays Webinar Series

Friday, February 14:

Fraud Fridays #1: Protecting Clients from Fraud: Strategies for Banks & Credit Unions

Speaker: Greg Litster - SAFEChecks

Friday, April 11:

Fraud Fridays #2: Fraud Trends & Mitigation with Novation Credit Union

?Speaker: Derek Schmidt - Novation Credit Union

Friday, June 13:

Fraud Fridays #3: The New Rules of Minnesota's Cannabis Market

?Speaker: Daniel Vallejo - Bridgewater Bank

Friday, August 8:

Fraud Fridays #4: TBD (AI Fraud)

?Speaker: Kari Mitchum - Independent Community Bankers of America (ICBA)

Friday, October 10:

Fraud Fridays #5: TBD (Fraud Training/Fraud Response)

?Speaker: Max Florestanao - National Bank of Commerce

Friday, December 12:

Fraud Fridays #6: TBD (Card Fraud)

?Speaker: Diana Kern - SHAZAM

August 8, 2025
- November 30, -0001

Fraud Friday #4: TBD (AI Fraud)

10:00 AM - 11:00 AM CST

info@umacha.org

Series Description: Fraud, scams, and financial crimes continue to remain an ever-evolving battle as, despite the motive often staying the same, the tactics continue changing over time. During this series, you will gain insights about the types of scams faced by financial institutions and recommendations to help mitigate against the risk of becoming victim to these frauds.

This series is co-sponsored by UMACHA and the Financial & Retailers Protection Association (FRPA).

Speaker(s): Kari Mitchum, VP, Payments Policy - Independent Community Bankers of America (ICBA)

Session Description: TBD

August 12, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

August 12, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

AAP Summer Series #8:
Managing Risk in the ACH Network

Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH

Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

August 14, 2025
- November 30, -0001

ACH Warranties & Indemnities

10:00 AM - 11:00 AM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Webinar Description: Regardless of whether you are an ODFI, RDFI, or both, you are making warranties and indemnities to other ACH Network participants every day. This session discusses what a warranty and indemnity are and why you should understand the warranties and indemnities you are making. The session takes a deep dive into the warranties and indemnities regarding ACH authorizations, Notifications of Change, and transactions where an Eligible Source Document (i.e. check) is converted to an ACH debit. Finally, the session wraps up with a discussion on what to do when you are unable to resolve a dispute with another financial institution regarding an asserted breach of warranty.

August 19, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

August 19, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

*AAP Summer Series #8:
Managing Risk in the ACH Network*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

*Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues*

August 21, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

August 25, 2025

- November 30, -0001

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.

August 26, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

August 26, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

*AAP Summer Series #8:
Managing Risk in the ACH Network*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

*Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues*

August 28, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

September 2, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

September 2, 2025
- November 30, -0001

AAP Summer Series (Ten-Part Webinar Series)

10:00 AM - 11:30 AM CST

info@umacha.org

Ten-part live webinar series with a deep examination into the Nacha Operating Rules and other areas related to ACH. Access to webinar recordings will be available for unlimited playback through the end of the AAP exam testing window. This series is also valuable for current AAPs seeking continuing education credits and payments professionals aiming to refresh their ACH knowledge.

The AAP Summer Series is a component of the larger AAP Exam Prep Series. Click [here](#) to learn more and/or register for the AAP Exam Prep Series.

Webinars are 90 minutes in length (10:00am - 11:30am CT) & take place on Tuesdays.

2025 AAP Summer Series Schedule

Tuesday, June 24:

AAP Summer Series #1:

Deep Dive into ACH Standard Entry Class Codes

Tuesday, July 1:

AAP Summer Series #2:

Rules, Roles, and Responsibilities of ODFIs

Tuesday, July 8:

AAP Summer Series #3:

Breaking Down the ACH File Format

Tuesday, July 15:

AAP Summer Series #4:

Comparing the ACH Network to Other Payment Systems

Tuesday, July 29:

AAP Summer Series #5:

Rules, Roles, and Responsibilities of RDFIs

Tuesday, Aug. 5:

AAP Summer Series #6:

A Closer Look: Stop Payments vs. ACH Disputes

Tuesday, Aug. 12:

AAP Summer Series #7:

All Things Federal Government ACH Payment Processing

Tuesday, Aug. 19:

AAP Summer Series #8:
Managing Risk in the ACH Network

Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH

Tuesday, Sept. 2:
AAP Summer Series #10:
Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

September 3, 2025
- November 30, -0001

Common ACH Risk Assessment Findings

10:00 AM - 11:00 AM CST

info@umacha.org

Speaker(s): UMACHA's Compliance Team

Webinar Description: Join us for Common ACH Risk Assessment Findings, where we will explore common best practices identified by UMACHA's compliance staff. This session provides valuable insights into findings that support compliance with the Nacha Operating Rules and align with FFIEC guidance, empowering financial institutions to effectively reduce risk. Gain practical knowledge and actionable strategies to enhance your institution's risk management framework and strengthen your operational resilience.

September 4, 2025
- November 30, -0001

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

September 9, 2025
- September 10, 2025

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

September 9, 2025
- September 10, 2025

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

Speaker(s): UMACHA's Education Team

Event Description: As the AAP exam window draws near, it's the homestretch for your preparations. This two-day workshop is the perfect opportunity to fine-tune your knowledge and boost your confidence. Through a combination of engaging discussion and review activities, you'll solidify your understanding of various concepts likely to be within the scope of the AAP exam. But this workshop is more than just a recap – it's your opportunity to address any lingering questions and seek clarification on complex topics. We understand that the final stretch of preparation can be challenging, which is why we've designed this workshop to reenergize and refocus you when you need it most.

The AAP Two-Day Review Workshop is a component of the larger AAP Exam Prep Series. [Click here to learn more and/or register for the AAP Exam Prep Series.](#)

Already have your AAP? This workshop is a great opportunity to earn Continuing Education Credits to maintain your AAP.

September 11, 2025
- November 30, -0001

Industry Insights (Six-Part Webinar Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Over the course of this members-only series, industry experts are invited to share their expertise on timely and relevant topics such as faster payments, risk management, compliance, and the ACH Network. Whether you're a seasoned professional or new to your role, this series has something to offer for everyone. Bring your questions, and we hope you'll leave with an insight into the ever-changing payments industry.

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

2025 Industry Insights Webinar Series

Thursday, January 9:

Industry Insights #1: Quantum Computing

Speaker: Mark Dixon - Nacha

Thursday, March 13:

Industry Insights #2: Same Day ACH: What Does The Future Hold?

Speaker: Debbie Barr - Nacha

Thursday, May 8:

Industry Insights #3: Opportunities, Challenges and the Future of Real Time Payments (RTP)

Speaker: Keith Melton - The Clearing House

Thursday, July 10:

Industry Insights #4: Coming Soon: Digital Currency for Community Banks and Credit Unions

Speaker: Keith Moland - Jack Henry

Thursday, September 11:

Industry Insights #5: Politics in Payments

Speaker: Bill Sullivan - Nacha

Thursday, November 13:

Industry Insights #6: TBD (Card Fraud)

Speaker: Diana Kern - SHAZAM

September 11, 2025
- November 30, -0001

Industry Insights #5: Politics in Payments

12:00 PM - 01:00 PM CST

info@umacha.org

Series Description: Over the course of this members-only series, industry experts are invited to share their expertise on timely and relevant topics such as faster payments, risk management, compliance, and the ACH Network. Whether you're a seasoned professional or new to your role, this series has something to offer for everyone. Bring your questions, and we hope you'll leave with an insight into the ever-changing payments industry.

Speaker(s): Bill Sullivan, Associate Managing Director, Government & Industry Relations - Nacha

Session Description: This session offers an examination and discussion of significant policy developments in Washington since the last election. The speaker will discuss the impact of Republican party controlling the House, Senate and White House and how that has, and will, impact payments policy at the congressional, regulatory and administration levels.

**Actual webinar runtime: 12:00pm - 12:50pm CT*

September 16, 2025
- September 17, 2025

Navigating Payments 2025: The Journey Continues
Heritage Center
6155 Earle Brown Drive
Brooklyn Center, MN 55430
07:45 AM - 05:00 PM CST
info@umacha.org

Join us in 2025 as the Navigating Payments conference turns 40! The UMACHA Navigating Payments conference stands as our primary educational event, drawing in a significant number of participants. Featuring about 35 sessions led by national and regional industry experts, this conference offers a valuable platform for around 350 attendees each year. It is an excellent chance for participants to connect with vendors and exhibitors, delving into electronic payment solutions. Be ready to learn, interact, and most importantly, have fun! Don't forget to register early to ensure you get the best deal possible!

Registration Deadlines
First Attendee
Each Additional Attendee

Register by July 1:
\$525
\$275

Register July 2 - Aug. 30:
\$600
\$300

Register August 31 or after:
\$650
\$325

September 24, 2025
- September 25, 2025

AAP Exam Prep Series

10:00 AM - 11:30 AM CST

info@umacha.org

The AAP Exam Prep Series consists of access to five ACH Primer webinars, ten AAP Summer Series webinars, six AAP Open Forum webinars, and the choice of an in-person or virtual review workshop. Registrants will select one of the following options during registration:

All AAP Exam Prep Series Webinars + an In-Person Two-Day AAP Workshop (Brooklyn Park, MN) on September 9-10, 2025.

All AAP Exam Prep Series Webinars + a Virtual Two-Day AAP Workshop on September 18-19, 2025.

Webinars are 90 minutes in length (10:00am - 11:30am CT) and take place on Tuesdays and/or Thursdays. Both workshop are two-day events and run from 8:30am - 4:30pm CT.

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

2025 AAP Exam Prep Series Schedule

*Tuesday, May 13:
AAP Primer #1*

*Tuesday, May 20:
AAP Primer #2*

*Tuesday, May 27:
AAP Primer #3*

*Tuesday, June 3:
AAP Primer #4*

*Tuesday, June 10:
AAP Primer #5*

*Tuesday, June 24:
AAP Summer Series #1:
Deep Dive into ACH Standard Entry Class Codes*

*Thursday, June 26:
AAP Open Forum #1*

*Tuesday, July 1:
AAP Summer Series #2:
Rules, Roles, and Responsibilities of ODFIs*

*Tuesday, July 8:
AAP Summer Series #3:
Breaking Down the ACH File Format*

*Thursday, July 10:
AAP Open Forum #2*

*Tuesday, July 15:
AAP Summer Series #4:
Comparing the ACH Network to Other Payment Systems*

*Tuesday, July 29:
AAP Summer Series #5:
Rules, Roles, and Responsibilities of RDFIs*

*Tuesday, Aug. 5:
AAP Summer Series #6:
A Closer Look: Stop Payments vs. ACH Disputes*

*Thursday, Aug. 7:
AAP Open Forum #3*

*Tuesday, Aug. 12:
AAP Summer Series #7:
All Things Federal Government ACH Payment Processing*

*Tuesday, Aug. 19:
AAP Summer Series #8:
Managing Risk in the ACH Network*

*Thursday, Aug. 21:
AAP Open Forum #4*

*Tuesday, Aug. 26:
AAP Summer Series #9:
Regulatory Environment: Review of Regulations Impacting ACH*

Thursday, Aug. 28:

AAP Open Forum #5

Tuesday, Sept. 2:

AAP Summer Series #10:

Rule Breakers: How Nacha Resolves ACH Network Compliance Issues

Thursday, Sept. 4:

AAP Open Forum #6

September 9 & 10:

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

September 24 & 25:

Two-Day AAP Review Workshop (Virtual)

September 24, 2025
- September 25, 2025

AAP Two-Day Review Workshop (Virtual)

08:30 AM - 04:30 PM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Event Description: As the AAP exam window draws near, it's the homestretch for your preparations. This two-day workshop is the perfect opportunity to fine-tune your knowledge and boost your confidence. Through a combination of engaging discussion and review activities, you'll solidify your understanding of various concepts likely to be within the scope of the AAP exam. But this workshop is more than just a recap – it's your opportunity to address any lingering questions and seek clarification on complex topics. We understand that the final stretch of preparation can be challenging, which is why we've designed this workshop to reenergize and refocus you when you need it most.

The AAP Two-Day Review Workshop is a component of the larger AAP Exam Prep Series. [Click here to learn more and/or register for the AAP Exam Prep Series.](#)

Already have your AAP? This workshop is a great opportunity to earn Continuing Education Credits to maintain your AAP.

October 7, 2025
- November 30, -0001

ACH Audit Workshop (Virtual)

09:00 AM - 04:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Compliance Team

Event Description: Every financial institution participating in the ACH Network is required to conduct an annual ACH audit. Are you prepared to meet this requirement? This interactive workshop places a spotlight on the specific audit requirements for both RDFIs and ODFIs and provides valuable insights and best practices for conducting your own internal audit effectively. Our seasoned audit experts will share experience gained through numerous audits, offering valuable tips, and highlighting common areas of non-compliance. As a valuable bonus, you will receive the electronic version of UMACHA's ACH Audit Guide, providing you with the necessary tools and resources to complete your audit this year.

October 10, 2025
- November 30, -0001

Fraud Fridays (Six-Part Webinar Series)

10:00 AM - 11:00 AM CST

info@umacha.org

Fraud, scams, and financial crimes continue to remain an ever-evolving battle as, despite the motive often staying the same, the tactics continue changing over time. During this series, you will gain insights about the types of scams faced by financial institutions and recommendations to help mitigate against the risk of becoming victim to these frauds.

This series is co-sponsored by UMACHA and the Financial & Retailers Protection Association (FRPA).

Interested in attending a particular Fraud Friday session? Click the link below to register for an individual session.

2025 Fraud Fridays Webinar Series

Friday, February 14:

Fraud Fridays #1: Protecting Clients from Fraud: Strategies for Banks & Credit Unions

Speaker: Greg Litster - SAFEChecks

Friday, April 11:

Fraud Fridays #2: Fraud Trends & Mitigation with Novation Credit Union

?Speaker: Derek Schmidt - Novation Credit Union

Friday, June 13:

Fraud Fridays #3: The New Rules of Minnesota's Cannabis Market

?Speaker: Daniel Vallejo - Bridgewater Bank

Friday, August 8:

Fraud Fridays #4: TBD (AI Fraud)

?Speaker: Kari Mitchum - Independent Community Bankers of America (ICBA)

Friday, October 10:

Fraud Fridays #5: TBD (Fraud Training/Fraud Response)

?Speaker: Max Florestanao - National Bank of Commerce

Friday, December 12:

Fraud Fridays #6: TBD (Card Fraud)

?Speaker: Diana Kern - SHAZAM

October 10, 2025
- November 30, -0001

Fraud Friday #5: TBD (Fraud Training/Fraud Response)

10:00 AM - 11:00 AM CST

info@umacha.org

Series Description: Fraud, scams, and financial crimes continue to remain an ever-evolving battle as, despite the motive often staying the same, the tactics continue changing over time. During this series, you will gain insights about the types of scams faced by financial institutions and recommendations to help mitigate against the risk of becoming victim to these frauds.

This series is co-sponsored by UMACHA and the Financial & Retailers Protection Association (FRPA).

Speaker(s): Max Florestanao, AAP, APRP, AVP, Treasury Management/Fraud Manager - National Bank of Commerce

Session Description: TBD

October 23, 2025
- November 30, -0001

The Payments Roundtable

01:00 PM - 04:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Webinar Description: Join us for The Payments Roundtable, a new quarterly webinar, where UMACHA staff and, occasionally, outside industry experts will delve into the most pressing developments in the world of payments. We'll unpack the latest revisions to the Nacha Operating Rules and discuss potential upcoming changes that could impact your operations. Gain insights into the latest advancements in other payment systems and explore how these innovations are shaping the future of payments. In addition to rule updates, we'll engage in a broader conversation about emerging trends and news across the payments ecosystem. Whether you're navigating compliance challenges, exploring new payment technologies, or staying ahead of industry trends, this webinar will provide the knowledge and perspectives you need.

October 27, 2025
- November 30, -0001

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.

October 29, 2025
- November 30, -0001

Check Operations Workshop (Virtual)

09:00 AM - 03:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Education Team

Event Description: There are still billions (yes, billions with a b) of checks processed each year, and dealing with fraud and non-fraud-related exceptions continues to be reported as a pain point for many financial institutions. Whether dealing with returns, adjustments, or claims related to fraud, there is a lot to try and keep up with for a payments operations professional. During this workshop, we will discuss the legal framework that sets forth the legal rights and responsibilities of the Bank of First Deposit and the Paying Bank, including the allocation of loss for different types of fraud claims. If you work in check operations, you won't want to miss this workshop!

October 30, 2025
- November 30, -0001

Fraud Symposium (In-Person - Iowa)

Johnston, Iowa

8901 Northpark Dr.

Johnston, IA 50131

08:30 AM - 04:30 PM CST

info@umacha.org

Speaker(s): Various Speakers

Event Description: EPCOR and UMACHA are teaming up to bring a day of fraud education to the Des Moines, Iowa area. This symposium will be packed with useful information for your institution to stay ahead of the fraudsters. Potential topics include: local law enforcement, card cloning, check washing and other check fraud, an interactive cybersecurity session, and more! This is your go-to resource for understanding how to combat fraud within the financial services industry.

The forthcoming agenda will determine exact topics for this symposium.

November 5, 2025
- November 30, -0001

Rules vs. Reality (Four-Part Webinar Series)

10:00 AM - 11:00 AM CST

info@umacha.org

Rules vs. Reality is an engaging session that explores real-world scenarios from actual member phone calls and emails. Its goal is to shed light on practical situations that financial institutions regularly encounter, providing a platform to better understand how the Nacha Rules can be effectively applied in practice. The session also encourages audience participation, fostering discussions on making informed judgment calls while balancing the letter of the rules with the realities of financial operations.

Note: Rules vs. Reality is offered as a four-part series or as individual webinars to accommodate those who do not wish to purchase the entire series. Each session features unique scenarios. Click a session title below to view a singular Rules vs. Reality webinar.

2025 Rules vs. Reality Webinar Series

*Wednesday, February 5:
Rules vs. Reality #1*

*Wednesday, May 7:
Rules vs. Reality #2*

*Wednesday, August 6:
Rules vs. Reality #3*

*Wednesday, November 5:
Rules vs. Reality #4*

November 5, 2025
- November 30, -0001

Rules vs. Reality #4

10:00 AM - 11:00 AM CST

info@umacha.org

Series Description: Rules vs. Reality is an engaging session that explores real-world scenarios from actual member phone calls and emails. Its goal is to shed light on practical situations that financial institutions regularly encounter, providing a platform to better understand how the Nacha Rules can be effectively applied in practice. The session also encourages audience participation, fostering discussions on making informed judgment calls while balancing the letter of the rules with the realities of financial operations.

Note: Rules vs. Reality is offered as a four-part series or as individual webinars to accommodate those who do not wish to purchase the entire series. Each session features unique scenarios.

Speaker(s): UMACHA's Education Team

Session Description: TBD

November 13, 2025
- November 30, -0001

Industry Insights (Six-Part Webinar Series)

12:00 PM - 01:00 PM CST

info@umacha.org

Over the course of this members-only series, industry experts are invited to share their expertise on timely and relevant topics such as faster payments, risk management, compliance, and the ACH Network. Whether you're a seasoned professional or new to your role, this series has something to offer for everyone. Bring your questions, and we hope you'll leave with an insight into the ever-changing payments industry.

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

2025 Industry Insights Webinar Series

Thursday, January 9:

Industry Insights #1: Quantum Computing

Speaker: Mark Dixon - Nacha

Thursday, March 13:

Industry Insights #2: Same Day ACH: What Does The Future Hold?

Speaker: Debbie Barr - Nacha

Thursday, May 8:

Industry Insights #3: Opportunities, Challenges and the Future of Real Time Payments (RTP)

Speaker: Keith Melton - The Clearing House

Thursday, July 10:

Industry Insights #4: Coming Soon: Digital Currency for Community Banks and Credit Unions

Speaker: Keith Moland - Jack Henry

Thursday, September 11:

Industry Insights #5: Politics in Payments

Speaker: Bill Sullivan - Nacha

Thursday, November 13:

Industry Insights #6: TBD (Card Fraud)

Speaker: Diana Kern - SHAZAM

November 13, 2025
- November 30, -0001

Industry Insights #6: TBD

12:00 PM - 01:00 PM CST

info@umacha.org

Series Description: Over the course of this members-only series, industry experts are invited to share their expertise on timely and relevant topics such as faster payments, risk management, compliance, and the ACH Network. Whether you're a seasoned professional or new to your role, this series has something to offer for everyone. Bring your questions, and we hope you'll leave with an insight into the ever-changing payments industry.

Speaker(s): Diana Kern, AAP, Sr. Financial Solutions Consultant - SHAZAM

Session Description: TBD

**Actual webinar runtime: 12:00pm - 12:50pm CT*

November 18, 2025
- November 30, -0001

Payments Forum (Virtual)

08:30 AM - 04:30 PM CST

info@umacha.org

Speaker(s): Various Speakers

Event Description: In the dynamic world of payments, one thing remains constant: change. As payment professionals, we must continually evolve to keep pace with the ever-shifting landscape. With the continued market adoption of instant payment solutions like FedNow and RTP, financial institutions are on the cusp of what continues to be a transformation in faster payments. Join us for your opportunity to gain insights, knowledge, and strategies to navigate the changing payments landscape with confidence. Whether you're an industry veteran or a newcomer, this session offers valuable perspectives to equip yourself for the exciting journey ahead.

December 12, 2025
- November 30, -0001

Fraud Fridays (Six-Part Webinar Series)

10:00 AM - 11:00 AM CST

info@umacha.org

Fraud, scams, and financial crimes continue to remain an ever-evolving battle as, despite the motive often staying the same, the tactics continue changing over time. During this series, you will gain insights about the types of scams faced by financial institutions and recommendations to help mitigate against the risk of becoming victim to these frauds.

This series is co-sponsored by UMACHA and the Financial & Retailers Protection Association (FRPA).

Interested in attending a particular Fraud Friday session? Click the link below to register for an individual session.

2025 Fraud Fridays Webinar Series

Friday, February 14:

Fraud Fridays #1: Protecting Clients from Fraud: Strategies for Banks & Credit Unions

Speaker: Greg Litster - SAFEChecks

Friday, April 11:

Fraud Fridays #2: Fraud Trends & Mitigation with Novation Credit Union

?Speaker: Derek Schmidt - Novation Credit Union

Friday, June 13:

Fraud Fridays #3: The New Rules of Minnesota's Cannabis Market

?Speaker: Daniel Vallejo - Bridgewater Bank

Friday, August 8:

Fraud Fridays #4: TBD (AI Fraud)

?Speaker: Kari Mitchum - Independent Community Bankers of America (ICBA)

Friday, October 10:

Fraud Fridays #5: TBD (Fraud Training/Fraud Response)

?Speaker: Max Florestanao - National Bank of Commerce

Friday, December 12:

Fraud Fridays #6: TBD (Card Fraud)

?Speaker: Diana Kern - SHAZAM

December 12, 2025
- November 30, -0001

Fraud Friday #6: TBD (Card Fraud)

10:00 AM - 11:00 AM CST

info@umacha.org

Series Description: Fraud, scams, and financial crimes continue to remain an ever-evolving battle as, despite the motive often staying the same, the tactics continue changing over time. During this series, you will gain insights about the types of scams faced by financial institutions and recommendations to help mitigate against the risk of becoming victim to these frauds.

This series is co-sponsored by UMACHA and the Financial & Retailers Protection Association (FRPA).

Speaker(s): Diana Kern, AAP, Sr. Financial Solutions Consultant - SHAZAM

Session Description: TBD

**Actual webinar runtime: 12:00pm - 12:50pm CT*

December 18, 2025
- November 30, -0001

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
- November 30, -0001

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.