Upper Midwest ACH Association 7100 Northland Circle Brooklyn Park, MN 55428 763.549.7000 info@umacha.org

Calendar of Events

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

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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

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

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: Crypto Edition

?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

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 14, 2025

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 in late January/early February 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:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop October 21, 2025

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 in late January/early February 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)

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Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop

October 23, 2025

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

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 28, 2025

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 in late January/early February 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:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop

October 29, 2025

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

Fraud Symposium (In-Person - Iowa)

Johnston, Iowa 8901 Northpark Dr. Johnston, IA 50131 08:30 AM - 04:00 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 3, 2025

2026 Compliance Countdown: ACH Origination Fraud Monitoring

01:00 PM - 02:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Member Services Team

Webinar Description: Changes are coming to the Nacha Operating Rules in 2026, and each participant in the ACH Network has a role to play. This webinar will explore the upcoming revisions that require all Non-Consumer ACH Originators, Third-Party Service Providers, Third-Party Senders, and ODFIs to establish and implement risk-based fraud monitoring processes and procedures—regardless of transaction volume.

We will walk through what's included in these updates, why they matter, and how they impact your organization's responsibilities. Participants will gain practical insights into compliance strategies and how to prepare for the phased implementation deadlines. Whether you're directly originating ACH transactions or supporting those who do, this session will help ensure you're ready for what's ahead.

This session is also being held on December 5, 2025 from 10:00 am - 11:00 am CT. If this date and time work better for you, consider registering for our December session.

November 4, 2025

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 in late January/early February 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:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop November 5, 2025

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

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 7, 2025

2026 Compliance Countdown: RDFI ACH Credit Monitoring

10:00 AM - 11:00 AM CST

info@umacha.org

Speaker(s): UMACHA's Member Services Team

Webinar Description: As ACH fraud continues to evolve, RDFIs are being called to take a more proactive role in monitoring ACH credit transactions. Starting in 2026, all RDFIs—utilizing a phased implementation approach—must implement risk-based processes and procedures reasonably intended to identify credits suspected of being unauthorized or authorized under False Pretenses.

This webinar will break down the new Nacha rule requirements, including how to prepare for the phased implementation in March and June. Attendees will gain practical guidance on operational readiness, fraud monitoring strategies, and how to align internal processes with the upcoming compliance requirement.

This session is also being held on December 3, 2025 from 1:00 pm - 2:00 pm CT. If this date and time work better for you, consider registering for our December session.

November 12, 2025

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 in late January/early February 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:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop November 13, 2025

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: Kevin Moland - Jack Henry

Thursday, September 11:

Industry Insights #5: Politics in Payments

Speaker: Bill Sullivan - Nacha

Thursday, November 13: Industry Insights #6: TBD

Speaker: Nell Campbell-Drake - Federal Reserve Financial Services

November 13, 2025

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): Nell Campbell-Drake - Federal Reserve Financial Services

Session Description: TBD

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

November 18, 2025

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 in late January/early February 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:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop

November 18, 2025

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.

November 25, 2025

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 in late January/early February 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:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop December 2, 2025

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 in late January/early February 2026)

All AFPP Exam Prep Series Webinars + No Virtual Review Workshop

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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:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop

December 3, 2025

2026 Compliance Countdown: RDFI ACH Credit Monitoring

01:00 PM - 02:00 PM CST

info@umacha.org

Speaker(s): UMACHA's Member Services Team

Webinar Description: As ACH fraud continues to evolve, RDFIs are being called to take a more proactive role in monitoring ACH credit transactions. Starting in 2026, all RDFIs—utilizing a phased implementation approach—must implement risk-based processes and procedures reasonably intended to identify credits suspected of being unauthorized or authorized under False Pretenses.

This webinar will break down the new Nacha rule requirements, including how to prepare for the phased implementation in March and June. Attendees will gain practical guidance on operational readiness, fraud monitoring strategies, and how to align internal processes with the upcoming compliance requirement.

December 5, 2025

2026 Compliance Countdown: ACH Origination Fraud Monitoring

10:00 AM - 11:00 AM CST

info@umacha.org

Speaker(s): UMACHA's Member Services Team

Webinar Description: Changes are coming to the Nacha Operating Rules in 2026, and each participant in the ACH Network has a role to play. This webinar will explore the upcoming revisions that require all Non-Consumer ACH Originators, Third-Party Service Providers, Third-Party Senders, and ODFIs to establish and implement risk-based fraud monitoring processes and procedures—regardless of transaction volume.

We will walk through what's included in these updates, why they matter, and how they impact your organization's responsibilities. Participants will gain practical insights into compliance strategies and how to prepare for the phased implementation deadlines. Whether you're directly originating ACH transactions or supporting those who do, this session will help ensure you're ready for what's ahead.

December 9, 2025

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 in late January/early February 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)

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Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop December 12, 2025

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: Crypto Edition

?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

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 16, 2025

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:

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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

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Faster Payments Operations and Process and Flow (Part Two)

Tuesday, Nov. 18:

Faster Payments Risk Management

Tuesday, Nov. 25:

Tuesday, Dec. 9:

Governance Framework (Part One)

Tuesday, Dec. 16:

Governance Framework (Part Two)

January/early February 2026 (Date TBD): Virtual Review Workshop

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.