



Member Benefits and Services Catalog

Make the most of your membership.



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Who we are

Macha/PAR believes that our responsibility is to create value and provide exemplary support. Our most important role is responsiveness in providing excellent service to our members, as well as being their primary source for questions, education, and expertise for all their payments needs including ACH, check, card, wire, and faster payments.

Macha is a not-for-profit trade association devoted to providing support to its members by helping them maintain compliance, improve operational processes, and mitigate fraud and risk.

PAR is a for-profit subsidiary that provides ACH audits, RDC risk assessments, and unclaimed property services to members and non-members alike.

It is our pleasure to offer our members special pricing on training, publications, and compliance services as well as partner services including Segmint Payment Analytics, Adams & Reese's law services, Georgeson's unclaimed property and escheatment expertise, Argos Risk's third-party risk management solutions, and more. Members also receive access to numerous resources and information on the latest changes to rules and regulations on our Members Only page.

Macha is a Direct Member Payments Association of Nacha, an ECCHO Partner, a member of the Faster Payments Council.

Mission statement: Macha shares a common strategy with its membership in the pursuit of maximized business efficiencies, improved and evolving payment processes, reduced risk and cost, and increased participant satisfaction.

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Member support

Your membership in Macha means that everyone within your organization has access to an entire staff of payments professionals dedicated to serving you. Macha offers membership to financial institutions, businesses, government organizations, and municipalities which includes a wide array of services to assist in maintaining compliance, mitigating risk and fraud, and improving operational processes.

Macha memberships hold value for financial institutions as well as their corporate customers/members. We recognize that each of our members has different needs. As a Macha member, your entire staff has access to personalized support services.

Help Desk - (800) 453-1843

8:30 am to 5:00 pm Eastern

7:30 am to 5:00 pm Central

5:00 am to 4:00 pm Hawai'i

Make sure to share our contact information with others in your organization to ensure that they know how to access our services!

"The Macha staff is extremely knowledgeable in providing information with all our payment questions. Mary has personally assisted us, smoothing out matters with external partners."

-Genesis Nicklaw, *Hawaii State Federal Credit Union*

"Macha staff are always available and very responsive to our questions. They go above and beyond what is required of them. We love them!"

- Member Survey Respondent

Member benefits

We support our members by taking on the industry issues that affect them as well as providing training, advisory services, risk remediation services, and tools to make their jobs in the payments profession easier.

Payments advocacy

- **Help Desk** – Staffed by our Accredited ACH Professionals (AAPs), National Check Professionals (NCPs), and Accredited Payments Risk Professionals (APRPs), the Help Desk is available when you have a payment question or need a second opinion.
- **Payments Peer Group** – The Payments Peer Group allows you to benefit from the knowledge and expertise of other payments professional as well as share your own. We encourage your participation to expand your knowledge base.
- **Committees** – Participation in Macha committees provides the opportunity to exchange information and provide input to ensure your needs are being met. Macha committees include: Conference and Operations.
- **National-level influence on industry rules and strategies** – As a Direct Member Payments Association of Nacha, Macha/PAR provides a united voice and strong visibility for our members of all sizes in ACH rule development.

- **Payments publications** – We have created a variety of reference materials and electronic publications. Use these as templates for internal procedures, sample agreements
- **Special rates and discounts on industry products and services** – We take part in many partnerships and special arrangements with other payment industry leaders that allow for special rates and discounts on certain products and services for Macha/PAR members.
- **Participation in industry pilot programs** – We are always looking to add products and services that will benefit our members. Participate in pilot programs to help us customize and develop our new products from start to finish.
- **Members Only website** – Macha/PAR's website includes a Members Only section that provides free sample forms and agreements, access to the latest updates to the Nacha Operating Rules, special payments news provided by payments/banking attorneys, and much more.
- **Nacha Operating Rules & Guidelines** – Every Macha member organization receives a complimentary print copy of the Nacha Operating Rules & Guidelines book each year.

Payments education

- **In-person, webinar, and on-demand training** – Topics we cover include ACH, wire transfer, check, card, fraud, regulatory compliance, faster payments, and more.
- **Annual Macha/PAR events** – Annual events include our Electronic Payments Conference, Payments University, Fraud Day, and more.
- **Custom training** – You tell us your training goals, and we will create a custom training session (on-site or webinar) tailored specifically to your needs.
- **Accreditation Programs** – We assist you in obtaining and maintaining the following professional certifications: Accredited ACH Professional (AAP), Accredited Payments Risk Professional (APRP), and National Check Professional (NCP).
- **Lunch and Learn webinars** – These sessions will help you earn continuing education credits.
- **Stay informed via email** – Our weekly e-newsletter and training emails will inform you of the latest in the payments industry and our upcoming educational programs.
- **Quarterly industry updates**

Risk mitigation and compliance

- **ACH risk-based audits** – Annual ACH audits are mandatory and ours go above and beyond the requirements of the Nacha Operating Rules. We will review all aspects of your ACH operations thoroughly, recommend solutions, and provide education to your staff.
- **ACH and RDC risk assessments** – Our risk assessments will help safeguard your institution from potential loss. Your staff will receive custom education and solutions to ensure you have sufficient controls in place.
- **Advisory services** – If you need guidance or advice in a payment area, we can assist with your ACH, RDC, and faster payments operations.

Advisory services

- **Consulting services** – Are you considering onboarding a new originator or third-party sender? Macha can help you look at the risks and outline the procedures you need in place to mitigate them.
- **Data analytics** – Segmint empowers financial institutions to understand and use data, interact with customers, and measure results.
- **Banking law information** – Take advantage of our partnership with Adams & Reese, LLP to answer your banking law questions.
- **Faster and mobile payments** – Learn about faster and mobile payments options.
- **ACH policies and procedures review**
- **Unclaimed property policies and procedures review**

Compliance services

At Macha/PAR, it is our objective to help you mitigate risk while maintaining regulatory compliance in the payments arena. To realize this goal, we offer a wide range of compliance services including audits and risk assessments as well as advisory, unclaimed property, and escheatment services. Our certified AAPs go above and beyond the basic requirements to ensure that your organization is compliant and improves operational procedures and efficiency. Our compliance services include:

- **Financial institution ACH audits** – Federal and state examiners alike recommend that a party outside of your ACH department performs your mandatory ACH audit. We offer a full-scale audit program to help ensure your compliance with the Nacha Operating Rules.
- **Third-party sender ACH audits** – Maintain compliance and mitigate your risk by having PAR perform audits for your third-party senders. We designed this program to uncover areas of noncompliance and risk while offering mitigating controls and solutions.
- **ACH risk assessments** - PAR will perform a comprehensive ACH risk assessment that will help safeguard your financial institution from potential loss. During the assessment, your ACH staff will receive custom education and solutions to ensure you have sufficient controls in place. Once the assessment is complete, you will receive a detailed report of the assessed risks with recommendations for mitigating controls.
- **Remote deposit capture (RDC) risk assessments** - Let PAR perform your RDC Risk Assessment, and help provide your financial institution with a safeguard

against potential loss. During the assessment, your RDC staff will receive custom education and solutions to ensure you have sufficient controls in place. After the assessment, you will receive a detailed easy-to-read electronic report showing the assessed risks, recommendations for mitigating controls, and a section for your execution strategy.

- **Unclaimed property policy and procedure guidelines** – Take advantage of unclaimed property policy and procedure templates that you can customize for your organization. Receive semi-annual updates to ensure compliance with changing industry standards.
- **Owner location** – Georgeson's highly-skilled team will locate lost or dormant account holders, identify accurate addresses or heirs, and assist in reactivating these accounts.
- **Annual unclaimed property reporting** – Take advantage of a full suite of unclaimed property reporting services including:
 - Assistance in determining escheatment eligibility;
 - Mailing of due diligence letters; and
 - Filing of reports with all US states and territories.

“What impressed me most about the Audit and Risk Assessment is the follow up and support Macha/PAR provided AFTER the review. They have a sincere interest to help their clients improve their business practices and be successful.”

- Jan Loo, *Territorial Savings Bank*

Publications

Macha/PAR offers a wide selection of print and digital publications designed to assist you in the development of your electronic payment programs and procedures. Industry professionals developed these publications with your needs and your budget in mind.

Are you a Macha member? Remember that one of your many member benefits includes access to a variety of free sample forms and agreements. Visit the Members Only page at www.macha.org to view available downloads.

You may order publications from our online store or fill out a hard copy order form. Download the order form from the Online Store page or request one via email to info@macha.org.

Available publications include:

- Nacha Operating Rules & Guidelines
- Sample agreements and policies
- Tools and templates
- Audit and risk assessment guides
- Handbooks
- Quick reference materials
- Educational offers and resources

Macha committees

- **Operations** – The Operations Committee reviews all Nacha request for comments (RFCs) and ballots. This committee also reviews legislative issues and provides comments.
- **Conference** – The Conference planning committee provides guidance, direction, and support in the planning and execution of Macha's annual conference.

Educational offers

Webinars

Our webinars are interactive, allow time for live questions, and often include real life case studies. They cover all payment systems and are an economical way to train multiple staff members at once. Members receive discounted pricing on webinar training.

Our webinars shine a light in all corners of the payments industry. Topics include:

- Compliance and risk remediation
- Audit guidelines
- Unclaimed property and escheatment
- ACH origination
- Regulations and rule changes
- Fraud mitigation
- Basics for frontline staff
- Third-party senders
- Exam preparation and credit maintenance for professional accreditations:
 - AAP
 - NCP
 - APRP

Additionally, we offer **Lunch & Learn webinars**, which are available at no charge to encourage all of your personnel to keep abreast of current issues of significance in the payments space.

In-person training

Network with other payments professionals by attending our interactive in-person training sessions. Participate in hands-on exercises and share your experiences with your peers to promote a deeper understanding of the topic at hand.

Customizable training

Don't see the training you're looking for on our website? No problem! Our payments experts will customize a training session to suit your specific needs in the most convenient format for you:

- **In-person** – We will come to your office.
- **E-learning via your Learning Management System (LMS)** – We will record your custom course directly to your LMS.
- **Webinar** – We will create a live or recorded video just for you.

Payments Education Library

Take advantage of on-demand training! Similar to webinars, these on-demand training courses are available 24/7 and may be accessed multiple times for training on your terms – at your own pace, anytime, any day, and from anywhere.

Courses are similar to webinars and last from 30 to 90 minutes in length. Modules are bite-sized sessions that focus on a specific topic and take about 10 to 15 minutes to complete.

Macha's Payments Education Library combines a narrated visual presentation. All sessions are conducted by AAPs, NCPs, APRPs and other industry experts. We've designed many of these sessions to help you maintain your continuing education credits.

Courses may contain reference materials for immediate use by your organization.

Certification training programs

ACH Certificate

Are you new to ACH and not quite ready for the AAP exam? This program is for payments professionals who understand the need for ACH experts in our evolving industry. The nine courses contained in our ACH Certificate program are recorded for you to take at your own pace. Further, the program includes a practice quiz to test your progress prior to the certification exam. Once you've completed the course and passed the exam, you will be ACH certified!

Accredited ACH Professional (AAP) Certification

AAPs are an elite group of highly-skilled professionals who are recognized nationally for their electronic payments expertise, particularly within the field of Automated Clearing House (ACH) payments. AAPs are especially versed in managing ACH operations, interpreting ACH Rules and regulations, developing ACH products, selling ACH products and services, and more. Financial institution examiners and other users of the ACH Network accept the AAP certification as a mark identifying individuals who are dedicated to and serious about their profession. The AAP exam occurs every year in October. Macha/PAR offers a comprehensive preparation program and study kit. Our goal is to endow you with the ACH knowledge you'll need to earn your accreditation with confidence. If you don't pass the exam after completion of our preparation program, we pay.

National Check Professional (NCP) Certification

The NCPC (National Check Professional Certification) program is sponsored by the Electronic Check Clearing House Organization (ECCHO). This designation recognizes professionals who have successfully proven a high level of understanding of the current check payments landscape. Having an NCP on staff will help your organization remain compliant with the ECCHO Rules and federal regulations, decrease losses, and stay ahead of the curve! NCPs have proven knowledge in every significant aspect of the check payment system including products and operations, relevant rules and laws, industry standards, and fraud and risk mitigation. ECCHO-certified instructors teach our NCP preparation program.

Accredited Payments Risk Professional (APRP) Certification

APRPs have mastered the complexities of risk management for ACH, check, wire, debit, credit and prepaid cards, and emerging and alternative payments.

Any professional in the payments industry can work toward accreditation. If you have worked in payments for years, you will add a highly respected qualification to your resume. If you are relatively new to the field, you will give yourself an edge over the competition. At a minimum, Nacha recommends spending two years working in the payments industry before taking the APRP exam.

“Obtaining my AAP certification has been one of the most worthwhile things I have done for my financial institution in my 24 years as an employee. I could never have passed the examination the first time without the comprehensive AAP training program through Macha. The program prepared me for the test by organizing large volumes of information into manageable sessions of focused instruction. I use the knowledge I acquired nearly every day, and know that I am a better resource for my coworkers, as well as providing more “hands-on” involvement in the protection of the bank’s assets.”

- Carla Panosh, *WoodTrust Bank*

Educational Package Plans

Macha's Educational Package Plans offer the convenience and cost savings of making a one-time payment for an entire calendar year of training. Think of them as educational season tickets! Any staff member(s), from any department, may attend Macha training as defined in the plan purchased. Educational Package Plans are a members-only benefit!

Updated for 2021, our new Educational Package Plans now cover most* of our training programs, including:

- In-person workshops
- Webinars
- Payments University
- Fraud Day

Visit the Macha website to learn more about plan details including pricing and to purchase your season tickets to payments training!

*Exclusions include our annual conference and accreditation/certification packages.

Educational events and scholarships

Payments University

Whether you're new to the payments industry or desire a higher understanding of payments, Payments University's multi-track agenda provides targeted education through fundamental and advanced courses. Payments University is an intense, collegiate-style learning experience and a great opportunity to earn continuing education credits.

Electronic Payments Conference

Macha's Electronic Payments Pre-Conference and Conference hosts a number of prestigious speakers in the payments industry. Session topics include Same-Day ACH, cybersecurity, fraud, faster payments, mobile payments, current trends, and much more.

Scholarships

Every year, Macha/PAR provides a members only opportunity to earn scholarships that pay admission to an important industry event. These scholarships allow our members to gain additional payments knowledge and network with their peers.

To enter, individuals must complete an application form which outlines their experience, their educational goals, and why they deserve a scholarship. Scholarship winners, when approved, receive free admission to one of the following events:

- Nacha's Payments Institute (TPI)
- Macha's Payments University
- Macha's Annual Electronic Payments Conference
- Fraud Day or a compliance symposium

"I appreciate the ease of access for help, the option of involvement in processes (rules and ops, RFCs). Their education options are relevant, affordable, and available to help meet both professional development and credit requirements as an AAP."
- Member Survey Respondent
