



## Accreditation Continuing Education Licensing Guidelines



### General Guidelines

Organizations desiring to sponsor their courses, seminars, and training sessions as eligible for AAP and/or APRP continuing education credit are required to submit the **Accreditation Continuing Education Licensing Application** to Nacha for approval. If approved, the sponsoring organization is required to pay the associated fees to Nacha. The request for licensing of courses as eligible for AAP and/or APRP credit must be submitted at least four weeks prior to the scheduled event. An agenda/schedule for the program must accompany the completed application.

Nacha’s licensing of courses, seminars, and training sessions is based on a review of each program’s proposed subject matter to verify that it fits the topical criteria for AAP and/or APRP renewal credit as defined by the AAP Program Policies, the APRP Program Policies, and for a sponsoring organizations’ and proposed speakers’ compliance with the AAP Code of Conduct, the APRP Code of Conduct, and Nacha’s Code of Conduct. Nacha reserves the right to grant or refuse this application at its sole discretion. Nacha will notify the sponsoring organization of approval or denial of licensing within three weeks of receipt of the completed application. Payments Associations are exempt from the licensing fee required by this application. However, they are required to sign this agreement and abide by its terms.

Each 50-minute session will qualify for 1 AAP and or APRP renewal credit. Workshops, lectures, seminars, and presentations in qualified topic areas are eligible for AAP and/or APRP renewal credit. AAPs and APRPs are required to maintain documentation on continuing education credit earned. Written documentation of attendance at an AAP and/or APRP renewal credit activity must be provided to AAPs and APRPs.

AAP Continuing Education Program Categories	APRP Continuing Education Program Categories
<p>Only educational activities covering ACH and related payments issues may be eligible for AAP renewal credits. Eligible topic areas are covered in the AAP Handbook and the Nacha Operating Rules and include the following six general ACH topic areas:</p>	<p>Only educational activities covering risk and related payments issues may be eligible for APRP renewal credits. Eligible topic areas are covered in the APRP Handbook and the Nacha Operating Rules and include the following six general Risk topic areas:</p>
<p><b>General Payment Overview/Comparative Payment Systems</b></p> <ul style="list-style-type: none"> <li>- The ACH Network</li> <li>- Check Processing</li> <li>- Wire Transfer Payments</li> <li>- Card Payments</li> </ul>	<p><b>Payment Systems</b></p> <ul style="list-style-type: none"> <li>- The ACH Network</li> <li>- Check Processing</li> <li>- Wire Transfer Payments</li> <li>- Card Payments</li> <li>- Emerging/Faster Payment Mechanisms</li> <li>- Financial Markets</li> <li>- IntraBank and InterBank Messaging Systems (e.g., SWIFT, FMU)</li> <li>- Internal Processing Systems</li> <li>- Payment Channel Types</li> </ul>

<p><b>Marketing &amp; Products</b></p> <ul style="list-style-type: none"> <li>- ACH Marketing Strategies</li> <li>- ACH Products and Applications <ul style="list-style-type: none"> <li>o Direct Deposit</li> <li>o Direct Payment</li> <li>o Point-Of-Sale</li> <li>o Corporate-to-Corporate Payments/Financial EDI</li> <li>o Cash Concentration/Disbursement</li> <li>o Developing Applications</li> <li>o Electronic Check Applications</li> <li>o Electronic Benefits Transfer</li> <li>o Cross-Border Payments</li> <li>o Internet-based payment Services</li> </ul> </li> </ul>	<p><b>Fundamentals of Risk Management</b></p> <ul style="list-style-type: none"> <li>- Types of Risk</li> <li>- Fraud Strategies Trends and Threats</li> <li>- Enterprise Risk Management Concepts</li> <li>- Risk Management Frameworks</li> <li>- Risk Profiles</li> <li>- Service Disruptions</li> <li>- Role of Risk Management to Strategic Planning</li> <li>- Credit Analysis</li> </ul>
<p><b>Risk Management</b></p> <ul style="list-style-type: none"> <li>- ACH Risk Identification</li> <li>- ACH Risk Control</li> <li>- Contingency Planning</li> <li>- Audit Issues</li> <li>- Data Security</li> </ul>	<p><b>Payments Risk Management Controls</b></p> <ul style="list-style-type: none"> <li>- Business Continuity and Disaster Recovery</li> <li>- Application of Internal Controls</li> <li>- Onboarding Procedures and Vendor Management</li> <li>- Consumer Identification Programs</li> <li>- Authentication Methods</li> <li>- Audit Standards and Practices</li> <li>- Processing and Settlement of Retail and Wholesale Payments</li> </ul>
<p><b>Rules and Regulations</b></p> <ul style="list-style-type: none"> <li>- Nacha Operating Rules &amp; Guidelines</li> <li>- Federal Government ACH Payments</li> <li>- Federal and State Regulations <ul style="list-style-type: none"> <li>o Regulation E</li> <li>o Uniform Commercial Code Article 4A</li> <li>o Federal Reserve Bank Operating Circulars</li> <li>o Office of the Comptroller of the Currency Banking Circular 235</li> <li>o Regulation D</li> <li>o Regulation CC</li> </ul> </li> </ul>	<p><b>Payments Risk Policy and Governance</b></p> <ul style="list-style-type: none"> <li>- Risk Appetite and Tolerance</li> <li>- Roles and Structures of Organizational Units and Stakeholders</li> <li>- Regulatory Environment Impact on Clients and Internal Programs</li> <li>- Internal Policies that Address Risk Types</li> <li>- Effective Procedures to Support Policies</li> </ul>
<p><b>Operational Process/Flow</b></p> <ul style="list-style-type: none"> <li>- ACH Origination</li> <li>- ACH Receipt</li> <li>- Settlement</li> <li>- Exception Processing <ul style="list-style-type: none"> <li>o ACH Returns</li> <li>o Rejected Entries</li> <li>o Notifications of Change</li> <li>o Reversals</li> <li>o Reclamations</li> </ul> </li> </ul>	<p><b>Physical and Information Security</b></p> <ul style="list-style-type: none"> <li>- Policies and Procedures to Detect Data Breaches and Protect Against Data Breaches</li> <li>- Record Retention and Destruction</li> <li>- Computer Hardware, Software and Telecommunications Protocols</li> <li>- Data Security Procedures, Techniques and Access Controls</li> <li>- Physical Storage and Security of Data</li> </ul>

<p><b>Technical Standards/Formats</b></p> <ul style="list-style-type: none"> <li>- File Exchange Specifications</li> <li>- ACH Record Format Specifications</li> <li>- Specifications for Data Acceptance</li> <li>- Minimum Description Standards</li> <li>- Return Entries</li> <li>- Notifications of Change</li> <li>- Acknowledgment Entries</li> <li>- Rule Compliance Audit Requirements</li> <li>- Compensation Rules</li> <li>- Arbitration Procedures</li> </ul>	<p><b>Regulatory Environment</b></p> <ul style="list-style-type: none"> <li>- Rules and Guidelines Applicable to Specific Payment Systems <ul style="list-style-type: none"> <li>o Nacha Operating Rules</li> <li>o ECCHO Rules</li> <li>o FFIED Handbooks</li> <li>o Bankcard Network Rules</li> </ul> </li> <li>- Laws and Regulations Applicable to Specific Payment Systems <ul style="list-style-type: none"> <li>o Regulations E, J, CC, DD, Z</li> <li>o BSA/AML</li> <li>o OFAC</li> <li>o Fed Operating Circular</li> </ul> </li> <li>- Regulatory Requirements for Incident Reporting</li> </ul>
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### Continuing Education Course Licensing Fee

Nacha charges a Continuing Education Licensing fee to cover administrative costs associated with reviewing and processing applications. The AAP and APRP Continuing Education Licensing fee schedule is below.

- AAP licensing: \$95 per CEC
- APRP licensing: \$95 per CEC
- Both AAP and APRP licensing: \$165 per CEC\*

\* This option offers a discount when applying for both programs. Nacha only charges for the highest number of potential credits. For example, if the program you're applying for is eligible for 13 AAP CECs and 10 APRP CECs, you will only pay for 13 CECs total.

### No Endorsement of Program Content

In granting the Sponsoring Organization a non-exclusive license to utilize the AAP and or APRP logo, no endorsement of either the content or the accuracy of any information provided in any continuing education courses, seminars, or training sessions is made by Nacha, the AAP Blue Ribbon Panel, or the APRP Oversight Panel.

### Submission of Application

Send completed application and supporting documentation to:

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 Director, Education & Accreditation  
 Nacha  
 2550 Wasser Terrace, Suite 400  
 Herndon, VA 20171  
 Phone: (703) 561-1100 | Fax: (703) 787-0996 | [tdelaney@nacha.org](mailto:tdelaney@nacha.org)