CBW
Community Bankers of Wisconsin

Tax Refunds: ACH Exceptions, Posting & Bank Liability

Thursday, FEBRUARY 14, 2013
2:00 pm – 3:30 pm Central

State and federal tax refunds can sometimes become a challenge to an RDFI. It's imperative to properly post and handle refund exceptions in order to minimize the risk to your financial institution. In this webinar you will finally get the answers to all of your questions! Ensure you handle these exceptions correctly to minimize the liability of your financial institution and avoid costly mistakes.

HIGHLIGHTS

- What happens when the name and account number do not match?
- What if the account is closed or the accountholder is deceased?
- Who is at fault if the payment posts to the wrong account? What happens next?
- What are the rights and obligations of the RDFI, customer, and tax preparer?
- **TAKE-AWAY TOOLKIT**
    - Handouts will include a quick reference for handling federal government tax refunds according to the Green Book

Eligible for 1.8 AAP Continuing Education Credits
Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?
This informative session is designed for ACH operations staff, branch personnel, compliance officers, and AAP candidates.

ABOUT THE PRESENTER – Luann S. Kohlmann, AAP, NCP, WACHA
Luann serves as the Vice President of WACHA (The Premier Payments Resource), headquartered in Wisconsin. After many years in the financial industry Luann joined the WACHA team in 2003. She is responsible for development and execution of association member programs, including education, conferences, and publications. She also conducts ACH audits and risk assessments.

Luann has spoken nationwide, including NACHA's Electronic Payments Conferences, and is very active in national councils and committees. She has been an Accredited ACH Professional since 2002 and became a National Check Professional in 2011.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR
The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, *you will also receive a FREE audio/visual CD ROM.**** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)
Options 1 and 2 described above ***CD ROM for PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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	On-Demand Web Link and FREE CD ROM; *or*	**$230**	**$275**
	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	**$300**	**$350**

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