



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Dealing with ACH Tax Refunds: Exceptions, Posting & Liabilities

Thursday, January 4, 2018

2 - 3:30 p.m.

The IRS issues over 101 million tax refunds yearly — more than 80% via Direct Deposit. The average refund is more than \$3,000. With such high volume, it is imperative that financial institutions understand the unique requirements surrounding tax refunds to avoid potentially large losses. These requirements address account number/name matching situations, deceased recipients, refunds posting to incorrect accounts, and refunds as exception items. This session covers the rights and obligations of the financial institution, accountholder, and tax preparer. Learn how to correctly handle these exceptions to minimize your financial institution's liability.

HIGHLIGHTS

- What if the name and account number do not match?
- What happens if the account is closed?
- What if the accountholder is deceased?
- What happens if the payments post to the wrong account?
Who is at fault?
- What are the rights and obligations of the RDFI, consumer, and tax preparer?
- IRS and NACHA opt-in programs to help the IRS recover suspect funds

TAKE-AWAY TOOLKIT

- Quick reference for handling federal government tax refunds according to the Green Book
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

DON'T MISS THIS RELATED WEBINAR!

Handling Government ACH Payment Returns & Reclamations on Tuesday, December 18, 2018

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This session is ideal for ACH operations, branch personnel, compliance officers, and AAP candidates.

ABOUT THE PRESENTER

Michele L. Barlow, AAP, NCP, PAR/WACHA is the assistant vice president/director of training at PAR/WACHA (The Premier Payments Resource), headquartered in Wisconsin. Before joining the WACHA team in 2009, Barlow spent several years as a corporate trainer in the financial services. She is responsible for development and execution of association training and certification programs, conference planning, and member service. Barlow is a member of NACHA's Blue Ribbon Panel and is active on other national committees. She obtained her AAP certification in 2010, her NCP in 2011, and became an NCP Certified Trainer in 2012. Barlow holds a bachelor's from the University of Wisconsin-Madison.

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 allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

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. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

REGISTRATION FORM

Dealing with ACH Tax Refunds: Exceptions, Posting & Liabilities Telephone/Webcast
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Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Prospective-Member*
	Live Webinar	\$275	\$475
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