

Follow these Recommended Learning Paths as part of your personal and professional development. For a list of complete offerings, please refer to our [Payments Education](#) to view all sessions titles and descriptions.

ACH Payments

- Beginner Certificate
 - [ACH Fundamentals](#)
 - [SEC Codes](#)
 - [RDFI Compliance Fundamentals](#)
 - [ACH Beginner Certificate Test](#)
- Intermediate Certificate
 - [ODFI Responsibilities & Warranties](#)
 - [Third-Party Sender Roles & Responsibilities](#)
 - [ACH Exceptions](#)
 - [ACH Intermediate Certificate Test](#)
- Advanced Certificate
 - [ACH Risk Management for FIs](#)
 - [Third-Party Risk Management](#)
 - [Considerations for Conducting an ACH Audit](#) NEW! (March 2024)
 - [Considerations for Conducting an ACH Risk Assessment](#)
 - ACH Advanced Certificate Test (available April 2024)

Check Payments

- Check Foundations Certificate
 - [Check Fundamentals](#)
 - [Electronically Created Items \(ECIs\)](#)
 - [Remotely Created Checks \(RCC\)](#)
 - [Cashier's Checks](#)
 - [Check Foundations Certificate](#)
- Remote Deposit Capture Certificate
 - [Check Warranties and Indemnifications](#)
 - [RDC Indemnity & Holder in Due Course](#)
 - [RDC Risk Management](#)
 - [Remote Deposit Capture Certificate](#)
- Check Compliance & Risk Management Certificate
 - [Check Fraud & Risk Management](#)
 - [Reg CC: Subparts A, B, C, and D](#)
 - [UCC Articles 3 & 4](#)
 - [Check Compliance & Risk Management Certificate Test](#)

Card Payments

- Understanding Cards
 - [Card Payments Fundamentals](#)
 - [PCI/DSS Compliance](#) – NEW!
 - [Push to Card](#) – NEW!

Wire Transfer Payments

- Wire Transfer Certificate
 - [Wire Transfer Fundamentals](#)
 - [Wire Transfer Operations Considerations](#)
 - [Wire Transfer Risk Considerations](#)

Treasury Management

- [Navigating the Payments Industry](#)
- [Introduction to Treasury Management](#)
- [Treasury Management Considerations for New Payments Products](#)
- [How to Talk to Your Bank](#) – NEW!

Faster Payments

- [Instant Payments Fundamentals](#)
- [RTP Implementation & Compliance Considerations](#) – NEW! (March 2024)
- [FedNow Operating Circular 8](#)
- [Faster Payments Risk Considerations](#)
- Faster Payments Certificate Test (available April 2024)

**Webinars that are part of TCHPA's Certificate Program must be consumed entirely and in order as listed on the Learning Path. Attendees are allotted ONLY two attempts to pass the test to be awarded a Certificate of Completion. After two failed attempts, attendees must wait 90 days before starting again.*

Payments Risk & Regulations

- Risk Foundations Certificate
 - [Payments Risk Fundamentals](#)
 - [Intro to FFIEC Guidance Retail Payments](#)
 - [BSA/AML Core Knowledge](#)
 - [Risk Foundations Certificate](#)
- Laws & Regulations Training
 - [Regulatory Round-Up](#)
 - [Reg E Key Issues, Errors, and Unauthorized EFTs](#)
 - [Reg E Error Resolution](#)
 - [Reg CC: Subparts A, B, C, and D](#)
 - [UCC Articles 3&4](#)
 - [UCC4A: When Does it Apply and How Do I Comply?](#)
- Fraud & Risk Management Training
 - [Cross-Channel Payments Risk](#)
 - [Stepping Up your Information Security](#)
 - [Understanding Emerging Payments Fraud & Risk Management](#) – NEW!

Payments Compliance Resources

- [ACH Audit Interactive Workbook](#)
- [Third-Party Service Provider and Sender ACH Annual Audit Guide](#)
- [Third-Party Payroll Provider ACH Annual Audit Guide](#)
- [ACH Risk Assessment Resource](#)
- [Third-Party Sender ACH Risk Assessment](#)
- [RDC All-in-One Resource Guide](#)
- [Reg E All-in-One Resource Guide](#)

For more resources and publications, visit our [Payments Store](#).

Payments Certification Exam Prep

NCP (*National Check Professional*)

- *NCP Prerequisite: Complete the Check Foundations, Remote Deposit Capture Certificates, and Check Compliance & Risk Management Certificates
- [NCP Exam Prep Webinar Series](#)

APRP (*Accredited Payments Risk Professional*)

- *APRP Prerequisite: Complete the Risk Foundations Certificate
- [APRP Exam Prep Webinar Series](#)

AAP (*Accredited ACH Professional*)

- *AAP Prerequisite: Beginner, Intermediate, and Advanced ACH Certificates
- [AAP Exam Prep Webinar Series](#)

**Candidates sitting for a professional accreditation exam are encouraged to complete the TCHPA certificate courses listed from this Recommended Learning Path prior to the start of the exam prep series. For more information on our programs, see our [Payments Accreditations Page](#).*

Alliance Meetings

Accredited NCP, APRP, AAPs are invited to discuss industry hot topics, connect with your peers, and earn continuing education credits. These meetings are held virtually and in-person through-out the year. See the schedule and register on our [Calendar Registration](#).

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Corporate Payments Training

- TCHPA's Corporate ACH Payments Certificate*
 - [ACH Fundamentals](#)
 - [Originator Roles & Responsibilities](#)
 - [ACH Risk Management](#)
 - [Corporate ACH Certificate](#)
- Understanding Payments
 - [Navigating the Payments Industry](#)
 - [Instant Payments Fundamentals](#)
 - [How To Talk to Your Banker](#) – NEW!
 - [Corporate Essentials: Account Reconciliation Considerations](#) – NEW!
- ACH Compliance
 - [Understanding ACH Authorization Requirements](#) – NEW!
 - [ACH Prenotes, NOCs, & Micro Entries](#) – NEW!
 - [Nacha Rule Change: Third-Party Sender Roles & Responsibilities](#)
 - [Corporate Essentials: Business Continuity Planning](#) – NEW!
- Faster & Emerging Payments
 - [Instant Payments Fundamentals](#)
 - [Faster Payments Risk Considerations](#)
 - [Crypto – You Can Bank on That](#)
- [Fraud Mitigation Series](#) – scheduled the first Friday of each month.
 - New Year. New You. New Understanding about Fraud and Scams
 - For the Love of Money: Romance Scams
 - A Tale of Two Checks: Check Fraud
 - Hello, Tax Season. Goodbye, Tax Fraud!
 - Protecting Your Company from Business Email Compromise
 - Not You Too! Tips to Understanding and Preventing Friendly Fraud
 - What in the World! Transnational Fraud
 - Back to School: Protecting Children

- Corporate Fraud
- Foundations of Cybersecurity
- Understanding Credit Push Fraud
- Make a List and Check it Twice: Steps to Protecting Yourself Against Fraud

Corporate Resources

- [ACH Data Security for Companies](#)
- [ACH WEB Entries: Credits and Debits](#)
- [Consumer ACH Authorization Samples](#)
- [Corporate ACH Authorization Sample](#)
- [Micro-Entry](#)
- [Third-Party Sender Originator Sample ACH Agreement](#)
- [Check Cashing and Endorsements](#)

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Corporate Virtual Roundtable

- March 2024
- September 2024
[Calendar Registration](#)

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