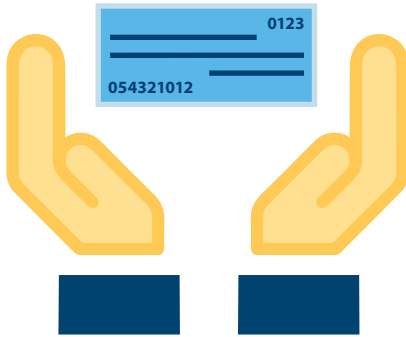


Here's how we work for our members:



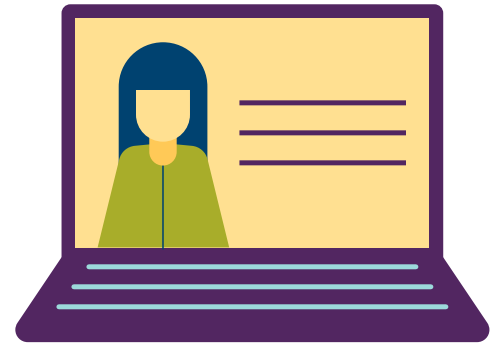
Advocacy

Provide a voice for the industry with regulatory agencies and other groups through:

- Ongoing engagement with the Federal Reserve, CFPB, and other regulatory bodies.
- Facilitation of industry comment letters and advocacy on check-related issues.
- Collaboration with industry standards groups (e.g., ASC X9).
- Partnership with Payments Associations and Bankers' Banks to provide NCP and other training.

Rules

- Provide transparent, fair rules for all members.
- Utilize rules development methodology that is bottom-up and provides for broad industry participation from depository institutions of all sizes.
- Revise ECCHO Rules as needed to ensure up-to-date with technology, regulations, and new issues.
- Utilize ad-hoc working groups to ensure appropriate experts at member organizations discuss germane topics.



Education

- Provide education and subject matter expertise for the financial industry at large.

ECCHOEd

- Assist members and the industry with operations and compliance issues and provide support in error resolution between members.
- Promote NCP certification program to members and the larger financial industry.



Forum

Provide a forum for industry thinking on issues that affect check payments.