MACHA MEMBER
BENEFITS & SERVICES

Make the most of your membership.

Macha
EVERYTHING PAYMENTS - EVERYWHERE

PAR
PAYMENT ADVISORY RESOURCE
ABOUT US

Macha/PAR believes that it is our responsibility is to create value and provide exemplary support. Our most important role is responsiveness in providing excellent service to our members, as well as being their primary source for questions, education, and expertise for all their payments needs including ACH, check, card, wire, and faster payments.

Macha is a not-for-profit trade association devoted to providing support to its members by helping them maintain compliance, improve operational processes, and mitigate fraud and risk. PAR is a for-profit subsidiary that provides ACH audits, RDC risk assessments, and unclaimed property education to members and nonmembers alike.

It is our pleasure to offer our members special pricing on training, publications, and compliance services. Members also receive access to numerous resources and information on the latest changes to rules and regulations on our Members Only page.

Macha is a Direct Member Payments Association of Nacha and a Diamond Level ECCHO Partner. We also take part in the APRP Oversight Panel, the NCP Panel, Nacha’s Payments Alliance, and we contribute to Rulemaking for the ACH Network. Macha President and CEO, Mary Gilmeister, AAP, NCP participates on Nacha’s Consumer Payments Committee, the U.S. Faster Payments Council, and has served as the Dean of Nacha’s Payments Institute (2022).
MEMBER BENEFITS & SERVICES

- Macha Helpdesk
- Educational opportunities
- Compliance services
- Participation opportunities
- Discounted pricing and Package Plans
- Other exclusive perks
Membership in Macha entitles everyone in your organization to access our entire staff of payments professionals including 8 Accredited ACH Professionals, 4 National Check Professionals, and 3 Accredited Payments Risk Professionals. You can contact us with all your payments questions. We help our members with all U.S. payment rails including:

- ACH
- Cards
- Checks
- Faster, real-time, and emerging payments
- Wire transfers
- And more!

Contact the Helpdesk:

Toll free: (800) 453-1843
Email: info@macha.org
Chat: Use the chat widget at the bottom of the page at www.macha.org

Helpdesk hours:

<table>
<thead>
<tr>
<th>Mid-Atlantic</th>
<th>Midwest</th>
<th>Hawaii</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:30 am – 6:00 pm Eastern</td>
<td>7:30 am – 5:00 pm Central</td>
<td>5:00 am – 4:00 pm Hawaii</td>
</tr>
</tbody>
</table>
In-person, webinar, and on-demand training

Topics we cover include ACH, wire transfers, checks, cards, fraud, regulatory compliance, faster payments, and more! More information is available at www.macha.org.

Special annual events

Electronic Payments Conference
At Macha’s Electronic Payments Conference, you’ll interact with and learn from industry experts on timely payments topics. An excellent networking opportunity!

Payments University
Midwest | Mid-Atlantic | Hawaii
Payments University is a rigorous, collegiate-style learning environment designed to deliver comprehensive, focused payments education. Whether you are new to the payments business or want to improve your knowledge, the multi-track agenda offers focused instruction through fundamental and advanced courses.

Fraud Day
Virtual event
Financial fraud generates billions of dollars annually for bad actors. Join us for this unique live virtual event to hear the latest information on financial and cyber payments fraud.

Accreditation programs

Accredited ACH Professional (AAP)
We are the only Payments Association to offer an AAP Test Prep Package that, when all requirements are met, guarantees a refund of your exam fee if you do not pass! Check out our ACH Certificate Package too!

Accredited Payments Risk Professional (APRP)
We offer an APRP Prep series that consists of nine (9) webinars that cover all the information you’ll need to study and pass the exam!

National Check Professional (NCP)
Our NCP Test Prep Package includes eleven (11) webinars, two (2) Open Forums, one (1) in-person review, and two (2) publications.

Faster Payments Professional (FPP)
FPP Certificate program details to be announced soon!
Have us perform your mandatory annual ACH audit! We offer several discounts for first-time and repeat audits for the following:

- Financial Institutions
- Third-Party Senders

We’ll complete a comprehensive risk assessment, provide your staff with education, and outline solutions for the following:

- ACH
- Remote Deposit Capture (RDC)

We know that most solutions don’t come in a one-size-fits-all format. We offer assistance with policies, agreements, onboarding, best practices, implementation plans and more for ACH and RDC. We also provide advising for custom requests.

Compliance services are available through Macha’s subsidiary, Payment Advisory Resource (PAR). To inquire about any of these services, please send an email to compliance@macha.org or give us a call at (800) 453-1843.
PARTICIPATION OPPORTUNITIES

Faster Payments Task Force
Our wildly popular Faster Payments Task Force provides an excellent opportunity to discuss use cases, share lessons learned, understand best practices, identify risk mitigation techniques, and network with peers in the payments industry.

Operations Committee
The Operations Committee reviews all Nacha requests for comment (RFCs) and ballots. This committee also reviews legislative issues and provides comments.
Members-Only Pricing

Educational events
Your membership entitles you 50% savings on all Macha training sessions.
Webinar registrations allow you to add additional phone lines for just $35 each.
Expand your savings even further with the purchase of an Educational Package Plan (see the following page).

Publications
As a member, you save 50% on Macha payments publications as well. These include:
• Sample agreements, policies, procedures.
• Quick reference cards and guides.
• Exam prep materials for AAP and NCP accreditation.
• And more!
Visit our online store to view our complete selection of publications.

Nacha events and more
Enjoy additional savings when registering for Nacha events like the Payments Institute and Smarter Faster Payments. You also save on exam registrations!
Contact us for this year's member discount code!
Macha’s **Educational Package Plans** offer the convenience and cost savings of making a one-time payment for an entire calendar year of training. Think of them as educational season tickets! Any staff member(s), from any department within your organization, may attend Macha training as defined in the plan purchased. Educational Package Plans are a members-only benefit!

Our Educational Package Plans cover most* of our training including:

- In-person workshops
- Webinars
- Payments University
- Fraud Day

*Exclusions include our annual conference, on-demand training from our library, unclaimed property training, and accreditation/certification programs.

**Individual Plans**
- Any one (1) employee may register for each eligible session. The registrant may be a different individual for each session (includes webinars).
- $1,150 per year; $1,050 for an additional plan.

**Group Plans**
- Any five (5) employees may register for each eligible session. The registrants may be different individuals for each session. Includes five lines for webinars.
- $3,250 per year.
Members-only website
Macha’s members-only website contains a ton of information that is only accessible by our members. Once you log in, you’ll have access to:

• ACH & Check Rules Updates.
• Information about Macha’s committees including how to join.
• Complimentary sample forms and agreements for download including ACH Origination agreements, stop payment forms, sample policies, and more.
• Payments industry information and updates including ACH Network performance and useful links.
• Our newsletter archive.
• Access to the application for our annual Scholarship Awards to Nacha’s Payments Institute.

Payments Institute Scholarship Awards
Macha’s annual scholarship awards provide a once-in-a-lifetime chance for a worthy person to attend Nacha’s Payments Institute (TPI).

Macha’s scholarships are a members-only benefit that allow an individual to study the recent advancements in payment systems. The scholarships cover room and board (except meals) as well as tuition.

NewsWave
Macha’s NewsWave is our weekly newsletter and is available to members and non-members alike. However, when we link to privileged information, readers are directed to log into the members-only website.

Grow your knowledge with NewsWave.
Join hundreds of other payments industry professionals across the country to keep up with the latest in payments news, innovation, technology, and more. You’ll also receive helpful reminders about Macha training, discounts, publications, and compliance services throughout the year.

To sign up, visit macha.org and click the green button in the top right corner of the homepage.
OTHER EXCLUSIVE MEMBERSHIP PERKS (CONTINUED)

Macha is a resource for common questions about the rules and regulations that govern payment systems such as check and image, card, ACH, wire, and risk and fraud. However, we understand that there may be times when you need a second opinion. This is where the Macha Banking Law Information Service can help. Macha’s Banking Law Information Service* is a free, members-only resource that allows you to ask an experienced attorney questions about payment laws and regulations without forming an attorney-client relationship. Scott Jones, a Partner at Adams and Reese LLP, is a well-known payments attorney who can assist you with the following issues:

- ACH Rules
- Check Products
- Federal Regulations
- PATRIOT Act
- Uniform Commercial Code
- Bank Secrecy Act
- ECCHO Rules
- OFAC Regulations
- Wire Transfers

*This is strictly an educational service, not a solicitation for legal services. You should retain legal counsel if you require legal advice or representation regarding a particular factual situation or dispute.

Automated Risk Intelligence

Argos Risk® is a leading provider of Third-Party Risk Intelligence (TPRI) solutions. Formed in 2010, they are experts in financial risk management services to fulfill a need for timely and comprehensive risk mitigation knowledge. They provide innovative and affordable subscription services that help companies manage the risks associated with their third-party relationships, such as vendors, ACH/RDC originators, and lending relationships.

AR Surveillance™

AR Surveillance automatically monitors, analyzes, and reports on your selected portfolio. Designed to make the process of risk compliance and best practices as seamless and efficient as possible. Daily, Argos Risk automates required compliance and internal processes to classify, rate, and alerts you with timely information.
ANY QUESTIONS?

We’re here to help! Feel free to reach out.

Toll Free: (800) 453-1843
Email: info@macha.org
Website: www.macha.org