### Time Zones are listed below

Event Date	Event Time	Event Title	Event Type
		January	
January 5, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Back It Up! ACH for Operations	Webinar
January 17, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 1: Check Fundamentals and Check Processing	Webinar, NCP Prep
January 24, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 2: Check Products	Webinar, NCP Prep
January 26, 2023	2:00-3:30pm ET 1:00-2:30pm CT	2023 Rules Update	Webinar
January 31, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 3: Regulations: UCC 3 & 4	Webinar, NCP Prep
	•	February	
February 7, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 4: Regulations: Regulation CC - Part 1	Webinar, NCP Prep
February 9, 2023	2:00-3:30pm ET 1:00-2:30pm CT	YOU Get a Refund! And YOU Get a Refund! Tax Refunds and ACH	Webinar
February 9, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 5: Regulations: Regulation CC - Part 2	Webinar, NCP Prep
February 14, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Open Forum	Webinar, NCP Prep
February 16, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Speedy, Safe, Secure, Smart: Which faster payment is the right one for you?	Webinar
February 16, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Tabbing Your ACH Rule Book	Webinar
February 21, 2022	2:00-3:30pm ET 1:00-2:30pm CT	NCP 6: Check Standard and Formats	Webinar, NCP Prep
February 23, 2023	2:00-3:30pm ET 1:00-2:30pm CT	When Push Comes to Shove: Navigating a New Era of Fraud	Webinar
February 28, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 7: Check Image Exchange Rules and Agreements: ECCHO	Webinar, NCP Prep
	·	March	
March 2, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 8: Check Image Exchange Rules & Agreements, FRB OC 3	Webinar, NCP Prep
March 7, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 9: Image Exchange: Processes	Webinar, NCP Prep
March 9, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Protect Yourself -The Proper Handling of Government Reclamations and Garnishments	Webinar

March 14, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 10: Check Exceptions: Returns & Adjustments, Part 1: Overview & FRB	Webinar, NCP Prep
March 15, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Understanding Regulation E	Webinar
March 16, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 11: Exceptions: Returns & Adjustments, Part 2: ECCHO & Treasury Reclamations	Webinar, NCP Prep
March 21, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP 12: Check Fraud, Risk and Risk Mitigation	Webinar, NCP Prep
March 23, 2023	2:00-3:30pm ET 1:00-2:30pm CT	FAQ: Exception Handling	Webinar
March 28, 2023	2:00-3:30pm ET 1:00-2:30pm CT	NCP Review Open Forum	Webinar, NCP Prep
March 30, 2023	10:00am-5:00pm ET 9:00am-4:00pm CT	NCP Examination Review	Webinar, NCP Prep
		April	
April 6, 2023	2:00-3:30pm ET 1:00-2:30pm CT	But First We Verify - Proper Use of Micro-Entries and Prenotes	Webinar
April 12, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 1: Orientation	Webinar, APRP Prep
April 13, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Optimal Operations - Exception Handling for ODFI	Webinar
April 19, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 2: Payment Systems	Webinar, APRP Prep
April 26, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 3: Risk Fundamentals, Part 1	Webinar, APRP Prep
April 27, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Checking Out Check Adjustments	Webinar
	·	May	
May 3, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 4: Risk Fundamentals, Part 2	Webinar, APRP Prep
May 4, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Under the Wire	Webinar
May 10, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 5: Risk Fundamentals, Part 3	Webinar, APRP Prep
May 10-11, 2023	9:00am-4:00pm ET	Mid-Atlantic Payments University	In-Person, Maryland
May 16, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Follow the Yellow Brick Road: We're Off to See Reg E and the Nacha Rules!	Webinar
May 17, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 6: Open Forum	Webinar, APRP Prep

May 24, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 7: Payments Risk, Policy, and Governance	Webinar, APRP Prep
May 25, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Regulations for All Payment Systems	Webinar
May 31, 2023	2:00-3:30pm ET 1:00-2:30pm CT	APRP 8: Payments Risk and BCP	Webinar, APRP Prep
	'	June	
June 7, 2023	2:00-3:30pm ET	APRP 9: Risk Management and Controls	
	1:00-2:30pm CT		Webinar, APRP Prep
	2:00-3:30pm ET		Webinar
June 8, 2023	1:00-2:30pm CT	Is it Worth the Risk? Fundamentals of Payment Risk	
	2:00-3:30pm ET		Webinar, APRP Prep
June 14, 2023	1:00-2:30pm CT	APRP 10: Regulatory Environment	
June 14, 2023	9:00am-3:00pm ET	Mid-Atlantic Payments Symposium	In-Person, Maryland
,	2:00-3:30pm ET		· · ·
June 15, 2023	1:00-2:30pm CT	Recognizing and Preventing Elder Financial Exploitation	Webinar
	2:00-3:30pm ET		Webinar, APRP Prep
June 21, 2023	1:00-2:30pm CT	APRP 11: Physical and Information Security	
	2:00-3:30pm ET		
June 28, 2023	1:00-2:30pm CT	APRP 12: Open Forum	Webinar, APRP Prep
	2:00-3:30pm ET 1:00	)-	
June 29, 2023	2:30pm CT	Card Disputes Master Class	Webinar
	<u></u>	July	
	2:00-3:30pm ET		
July 11, 2023	1:00-2:30pm CT	Ace Your Audit! ACH Audits for RDFIs	Webinar
	10:00am-5:00pm ET	APRP Examination Review	Webinar, APRP Prep
July 13, 2023	9:00am-4:00pm CT		
	2:00-3:30pm ET		
July 18, 2023	1:00-2:30pm CT	Check Please!	Webinar
July 19, 2023	9:00am-3:00pm CT	RDFI Roles & Responsbilities (Midwest)	In-Person, Wisconsin or Virtual
July 20, 2023	9:00am-3:00pm CT	ODFI Roles & Responsbilities (Midwest)	In-Person, Wisconsin or Virtual
July 25, 2023	9:00am-3:00pm ET	RDFI Roles & Responsbilities (Mid-Atlantic)	In-Person, Maryland
July 26, 2023	9:00am-3:00pm ET	ODFI Roles & Responsbilities (Mid-Atlantic)	In-Person, Maryland
July 27, 2023	2:00-3:30pm ET	Ace Your Audit! Part 2- Audits for ODFIs	
	1:00-2:30pm CT		Webinar
		August	
August 2, 2023	9:00am-3:00pm CT	Navigating and Tabbing Your Rule Book (Midwest)	In-Person, Wisconsin or Virtual
August 3, 2023	9:00am-3:00pm CT	Federal Government Payments and ACH (Midwest)	In-Person, Wisconsin or Virtual
August 3, 2023	2:00-3:30pm ET 1:00-2:30pm CT	To Ask or Not to Ask? That is the question: Return Requests or Reversals	Webinar
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August 8, 2023	9:00am-3:00pm ET	Navigating and Tabbing Your Rule Book (Mid-Atlantic)	In-Person, Maryland
August 9, 2023	9:00am-3:00pm ET	Federal Government Payments & ACH (Mid-Atlantic)	In-Person, Maryland
August 14-15, 2023	9:00am-4:00pm CT	Midwest Payments University	In-Person, Wisconsin
August 17, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Check Warranties & Indemnities-Understanding UCC 3 & 4	Webinar
August 22, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Possible or Probable? How to assess the risk	Webinar
August 23, 2023	9:00am-3:00pm CT	Regulation Review for the ACH Network (Midwest)	In-Person, Wisconsin or Virtual
August 24, 2023	9:00am-3:00pm CT	ACH File Formats (Midwest)	In-Person, Wisconsin or Virtual
August 29, 2023	9:00am-3:00pm ET	Regulation Review for the ACH Network (Mid-Atlantic)	In-Person, Maryland
August 30, 2023	9:00am-3:00pm ET	ACH File Formats (Mid-Atlantic)	In-Person, Maryland
		September	
September 7, 2023	2:00-3:30pm ET 1:00-2:30pm CT	The Business Banking Blues: Non-Consumer Exception Handling	Webinar
September 13-15, 2023	9:00am-4:00pm CT	AAP Exam Review (Midwest)	In-Person, Wisconsin
September 14, 2023	2:00-3:30pm ET 1:00-2:30pm CT	P2P Doesn't Have to Mean Faster Fraud	Webinar
September 20-22, 2023	9:00am-4:00pm ET	AAP Exam Review (Mid-Atlantic)	In-Person, Maryland
September 27, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Consumer First: Regulation E for Debit Cards	Webinar
	·	October	
October 5, 2023	2:00-3:30pm ET 1:00-2:30pm CT	The Art of Setting Exposure Limits	Webinar
October 12, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Let's Agree to Agree: ACH Origination Agreements	Webinar
October 17-19, 2023		Macha Electronic Payments Conference	In-Person, Middleton, WI
October 24, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Stop Payments & WSUD: Help is on the Way!	Webinar
		November	
November 7, 2023	TBD	Fraud Day	Full Day, Virtual
November 9, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Say Cheese! Capturing Mobile Deposits	Webinar
November 28, 2023	2:00-3:30pm ET 1:00-2:30pm CT	2024 Rules Update	Webinar
	, 	December	
December 7, 2023	2:00-3:30pm ET 1:00-2:30pm CT	Return to Sender - Selecting Relevant Return Reason Codes	Webinar
December 14, 2023	2:00-3:30pm ET 1:00-2:30pm CT	2024 ACH Rules Update	Webinar