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FOR IMMEDIATE RELEASE

Free Seminar on Comparative Payments Offered by ACH Direct and EPN

(ALLEN, TX – January 27, 2009) The first in a series of webinars on automated clearing house (ACH) topics, hosted by ACH Direct and the Electronic Payments Network (EPN), is scheduled for Tuesday, February 11 on “Comparative Payments.”

This session will provide details on the payment options available to businesses and consumers continue to grow each year. Checks, wire, credit cards and ACH are still commonly-used options. The webinar series, produced and presented by the Upper Midwest ACH Association (UMACHA) as well as Electronic Payments Network (EPN), is designed to provide a basic to intermediate education on ACH to merchant participants with a concentration on specific aspects of ACH targeting merchant’s needs.

Participants must register in advance at www.achdirect.com. All seminars will take place from 1 to 2:30 p.m. Central Time and include time for questions and answers. Registered participants will dial into a conference line for audio and log into an online session to view these presentations.

The series will continue with the following webinar topics:

March 10, 2009 – Introduction to ACH

Discover the basic principles of the ACH Network, the history, legal framework, participants and flow of ACH transactions.

April 14, 2009 – Authorization Requirements

This session will provide details on ACH authorizations including, “Who is responsible for the authorization?”

May 5, 2009 – Exception Processing (Returns & NOCs)

Included will be details on a Notification of Change (NOC) outlining your responsibilities as an Originator (Company) and timeframes for compliance with the ACH Rules.

June 16, 2009 – Unauthorized Entries and Stop Payments

Details on why and when an entry is returned as unauthorized (consumer and corporate entries) and what your role and obligations are as an Originator (Company).

July 14, 2009 – WEB and TEL Entries

Requirements for Originators (Companies) for WEB (Internet Initiated Entries) and TEL (Telephone Initiated Entries) will be discussed in detail.

August 11, 2009 – e-Check Conversion Products

A paper check converted to an ACH transaction, specifically ARC, POP and BOC will be examined in this session.

September 9, 2009 - Check Basics / Check 21

This session will cover basic information on how a check travels; the participants in the check process; the regulations and an overview of Check 21.

October 20, 2009 – Remote Deposit Capture (RDC) Basics / Corporate Capture

Join us to hear the corporate benefits of using RDC; company warranties; how to avoid duplicate processing; secure storage and destruction of the paper check will be discussed.

About ACH Direct, Inc.

ACH Direct is a premier payment processor specializing in helping businesses reduce costs and improve operational efficiencies through the automation of payment acceptance and disbursement functions. ACH Direct features a comprehensive suite of payments products and services including credit card, debit card, and ACH/eCheck processing for virtually every payment method and sales channel. Additional information about ACH Direct can be found at www.achdirect.com.

About UMACHA

Financial institutions and corporate members across the Midwest choose UMACHA as a key resource to enhance their understanding of electronic payments. Its mission is to support its members and other stakeholders in payment system participation through education and training, marketing and operational support, information dissemination and consulting, with a particular emphasis on the ACH network.

About EPN

Electronic Payments Network (EPN), is the nation's only private sector ACH Operator, which serves as a "grassroots" provider of payments system leadership, support, and education.

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