



**Free Seminar on Exception Processing (Returns & NOCs)
Offered by ACH Direct and UMACHA to be Held May 13**

(ALLEN, TX – May 6, 2008)—The second in a series of free webinars on automated clearing house (ACH) topics, hosted by ACH Direct and the Upper Midwest ACH Association (UMACHA), is scheduled for Tuesday, May 13 on “Exception Processing.”

This session discusses the reasons ACH returns can happen, Notifications of Change, a merchant’s responsibilities and timeframes. The webinar series, produced and presented by the Upper Midwest ACH Association (UMACHA), 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.

“It’s very important for merchants to have a clear awareness of why returns and Notifications of Change occur and how to handle them,” said Jeff Thorness, president and CEO of ACH Direct. “We’re happy to be able to partner with UMACHA to offer this comprehensive series free to anyone who wants to gain a better understanding of the ACH Network.”

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:

June 10, 2008 – Unauthorized Entries and Stop Payments – This session details why and when an entry is returned as unauthorized (consumer and corporate entries) and what the merchant’s role is as an originator. It also includes information on handling stop payments.

July 8, 2008 – e-Check Conversion Products – This session shows participants how a paper check is converted to an ACH transaction, specifically ARC, POP and BOC; authorization requirements, source documents and retention; and Represented Check (RCK) entry requirements.

August 12, 2008 – WEB and TEL Entries – This session discusses requirements for originators and companies for WEB (Internet Initiated Entries) and TEL (Telephone Initiated Entries) as well as authorization and authentication details for each application.

September 9, 2008 – ACH File Formats- Record Information – In this session, participants learn what happens to the originator’s input and what it means to the receiving financial institution or receiver (consumer/corporate customer). Details include: 1) What entered information looks like; 2) Why the information is necessary; and 3) What the data look like on the receiving side.

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About ACH Direct, Inc.

ACH Direct is one of the largest and most innovative payment processors in the United States, offering a comprehensive suite of payment processing and risk management solutions for credit card, debit card and Echeck (ACH) acceptance. ACH Direct's customers benefit from a complete solution for payment acceptance via the Internet, over the phone, by mail or in person. Dedicated to providing superior customer service and industry-leading technology, ACH Direct provides tools to help organizations of all types and sizes reduce costs, mitigate risk and increase efficiencies. 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.

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