



**Free Seminar on Unauthorized Entries and Stop Payments  
Offered by ACH Direct and UMACHA to be Held June 3**

(ALLEN, TX – May 21, 2008)—The fourth 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, June 3 (originally scheduled for June 10) on “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. 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 understand their responsibility when unauthorized entries 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,” Thorness continued. “With nearly 16 billion ACH payments made in 2006, ACH volume has doubled in the last few years. Our goal is to show business managers how easy and cost-effective it is to transition from a manual to automated process – while at the same time helping them educate their employees and customers about the benefits of ACH electronic payments.”

Participants must register in advance at [www.achdirect.com](http://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:

**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](http://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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Contact: *Aimee Rockwood / Rockwood Communications*  
*972.935.9912 / 214.418.8823 mobile / aimee@rockwoodpr.com*