

ACH CLEARING SYSTEMS AND EFT OPERATIONS



GENTEX[®]
TRAINING CENTER

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GENTEX Training Center LLC | Orlando - FL, USA
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Introduction

This comprehensive five-day course, ACH Clearing Systems and EFT Operations, offers professionals a deep and hands-on understanding of automated clearing house (ACH) workflows, clearing mechanisms, exception handling, and return processes. Delivered by the expert team at Gentex Training Center, this program equips participants with practical insights and effective techniques to confidently manage ACH transactions within modern payment infrastructures. You will explore real-world scenarios, troubleshoot common issues, and strengthen your operational skills all in a focused, engaging learning environment.

ACH Clearing Systems and EFT Operations Course Objectives

- Understand the ACH lifecycle from initiation to settlement, including the roles of originators, operators, and receivers.
- Learn how to manage and resolve failed transactions, reversals, and return entries.
- Master the application of SEC (Standard Entry Class) codes and file formats.
- Gain clarity on clearing and netting processes across ACH cycles.
- Improve operational efficiency and reduce payment failures through proven best practices.
- Develop strategies to detect, prevent, and resolve exceptions and risk events.

Course Methodology

Gentex uses an interactive, instructor-led approach with case studies, simulations, group discussions, and hands-on exercises. You will build targeted skills through engaging activities that reinforce real-world application.

Who Should Take This Course



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This course is ideal for professionals who:

- Handle payment operations or manage EFT and ACH systems
- Support clearing, settlement, and reconciliation functions
- Deal with transaction exception handling or returns processing
- Oversee risk and compliance in payment systems
- Work within central banks, commercial banks, or payment service providers

ACH Clearing Systems and EFT Operations Course Outline

Day 1: Foundations of ACH and EFT

- Overview of the ACH network and its structure
- Parties involved: ODFIs, RDFIs, operators, and third-party processors
- Initiation, batching, and ACH file flow explained
- Introduction to SEC codes and transaction types

Day 2: Clearing, Settlement, and Netting

- Clearing cycles and timeline
- Net settlement mechanisms
- ACH operator responsibilities and messaging protocols
- Settlement reconciliation best practices

Day 3: Handling Exception Cases and Returns

- Common failure types: insufficient funds, invalid accounts, duplicate entries
- Return handling, timelines, and communication between banks



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- Reversal procedures and associated rules
- Practical exercises: resolving return scenarios and failed transactions

Day 4: Risk Management and Compliance

- Operational risks in ACH and EFT systems
- Regulatory requirements and ACH rule compliance
- Risk detection strategies and fraud prevention
- Case-based exercises to reinforce control strategies

Day 5: Advanced Processing and Real-World Scenarios

- Complex transaction types and cross-border considerations
- Exception workflows and escalation processes
- ACH reconciliation and reporting standards
- Capstone simulation: end-to-end transaction processing including errors and corrections

Conclusion

By successfully completing ACH Clearing Systems and EFT Operations at Gentex Training Center, you will elevate your knowledge of ACH systems, transaction clearing, exception handling, and risk management. You will leave with practical skills to confidently navigate and improve ACH and EFT operations. The training emphasizes real knowledge gained not just certification ensuring you return to your role better equipped to handle the complexities of modern payment systems.

