

The Unofficial Guide to Becoming an **Accredited ACH Professional (AAP)**

Congratulations! The fact that you are reading this document means that you are interested in investing in your professional growth. This “Unofficial Guide” was developed because every year we are asked the same question:

“What should I do to prepare for the AAP Exam?”



Each individual will approach their AAP Exam preparation a bit differently based on their past education and work experience. Taking an AAP Prep Course alone is not sufficient to prepare for the AAP Exam; additional payments training are also required.

The following sample list provides an overview of what preparing for the AAP Exam looks like and will help AAP Prep Candidates to develop their personal plan. Training dates, recommended resources and pricing follow on page two to help with budget as well.

1. Set your goal to earn your AAP Certification. The exam is offered annually during an October test window.
2. Determine when you will sit for the AAP Exam and develop a learning plan using 2019 AAP Prep Educational Recommendations on page two of this PDF:
 - Two Year Plan** - consider a two year plan, taking the exam in 2020, if you are new to ACH or have taken very limited education. Follow education recommendation listed in Year 1 column this year and Year 2 column next year.
 - One Year Plan** - Consider a one year plan, taking the exam this year, if you have consumed ACH foundational training and have a good understanding to the Payment System Participants, how the ACH transactions move and the various ACH applications (Standard Entry Class Codes.) Follow education recommendations in Year 2 column this year.
3. Based on your individual plan, register for training at <https://www.theclearinghouse.org/payments-services/education>. Members of The Clearing House Payments Authority are able to take all TCHPA presented webinars (scheduled and On Demand) and in person workshops at no additional charge.
4. NACHA-recommended publications are available for purchase on the TCHPA website at <https://www.theclearinghouse.org/payments-services/store>.
5. Attend the AAP Prep Talk: Steps to Preparing for the 2019 Accredited ACH Professional (AAP) Exam webinar and receive:
 - 20-Week Guided Reading for AAP Study
 - Flash Card Templates for self-study
6. Register to take the AAP Exam with NACHA and receive the 2019 Accredited ACH Professional Handbook. www.nacha.org. Note: If you are member of a Regional Payment Association you will need to obtain the Membership Discount Code (MDC) to receive member registration rates.
7. Receive confirmation letter from NACHA and instructions to schedule AAP Exam with PSI.
8. Create your individual study schedule. See recommendations on page 2 of this PDF.
9. Connect with other AAP Prep Candidates and form a study group/get a study buddy.
10. Earn your AAP and be recognized for your expertise!

2019 AAP Prep Education Highlights

Year 1	Year 2	Location	Training Type	Date	Time (EST)	Program	Member Fee	Non-Member Fee
x	x		Webinar	2/15/19	2:00 pm - 3:00 pm	AAP Prep Talk - Steps to Preparing for the AAP Exam	\$0	\$0
x		On Demand	Strongly recommended to build ACH Foundation			RDFI Boot Camp	\$0	\$799
x	x	On Demand				ODFI: Rules, Warranties and Responsibilities	\$0	\$799
	x	Buffalo, NY	In-Person	3/28/19	9:00 am - 3:30 pm	ODFI Rules & Responsibilities	\$0	\$399
		Philadelphia, PA	In-Person	4/10/19	9:00 am - 3:30 pm	Payments Compliance Boot Camp	\$0	\$399
x	x		Webinar	5/7/19	2:00 pm - 3:00 pm	Understanding SEC Codes	\$0	\$349
x	x	Frankenmuth, MI	In-Person	5/15-5/16/19		Payments University (2 Day)	\$0	\$699
	x	Syracuse NY	In-Person	6/18/19	9:00 am - 3:30 pm	Payments University (1 Day)	\$0	\$499
	x	On Demand				AAP Prep Kick Start - Included with AAP Prep Webinar Series only		n/a
	x		Webinar	7/10 - 8/29/19	2:00 pm - 3:30 pm	AAP Prep Webinar Series	\$0	\$899
	x	Philadelphia, PA	In-Person	9/17/19	9:00 am - 3:00 pm	AAP Prep One Day Review	\$0	\$399
	x	Lansing, MI	In-Person	9/26/19	9:00 am - 3:00 pm	AAP Prep One Day Review	\$0	\$399
						On Demand	\$0	
						ACH 101	\$0	Members Only
						ACH File Formats Technical Specifications	\$0	\$349
						Third Party Requirements	\$0	\$349
						ACH Risk Management	\$0	\$349

Please visit www.theclearinghouse.org/payments-services/education for full education schedule details and registration.

Study Materials are available for purchase at <https://www.theclearinghouse.org/payments-services/store>:

- 2019 NACHA Operating Rules & Guidelines (Full Edition), Member Fee \$47, Non-Member Fee \$70
- ACH Risk Management Handbook – 6th Edition, Member Fee \$50, Non-Member Fee \$70
- The ACH Compliance Manual – 8th Edition, Member Fee \$55, Non-Member Fee \$75
- Revised UCC 4A and the ACH Network - 3rd Edition, Member Fee \$60, Non-Member Fee \$80
- ACH Pro CD (optional study tool) Member Fee \$95/Non-Member Fee \$150
- Flashcards (optional study tool) Member Fee \$95/Non-Member Fee \$150

AAP Exam Test Window: Monday, October 7 – Saturday, Oct. 26, 2019

Register www.NACHA.org - Exam Fees - Member: \$495, Non-Member: \$625. The 2019 Accredited ACH Professional Handbook is emailed by NACHA at the time of registration.

To receive **free prep resources and study tools**, information on becoming an AAP or assistance with the registration process, please email prepcourse@theclearinghouse.org or call 800-875-2242 and select option 3.