

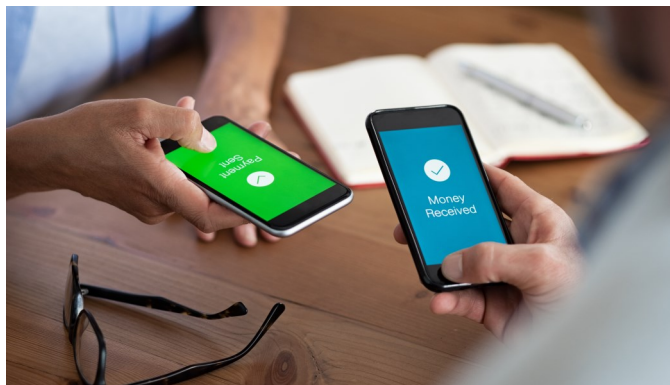
Electronic Banking Seminar

July 2025

The scope and nature of the electronic banking products and services offered by financial institutions continues to expand as technology advances. With this expansion comes significant risks and responsibilities. In this full-day Seminar, we will address various rules and regulations relating to consumer funds transfers, such as Regulation E liability limitations, and the error resolution process and related issues.

For funds transfers, we will cover the various rights and responsibilities of both originating and beneficiary financial institutions when it comes to fraudulent wires, as well as wires sent in error.

On the ACH front, the program will focus on the risks to an Originating Depository Financial Institution (ODFI) due to warranty obligations and risks to a Receiving Depository Financial Institution (RDFI) in the form of unauthorized ACH transactions. We will also discuss noteworthy enforcement actions and litigation.



Keith R. Forrester, Esq., is a principal of Aldrich & Bonnefin, PLC. Since 1993, Mr. Forrester has been extensively involved with advising financial institutions on a variety of general banking operations and compliance matters. Mr. Forrester is a member of the firm's Operations and FinTech

Practice Group and in that capacity assists financial institutions in areas such as Bank Secrecy Act compliance, electronic banking, treasury services, legal processes, right to financial privacy laws, negotiable instruments and new accounts.

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Professional Law Corporation

* Janet Bonnefin has retired from the firm.

SEMINAR HIGHLIGHTS

Unauthorized EFT Claims Handling

- Regulation E liability limitations and error resolution procedures
- Impact of Visa and MasterCard rules and California law

Rights and Responsibilities in ACH Processing

- ACH origination and return requirements
- ACH same-day settlement rules
- NACHA rule on limitation of warranty claims
- Wire transfer liability and risks
- Wire cancellation rights
- Commercially reasonable security procedures

Recent Enforcement Actions, Case Law, and Supervisory Highlights

WHO SHOULD ATTEND?

Please invite your operations personnel, compliance officers and staff, in-house counsel, and internal auditors.

We have scheduled only
Recording Playbacks with Live Q&As
for this Seminar.

No in-person Seminar locations will be held.



Anne M. McEvilly, Esq., is a principal of Aldrich & Bonnefin, PLC, specializing in regulatory compliance, including banking operations, treasury services and vendor management and contract negotiations. Ms. McEvilly is co-manager of the firm's Operations & FinTech Practice Group. Prior to joining the firm, she was in-house counsel to Toyota and Lexus Financial Services and also counsel to the Resolution Trust Corporation. Prior to practicing law, she worked with California Federal Bank. Anne graduated from Whittier College School of Law and also received her BA from California State University, Long Beach.

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



SEMINAR RECORDING PLAYBACKS - BCG MEMBERS ONLY
(Continuing education credit will be provided only to the registrant)

	DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, July 9, 2025, 8:30 a.m. - 3:00 p.m.	Thursday, July 3, 2025, 12:00 p.m.
RECORDING PLAYBACK #2	Friday, July 11, 2025, 8:30 a.m. - 3:00 p.m.	Tuesday, July 8, 2025, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, July 15, 2025, 8:30 a.m. - 3:00 p.m.	Thursday, July 10, 2025, 12:00 p.m.
RECORDING PLAYBACK #4	Wednesday, July 16, 2025, 8:30 a.m. - 3:00 p.m.	Friday, July 11, 2025, 12:00 p.m.

LOGIN INFORMATION: Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-served basis.

MATERIALS

For this Seminar, Standard Procedures Manual #05, *Electronic Banking*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of July 2025. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar.

ACCREDITATION
(Continuing education credit will be provided only to the registrant)

MCLE: Aldrich & Bonnefin, PLC certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing MCLE. This activity has been approved in the amount of **4.75** hours.

CRCM: "Electronic Banking" has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **5.5** hours of CPE Continuing Education credit.