

# Electronic Banking

February 2018

The scope and nature of the electronic banking products and services offered by financial institutions continues to expand as technology advances. In this full-day Seminar, we will address various rules and regulations relating to funds transfers, such as Regulation E error resolution rules and related issues, the NACHA Rules and the UCC. Our NACHA Rules session will include a discussion on the same-day ACH settlement rules.

We will also discuss a number of relatively new electronic banking services that have emerged in recent years. This discussion will include the Visa/MasterCard automatic account updater, cardless cash, debit card alerts and virtual wallets.

## WHO SHOULD ATTEND?

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



**Keith R. Forrester, Esq.**, is a principal with Aldrich & Bonnefin. Since 1993, Mr. Forrester has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as the California and Federal right to financial privacy laws. Mr. Forrester is a member of the firm's Operations and FinTech Practice Group

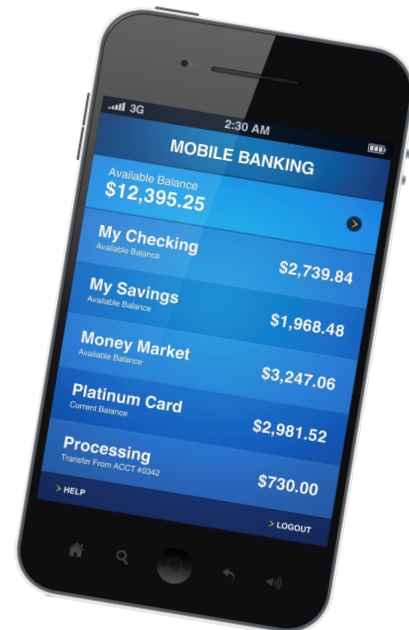
and in that capacity assists financial institutions in areas such as BSA, negotiable instruments, electronic banking and legal processes.



**Anne M. McEvilly, Esq.** Ms. McEvilly is a principal of Aldrich & Bonnefin and advises financial institutions in all areas of compliance, including banking operations and consumer lending. Her practice focuses on IRS information reporting, vendor management and contract negotiations, as well as general banking compliance matters, including consumer and commercial electronic banking, new account documentation, and Bank Secrecy Act compliance.

## SEMINAR HIGHLIGHTS

- Rights and responsibilities in ACH processing
- ACH same-day settlement rules
- Wire transfer liability and risks
- Regulation E error resolution processes
- A look at evolving electronic banking services
  - ◊ Visa/MasterCard automatic account updater
  - ◊ Cardless cash
  - ◊ Debit card alerts
  - ◊ Virtual wallets



Our **Electronic Banking Seminar** will be held at the following locations.

Note: Hotel locations can vary from month to month.

LOCATIONS	DATE AND TIME	HOTEL INFO	PARKING INFO
MONROVIA	Friday, Feb. 2, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 1/29	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
LOS ANGELES	Tuesday, Feb. 6, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 1/31	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
SACRAMENTO	Friday, Feb. 9, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 2/5	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
SAN DIEGO	Monday, Feb. 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues 2/6	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
SANTA BARBARA	Wednesday, Feb. 14, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 2/8	Hotel Californian (NEW LOCATION) 36 State Street, (805) 882-0100	We validate for self-parking only.
WOODLAND HILLS	Thursday, Feb. 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri. 2/9	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, Feb. 16, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Monday 2/12	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
ONTARIO	Tuesday, Feb. 20, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 2/14	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SAN JOSE	Thursday, Feb. 22 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri 2/16	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SAN FRANCISCO	Friday, Feb. 23, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri. 2/16	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.

## REGISTRATION

To register for this Seminar, please contact your institution's Main Contact, or if you are authorized, log in at <https://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-serve basis. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) for assistance.

**NON-MEMBERS:** The non-member registration fee is **\$750** for the first person attending from an institution and **\$450** for each additional person from the same institution. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029** and indicate the event you are registering for. Non-member registration fees (**less \$50**) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

## MATERIALS

For this Seminar, Standard Procedures Manual #5, "Electronic Banking" will be updated. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #5 during February for \$50.00 per copy plus shipping charges and applicable sales tax.

## ACCREDITATION

**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:** Certified Regulatory Compliance Managers must submit a request for approval directly to the American Bankers Association in order to receive continuing education credit (<https://aba.csod.com/client/aba/default.aspx> and login). The activity may be eligible for **4.75** continuing education credits.

**CPE:** Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.