

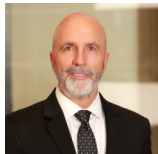
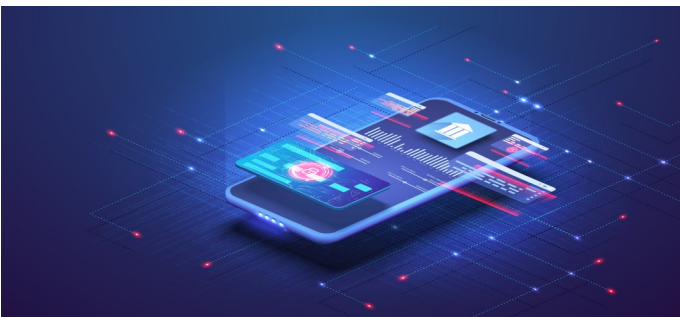
Electronic Banking Seminar

February 2022

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 commercial 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. This session will also include a discussion on the federal reserve banks' upcoming real-time payment service known as FedNow.

On the ACH front, the program will focus on the risks to an originating depository financial institution (ODFI) due to warranty obligations and to a receiving depository financial institution (RDFI) in the form of unauthorized ACH transactions. We will also discuss recent NACHA rule updates, such as NACHA's "Meaningful Modernization" and ACH same-day settlement rules.



Keith R. Forrester, Esq., is a principal of Aldrich & Bonnefin. Since 1993, Mr. Forrester has been extensively involved in 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 manages 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.

SEMINAR HIGHLIGHTS

Unauthorized EFTs Claims Handling

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

Rights and Responsibilities in ACH Processing

- ACH origination and return requirements
- ACH same-day settlement rules
- New NACHA Rule on limitation of warranty claims
- NACHA's newly implemented "Meaningful Modernization"

Wire Transfer Liability and Risks

- Wire cancellation rights
- Commercially reasonable security procedures
- The FedNow Service

Recent Enforcement Actions, Case Law and Supervisory Highlights

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

WHO SHOULD ATTEND?

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



Anne McEvelly Esq., is a principal of Aldrich & Bonnefin PLC, specializing in regulatory compliance, including banking operations, treasury services and vendor management and contract negotiations. Ms. McEvelly is President and CEO of our firm. 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 for California Federal Bank. Anne graduated from Whittier College School of Law and also received her BA from California State University, Long Beach.



SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

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

	PLAYBACK DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, February 9, 2022, 8:30 a.m. - 3:00 p.m.	Friday, February 4, 2021, 12:00 p.m.
RECORDING PLAYBACK #2	Friday, February 11, 2022, 8:30 a.m. - 3:00 p.m.	Tuesday, February 8, 2022, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, February 15, 2022, 8:30 a.m. - 3:00 p.m.	Thursday, February 10, 2022, 12:00 p.m.
RECORDING PLAYBACK #4	Wednesday, February 16, 2022, 8:30 a.m. - 3:00 p.m.	Friday, February 11, 2022, 12:00 p.m.
RECORDING PLAYBACK #5	Tuesday, February 22, 8:30 a.m. - 3:00 p.m.	Wednesday, February 16, 2022, 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-serve basis.

MATERIALS

For this Seminar, Standard Procedures Manual #05, "Electronic Banking Seminar," will be updated. Each BCG member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." 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: ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. Electronic Banking has been approved for 5.75 CRCM credits. This statement is not an endorsement of this program or its sponsor. Certification holders must report these credits at aba.csod.com.

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 **4.75** hours of CPE Continuing Education credit.