



# Electronic Banking

## November 2014

**T**echnology advancements have expanded the scope and nature of the electronic banking products and services offered by financial institutions. In this full-day Seminar, we will discuss an institution's obligations that arise from this expansion, including liability and compliance responsibilities for mobile banking and funds transfers.

We will also address the various rules and regulations relating to electronic banking, such as Regulation E, the NACHA rules and the UCC. Our program will also cover some of the contract and disclosure requirements related to these rules.

Finally, we will discuss the recent changes to the MasterCard and Visa rules relating to consumer and business transactions.



## HIGHLIGHTS

- **Technology and developments in online and mobile banking**
- **Rights and responsibilities in ACH processing**
- **Commercial funds transfer liability and risks**
- **Common Regulation E issues**
- **Recent changes to the MasterCard and Visa rules**

### *Who Should Attend*

- **Operations personnel**
- **Compliance officers**
- **New accounts personnel**
- **In-house counsel**
- **Auditors**

### Speaker

**Keith R. Forrester, Esq.**, is a principal with Aldrich & Bonnefin, PLC. Since 1993, Mr. Forrester has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as California and Federal right to financial privacy laws. Mr. Forrester is a member of the firm's Operations Practice Group and in that capacity assists financial institutions in areas such as BSA, negotiable instruments, electronic banking and legal processes.



Our **Electronic Banking Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. **You will need to note the specific location you are attending as hotels can vary from month to month.**

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SANTA BARBARA	Tuesday, November 4 Registration closes at noon on 10/29	<b>Four Seasons Resort, The Biltmore</b> 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Wednesday, November 5 Registration closes at noon on 10/30	<b>Warner Center Marriott</b> 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
SAN DIEGO	Friday, November 7 Registration closes at noon on 11/3	<b>Marriott Mission Valley</b> 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
GARDEN GROVE	Monday, November 10 Registration closes at noon on 11/4	<b>Anaheim Marriott Suites</b> 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SACRAMENTO	Wednesday, November 12 Registration closes at noon on 11/6	<b>Sheraton Grand Sacramento Hotel</b> 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.
MONROVIA	Friday, November 14 Registration closes at noon on 11/10	<b>Courtyard Marriott</b> 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
LOS ANGELES	Tuesday, November 18 Registration closes at noon on 11/12	<b>LAX Airport Marriott</b> 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
ONTARIO	Wednesday, November 19 Registration closes at noon on 11/13	<b>Ontario Doubletree</b> 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.
SAN FRANCISCO	Friday, November 21 Registration closes at noon on 11/17	<b>San Francisco Airport Marriott (NEW)</b> 1800 Bayshore Highway, (650) 692-9100 Burlingame, CA	We validate for self-parking only.
SANTA CLARA	Tuesday, November 25 Registration closes at noon on 11/19	<b>Santa Clara Marriott</b> 2700 Mission College Blvd., (408) 988-1500	We validate for self-parking only.

**REGISTRATION:** To register for this Seminar, please contact your institution's 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. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or [PTyler@ABLAWYERS.COM](mailto:PTyler@ABLAWYERS.COM) for assistance or to obtain a username and password.

**REGISTRATION FEES FOR NON-MEMBERS:** 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 copies of SPM #5 during November for \$45.00 per copy plus shipping and applicable sales tax.

**FOOD:** A continental breakfast will be provided. You will be on your own for lunch.

**ATTIRE:** Dress accordingly as the temperature in ballrooms can fluctuate.

**DISABILITIES:** If you require special accommodation in order to fully participate in the Seminar, please call Paige Tyler at 800-742-3600 to discuss your specific needs.

#### **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 Institute of Certified Bankers in order to receive continuing education credit ([www.icbmembers.org](http://www.icbmembers.org) and click on "Submit Continuing Education Credits"). This activity **may** be eligible for **6** continuing education credit by the ICB.

**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.