

# Electronic Banking

April 2013

**A**dvancements in electronic banking have expanded the scope and nature of the 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 compliance responsibilities for mobile banking, payment systems and funds transfers.

We will also address a multitude of statutes 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 developments concerning the new Remittance Transfer Rule and its multitude of amendments and effective dates.



## *Seminar Highlights*

- **Internet and Mobile Banking**
  - ◇ Contract requirements
  - ◇ Deposit and payment issues
- **ACH Processing**
- **Funds Transfer Security Procedures**
- **Regulation E Remittance Transfer Rule**
- **Providing Banking Services to MSBs**

## *Who Should Attend*

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

**Keith R. Forrester, Esq.**, a principal of Aldrich Bonnefin & Moore, PLC since 1993, has been extensively involved with advising financial institutions on a variety of operations matters, including new accounts, as well as California and Federal laws on financial privacy. 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.

**Mark A. Moore, Esq.**, a principal of Aldrich Bonnefin & Moore, PLC. He associated with the firm in May 1990 and became a shareholder in 1994. He specializes in banking operations, and he manages the Banking Operations Practice Group for the firm. He is the President and CEO of the law firm and Adjunct Professor of Law at Thomas Jefferson School of Law, where he teaches classes on Consumer Compliance.



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

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SAN JOSE	Tuesday, April 2 Registration closes at noon on 3/27	Hilton 300 Almaden Blvd.	We validate for self-parking only.
MONROVIA	Wednesday, April 3 Registration closes at noon on 3/28	Courtyard Marriott 700 W. Huntington Drive	Free self-parking is available.
SACRAMENTO	Friday, April 5 Registration closes at noon on 4/1	Sheraton Grand Sacramento Hotel 1230 J St.	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
SANTA BARBARA	Tuesday, April 9 Registration closes at noon on 4/3	Four Seasons Resort, The Biltmore 1260 Channel Dr.	Free self-parking is available.
WOODLAND HILLS	Wednesday, April 10 Registration closes at noon on 4/4	Warner Center Marriott 21850 Oxnard St.	We validate for self-parking only.
SAN DIEGO	Friday, April 12 Registration closes at noon on 4/8	Marriott Mission Valley 8757 Rio San Diego Dr.	We validate for self-parking only.
ONTARIO	Monday, April 15 Registration closes at noon on 4/9	Doubletree 222 North Vineyard Ave.	Free self-parking is available.
GARDEN GROVE	Tuesday, April 16 Registration closes at noon on 4/10	Anaheim Marriott Suites 12015 Harbor Blvd.	Free self-parking is available.
SAN FRANCISCO	Thursday, April 18 Registration closes at noon on 4/12	Palace Hotel 2 New Montgomery St.	We validate for hotel valet-parking only.
LOS ANGELES	Monday, April 22 Registration closes at noon on 4/16	LAX Airport Marriott 5855 West Century Blvd.	We validate for self-parking only.

**REGISTRATION:** To register, go to <http://register.bankerscompliancegroup.com/subadmin>. We recommend you register as soon as possible as registrations are accepted on a first-come, first-serve basis only. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.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. We must receive your registration fees prior to the seminar date. **Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received 5 business days prior to the event.

**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 attendees will receive a Discussion Outline. Members Only may purchase additional copies of SPM #5 for \$40.00/copy during April.

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

**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 & Moore, 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 **5.75** hours of continuing education credit by the ICB.

**CPE:** Aldrich Bonnefin & Moore, PLC follows Continuing Education 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.

For additional information, please contact Paige Tyler at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.