

On-Demand

2025

Webinar

Digital Banking: Online Account Opening

**Originally presented on
Tuesday, April 29
(2.0 hours)**

Presented by
Keith R. Forrester, Esq.
Principal of Aldrich & Bonnefin, PLC*



WHO SHOULD ATTEND?

New accounts staff, Compliance officers,
auditors and staff; In-house counsel;
Operations administration, Information
Security officers, Privacy officers.

Presented by Counsel for Bankers' Compliance Group®
ALDRICH & BONNEFIN, PLC*

In the age of digital banking, customers often now expect financial institutions to make their services available through online or mobile channels without having to visit a branch in-person. As a result of increasing customer demand, more and more financial institutions are seeking secure methods to enable customers to open deposit accounts through various digital channels.

While the prospect of remote account opening can be very beneficial, it also comes with various risks that institutions need to be prepared to address. Due to the complexities of digital signature technology, it is imperative that financial institutions understand laws applicable to electronic signatures (such as the E-SIGN Act) thoroughly and engage in careful planning before deploying online account opening services. Institutions also need to consider how to implement a customer identification and verification process when allowing customers to open accounts remotely.

Join us at this Webinar as we discuss the need to implement a process to enable customers to open deposit accounts remotely while at the same time ensuring that the electronic communications, contracts and electronic signatures are legally binding and enforceable. We will cover various legal requirements, including the E-SIGN Act, the California Uniform Electronic Transactions Act, known as Cal ETA, and the MOBILE Act.

Highlighted areas will include:

- E-Signatures and Digital Signatures
- Laws Governing E-Signatures, E-Contracts and E-Records
 - The E-SIGN Act
 - California Uniform Electronic Transactions Act (Cal ETA)
 - The MOBILE Act
- Electronic Disclosures in Deposit Operations
- Opening Business Accounts vs. Consumer Account
- Online Verification Procedures

ON-DEMAND STREAMING AVAILABLE

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&
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* Janet Bonnefin has retired from the firm.

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ON-DEMAND WEBINAR

This Webinar was originally presented on April 29, 2025. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 2.0 hours in length.

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