

On-Demand

2024 Webinar

ATM/Debit Card and ACH Unauthorized Claims Process

Originally presented on
Thursday, August 22
(2.0 hours)

*Presented by Anne M. McEvilly, Esq.
Principal, Aldrich & Bonnefin, PLC**



WHO SHOULD ATTEND

Compliance officers and staff, Chief operations officers, Chief risk officers, Auditors, In-house counsel

Presented by Counsel for Bankers' Compliance Group®
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Financial institutions need to ensure that their ATM/Debit Card and ACH unauthorized claims processes are compliant and up to date. This Webinar will address the claims process as it is impacted by Regulation E, Visa and MasterCard rules, the National Automated Clearing House Association (NACHA) Operating Rules, and California law.

As a part of this presentation, we will discuss the influx of “peer-to-peer” payments fraud and the push to require financial institutions to shoulder more exposure. We will also review the NACHA Rule change impacting returns following review of a Written Statement of Unauthorized Debit, effective October 1, 2024.

Some additional questions we will address include: What are the rights of financial institutions when it comes to denying these types of claims and does it make a difference whether a claim comes from a consumer or a commercial customer? How does a customer’s negligence in handling the card and PIN impact the claims process? What are the documents an institution can request, and how long does an institution have to complete its investigation?

HIGHLIGHTS

- Regulation E error resolution requirements
- Caps on a customer’s liability
- NACHA ACH rules
- MasterCard & Visa “Zero Liability” rules
- Process for investigating errors, including timing restrictions
- Sample forms
- Supervisory insights

ON-DEMAND STREAMING AVAILABLE



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* Janet Bonnefin is retired from the practice of law with the firm.

ATM/Debit Card and ACH Unauthorized Claims Process—On-Demand

ON-DEMAND WEBINAR

This Webinar was originally presented on August 22, 2024. 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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BCG Member	\$335.00
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