

On-Demand

2022

Webinar

ATM/Debit Card and ACH Unauthorized Claims Process

Originally presented on
Tuesday, November 29, 2022
(2.0 hours)

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

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 recent influx of “peer-to-peer” payments fraud and the push to require financial institutions to shoulder more exposure. Where do we stand on this issue under Regulation E today? What might we expect to see from the CFPB?

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

WHO SHOULD ATTEND?

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

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ON-DEMAND WEBINAR

This webinar was originally presented on November 29, 2022. 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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