

April 29

2025

Webinar

# Digital Banking: Online Account Opening

Tuesday, April 29  
10:00 a.m. – 12:00 p.m. (PT)

*Presented by*  
John M. Davis, 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

ALDRICH  
&  
BONNEFIN  
Professional Law Corporation

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\* Janet Bonnefin has retired from the firm.

## April 29, 2025 Webinar – Digital Banking: Online Account Opening

### PRICING

When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection allows only 1 user</b> )	\$315.00 (BCG Members)
	\$395.00 (BCG Non-members)
On-Demand Event ( <b>available 3 business days after Webinar is held</b> )	\$335.00 (BCG Members)
	\$415.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's Bankers' Compliance Group® Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes on **Thursday, April 24**. Registrants will receive an email on how to download the materials and connect to the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, please contact Katrina Jensen at 800-742-3600 or email her at [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) to obtain a username and password.

### PAYMENT

**BCG Members:** This Webinar is offered to BCG Members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

**Non-members:** We must receive payment for the Live Webinar no later than **10:00 a.m. on Thursday, April 24**. Non-members may pay by ACH, wire or check for the Live Webinar and the On-Demand Event. To pay by ACH or wire, email [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) for instructions. 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 for which you are registering.

### CANCELLATION POLICY

**BCG Members:** We must receive your written cancellation notice by **10:00 a.m. on Thursday, April 24**, with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

**Non-members:** We must receive your written cancellation notice by **10:00 a.m. on Thursday, April 24**, in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.

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### ACCREDITATION

**(Continuing Education credit will be provided only to the registrant)**

**MCLE:** As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **2.0 hours**. Aldrich & Bonnefin 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 minimum continuing legal education.