

January 27

2021

Webinar

ATM/Debit Card and ACH

Unauthorized Claims Processes

Wednesday, January 27
10:00 a.m. – 12:00 p.m. PST



WHO SHOULD ATTEND?

- Compliance officers and auditors
- In-house counsel
- Operations administration
- Operations officers

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.

The presentation will include a discussion of relevant changes to the ACH NACHA Operating Rules that take effect in 2021, including changes to the authorization requirements and new limits on the warranty claims process.

Some of the 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
- MasterCard & Visa "Zero Liability" rules
- Relevant NACHA Operating Rules, including changes that take effect in 2021
- Process for investigating errors, including timing restrictions
- Sample forms
- Supervisory insights

SPEAKER

Anne M. McEvilly
Principal, Aldrich & Bonnefin

A CD also will be available for purchase!

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PRICING

When registering online, please select from the following options (each option includes a detailed discussion outline):

Live Webinar (Single Connection—with up to 5 users)	\$295.00 (BCG Members)
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CD* (Includes a Discussion Outline)	\$295.00 (BCG Members)
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Live Webinar <u>AND</u> CD-ROM	\$530.00 (BCG Members)
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*We do not ship to PO Boxes

REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **three business days** prior to the Webinar date. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Webinar.

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 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 no later than 10:00 a.m. on Friday, January 22. Non-members may pay by credit card or check. To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. 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

BCG Members will be billed \$50 unless we receive a written cancellation notice by 10:00 a.m. on Friday, January 22.

Non-member registration fee will be **fully** refunded if we receive a written cancellation notice by 10:00 a.m. on Friday, January 22. Otherwise, the registration fee, less \$50, will be refunded.

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.