



Reg E Compliance - Five Best Practices for Handling Disputes (Webinar)

June 7, 2016 ☐ 3:30pm - 5:00pm

Financial institutions began issuing EMV chip cards in 2015* and will probably continue the process throughout 2016. While the new technology may help reduce fraud for “in-person transactions”, the potential for online fraud continues to grow. Will your financial institution experience more debit card fraud investigations in 2016? Our topic for the webinar will focus on several simple steps to handle Reg E customer disputes and inquiries. Understanding the rules will help you satisfy the regulators but can also save your financial institution money by only paying the claims that you are required to reimburse for unauthorized transactions. We will review the steps required to handle disputes and inquiries and the time frames for resolving a claim for an unauthorized transaction. The only way you can be sure that your front line staff is complying with this high-profile consumer protection regulation is by providing effective training and providing sound procedures.

What you will learn:

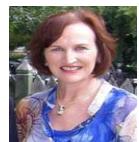
- The basic disclosure requirements of Reg E and the definitions that guide the error resolution process.
- What questions should you ask a customer about a disputed transaction?
- What are five “best practices” for handling a Reg E dispute?
- What should be included in an investigation report?
- How do you determine if a customer is liable for an unauthorized transaction? You will learn practical suggestions for conducting and documenting an investigation.
- Resources to educate customers about fraud prevention.

*(EMV stands for “Europay, MasterCard, and Visa, the three companies that developed the technology to improve payment security and reduce fraud)

Who Should Attend

This webinar will benefit Customer Service Reps, New Account Reps, Teller Supervisors, Deposit Operations staff, Security and Compliance Officers. NOTE: This webinar will **NOT** address Visa or MasterCard zero liability rules; only the Federal Reg E dispute provisions are included.

Webinar Speaker



Susan Costonis is a compliance consultant and trainer. She also has an affiliation with gettechnical inc. as an associate trainer. Her 37 year career in banking and training began with 20 years at First National Bank an affiliate of Wells Fargo Bank, in For Collins, CO. Susan has been a bank compliance consultant or compliance officer in Louisiana since 1998. During her career, Susan has successfully managed compliance programs and exams for institutions supervised by the OCC, FDIC and Federal Reserve. Susan regularly presents training to several state banking associations and specializes in compliance management, lending and Fair Lending issues. She is a Certified Regulatory Compliance Manager and completed the ABA Graduate Compliance School. Susan also graduated from the University of Akron with a B.S. in Art Education and the Graduate Banking School of the University of Colorado.