



Regulation E Review & Update (Virtual)

This seminar has been change to a virtual program via Zoom.

September 10, 2020 ▪ 9:00am - 4:00pm

Will your bank experience more debit card fraud in 2020? Will these claims be handled correctly? Employee confusion about Reg E and the error resolution process can be very costly. Does your bank have effective policies and procedures in place to ensure that all reports of errors related to electronic fund transfers are properly handled within the timeframes required by Regulation E? **Are you confident going into an audit or exam that your error resolution program will stand up to the complex regulatory requirements?**

There are also strict “opt-in” requirements for ODP coverage and rules for gift cards. **Is your bank in full compliance? Do you know if the recommended “best practices” for ODP are being followed? Could your ODP program be subject to fines under UDAAP? (Unfair, Deceptive and ABUSIVE Acts and Practices)**

This seminar will help you understand the Regulation E requirements, including:

- The basic disclosure requirements of Reg E and the definitions that guide the regulation.
- How to determine if a customer is liable for an unauthorized transaction and how to conduct investigations into alleged errors.
- What the initial EFT (electronic fund transfer) disclosures must include and requirements to change the terms of your agreement.
- Case studies of investigation claims will help you understand the four investigation time periods; providing provisional credit; the notice process for investigating claims and sample letters; suggestions to calculate liability for unauthorized transactions; and tips for separating valid claims from those that don't require error resolution.
- Learn if your bank is paying claims that could be denied within the guidelines of Reg E while also making sure that legitimate error resolution is being handled properly. Learn how to use investigation results effectively.

This session will include the most recent information available **and you will also gain a more in-depth understanding of:**

- Current examination problems and how to avoid them in your bank.
- Tools for error resolution and tips for proper documentation of Reg E claims; learn when provisional credit is required; sample letters for all types of claims are included in the materials.
- **BONUS – Bring your bank's Reg E disclosures and we'll review them for compliance in the seminar!**

Who Will Benefit

New Accounts Representatives, Compliance Officers, Auditors, Customer Service and Call Center Representatives, Deposit Operations, and other support areas in Operations, Branch Managers and customer contact employees. (This seminar is designed for participants who have *at least a basic understanding of Reg E*; MasterCard and Visa chargeback rules **will not be included in this session**)

***NOTE:** Prepaid card rule became effective on April 1, 2019. **The prepaid card rule will not be included in this session.**

Workshop Instructor



Susan Costonis is a compliance consultant and trainer. She specializes in compliance management along with deposit and lending regulatory training. Susan has successfully managed compliance programs and exams for institutions that ranged from a community bank to large multi-state bank holding companies. She has been a compliance officer for institutions supervised by the OCC, FDIC, and Federal Reserve. Susan has been a Certified Regulatory Compliance Manager since 1998, completed the ABA Graduate Compliance School, and graduated from the University of Akron and the Graduate Banking School of the University of Colorado. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real life examples.



Regulation E Review & Update (Virtual)

This seminar has been change to a virtual program via Zoom.

September 10, 2020 ▪ 9:00am - 4:00pm

Registration Form

Registrant 1

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Cell _____

- ☐ I will participate in the Live Virtual Seminar
☐ I would like to receive the Seminar Recording

Registrant 2

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Cell _____

- ☐ I will participate in the Live Virtual Seminar
☐ I would like to receive the Seminar Recording

Please note: If you participate in the live virtual seminar, we will email a certificate to you following the program. Certificates will only be emailed to registered attendees. If you opt for the recording, we will not be able to provide a certificate because we will not be able to track attendance.

Registration Fees for Live Virtual Seminar

\$265, LBA members
 \$465, Non-members

Registration Fees for Seminar Recording

\$265, LBA members
 \$465, Non-members

Payment Options

☐ Check (Made payable to the Louisiana Bankers Association)

☐ Visa ☐ MasterCard ☐ American Express

Card # _____ Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card \$ _____

- ☐ This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

* Please Note: Recordings not eligible for SBET funding.

Agenda

9:00am Program Begins
 12:00pm Lunch
 4:00pm Program Adjourns

Submit registration and view rosters in the Education Section of LBA's Website, www.lba.org.