

AUGUST 22

# 2024 Webinar

## ATM/Debit Card and ACH Unauthorized Claims Process

Thursday, August 22  
10:00 a.m.—12:00 p.m. PT

*Presented by Anne M. McEvilly, Esq.  
Principal, Aldrich & Bonnefin, PLC\**



### WHO SHOULD ATTEND

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

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

**F**inancial 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 influx of “peer-to-peer” payments fraud and the push to require financial institutions to shoulder more exposure. We will also review the NACHA Rule change impacting returns following review of a Written Statement of Unauthorized Debit, effective October 1, 2024.

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

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\* Janet Bonnefin is retired from the practice of law with the firm.

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When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection allows only 1 user</b> )	\$315.00 (BCG Members) \$415.00 (BCG Non-members)
On-Demand Event ( <b>available 3 business days after Webinar is held</b> )	\$335.00 (BCG Members) \$435.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's BCG 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 Monday, August 19 at 12:00 p.m. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.

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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

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### CANCELLATION POLICY

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