



## 2019 Regulation E 6-Part Webinar Series

*This comprehensive series will provide the current Reg E requirements, trends, guidance, and practical application.*

**Pick and choose the session(s) that best meet your training needs or purchase the entire series and Save 10%!**

Regulation E (Electronic Fund Transfer Act) is a confusing, complex array of rules and requirements applicable to any transaction involving an electronic fund transfer. The regulation has a number of areas where staff members frequently and unknowingly create potential liability for their financial institution. Given the significant increase in cyber fraud, it is more important than ever to understand the responsibilities and requirements imposed by Regulation E. The series will address an array of areas, including fundamentals, debit card error resolution, provisional credit, and auditing for regulatory compliance.

### Regulation E Series Topics

- Reg E Fundamentals
- Legally Handling ATM & Debit Card Claims Under Regulation E
- How to Handle Unauthorized Electronic Fund Transfers Under Reg E
- Auditing for Reg E Compliance
- Reg E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation
- Provisional Credit Under Reg E: Rules, Best Practices & FAQs

### Session Dates & Descriptions

**Thursday, June 20, 2019; 1:00 – 2:30 p.m.**

#### **Reg E Fundamentals**

**Michele L. Barlow, PAR/WACHA**

This course will provide an overview of Regulation E and how it relates to the specific payments (e.g., ACH, card, wire) rules. It will hit the high points of Reg E to ensure your financial institution is compliant. Real-life examples will be provided to demonstrate how the regulation works and provide you with a foundation to apply your newfound knowledge. Gain the confidence you need by joining us for this back-to-basics review of Regulation E.

---

**Wednesday, July 17, 2019; 2019; 1:00 – 2:30 p.m.**

#### **Legally Handling ATM & Debit Card Claims Under Regulation E**

**Elizabeth Fast, Spencer Fane LLP**

Regulation E protects consumers from unauthorized ATM and debit card transactions, which imposes many responsibilities and liabilities on financial institutions. Fraud losses continue to increase from counterfeit ATM/debit cards and the unauthorized use of validly issued ATM/debit cards. Reg E is a complex set of rules and deadlines that must be followed when responding to accountholder claims. Did you know that the Reg E rules are different depending on whether an ATM/debit card or other access device was actually used in the transaction? This webinar will explain how to properly handle all types of unauthorized ATM/debit card claims and how to accurately calculate the amount, if any, that must be reimbursed to the accountholder.

---

**Thursday, August 22, 2019; 2019; 1:00 – 2:30 p.m.**  
**How to Handle Unauthorized Electronic Fund Transfers Under Reg E**  
**Elizabeth Fast, Spencer Fane LLP**

Given the rapid changes in the types of electronic payments and devices, there is often confusion regarding whether Reg E applies or whether NACHA, UCC, or Visa/MC rules apply. For example, does Reg E apply to remote deposit capture or to electronic check presentment? What if the transaction started as a paper check but was converted to an ACH debit? What if your institution has adopted a “zero liability” program under the Visa/MC rules? If the ATM/debit card had an EMV chip, can the liability for the loss be shifted to the merchant or ATM operator? This webinar will explain how to determine if Reg E applies in each situation and how to handle unauthorized electronic fund transfers under Reg E. It will also explain those situations when the NACHA, UCC, or Visa/MC rules apply to the unauthorized electronic fund transfer.

---

**Tuesday, September 17, 2019; 2019; 1:00 – 2:30 p.m.**  
**Auditing for Reg E Compliance**  
**Elizabeth Fast, Spencer Fane LLP**

Regulation E is one of the most important regulations governing deposit operations. It establishes the rights, liabilities, and responsibilities of all participants in the electronic fund transfer systems. Everyone knows that Reg E applies to ATM and debit card transactions, but Reg E is so much more. It covers all types of electronic fund transfers such as ACH direct deposit, electronic bill pay, and mobile banking. Reg E also contains the disclosures required for prepaid and gift cards and restricts the related fees and expiration dates. In addition, it governs remittances from US consumers to individuals and businesses in foreign countries. This webinar will be a comprehensive review of the numerous Reg E requirements important to your deposit operations.

---

**Thursday, October 10, 2019; 2019; 1:00 – 2:30 p.m.**  
**Reg E Requirements for Debit Card Error Resolution: Processing, Disclosure & Investigation**  
**Michele L. Barlow, PAR/WACHA**

This session will define and explain the types of card transactions covered by Regulation E and the debit card requirements. Learn how an error is defined under Regulation E, explore timing requirements for investigation and resolution of unauthorized debit card transactions, and understand how to minimize financial losses and maximize accountholder satisfaction. Complying with Regulation E for debit card error resolution can be tricky. This program will ensure you are correctly interpreting Reg E.

---

**Thursday, November 14, 2019; 2019; 1:00 – 2:30 p.m.**  
**Provisional Credit Under Reg E: Rules, Best Practices & FAQs**  
**Elizabeth Fast, Spencer Fane LLP**

Regulation E sets forth the legal framework that requires your institution to investigate alleged errors and unauthorized electronic fund transfers (EFTs) and to provide provisional credit to your accountholders within specific deadlines. Did you know that your institution is obligated to conduct an investigation even though your accountholder won't cooperate with the investigation? Did you know your institution is obligated to provide provisional credit within the standard deadlines even though you haven't received sufficient information from your core processor to conduct an investigation? Conversely, did you know that you aren't required to provide provisional credit if the accountholder won't sign a simple written statement regarding the alleged unauthorized EFT? This webinar will explain how to properly investigate alleged errors and unauthorized EFTs and when to properly provide provisional credit.

---

**100% Satisfaction Guarantee and Convenient!**

Listen to the webinar via your: iPad, iPhone, or Android

Instructions will be emailed with the webinar link.

*Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.*

## Three Registration Options

**1. Live Webinar** – The **live webinar** option allows you to have **one internet connection from a single computer terminal**. You may have as many people as you like listen and watch from your office computer. Registrants receive a website address and passcode that allows entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, passcode, and handouts will be emailed prior to the broadcast. You will need the most-current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

**2. RECORDED WEBINAR and FREE DIGITAL DOWNLOAD – Can't attend the live webinar?** This option provides a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address for follow-up questions. You will receive an email with the recorded webinar link, which can be viewed anytime 24/7, beginning 6 business days **after** the webinar. You will also receive instruction on how to download a **free digital copy** of the webinar to your PC, which you may keep and use indefinitely. The recorded webinar may **ONLY** be ordered for 6 months following the live webinar. In addition, the download must be completed within 6 months of the live webinar date.

**3. BOTH LIVE WEBINAR, RECORDED WEBINAR, and FREE DIGITAL DOWNLOAD** – Options 1 and 2 described above.

	Live Webinar/ Series	Recorded and Free Digital Download/ Series	ALL–Live Webinar, Recorded Webinar and Digital Download/Series
IBC Education Program Members and NGBL Members	\$230/\$1,242	\$230/\$828	\$325/\$1,755
IBC Members	\$245/\$1,323	\$245/\$882	\$350/\$1,890
Non-Members	\$295/\$1,593	\$295/\$1,062	\$365/\$1,971

## Registration Form

Personal Information (please clearly print or type)

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Bank/Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Bill Preference – Circle One: Invoice      Check enclosed      or      Charge credit card

**To pay via credit card either register online at [www.ibcbanks.org](http://www.ibcbanks.org) or call the IBC office at 303.832.2000.**



**Email**

[thunter@ibcbanks.org](mailto:thunter@ibcbanks.org)  
[mlewis@ibcbanks.org](mailto:mlewis@ibcbanks.org)



**Fax**

303.832.2040



**Mail**

600 Grant Street, Suite 640  
Denver, CO 80203

**Questions?** Call the IBC at 303.832.2000