



Regulation E Versus ACH Rules: Which One Prevails?

Thursday, DECEMBER 19, 2013

2:00 pm – 3:30 pm Central

How many times have you battled with following ACH Rules requirements versus Regulation E? ACH Rules may necessitate one action, while Regulation E may dictate another. Does a consumer have 60 days from settlement date to return an unauthorized ACH transaction or from their statement date? What does “promptly” mean pertaining to provisional credit? This webinar will help answer frustrating questions while exploring day-to-day payment-processing dilemmas.

HIGHLIGHTS

- Define where/if there are contradictions between Regulation E and the ACH Rules
- Which prevails regarding disclosures, returns processing, notice language, provisional credit, and more
- Appropriate financial institution actions
- **TAKE-AWAY TOOLKIT**
 - Employee training log
 - Quiz you can administer to measure staff learning and a separate answer key

**This course is eligible for 1.8 AAP credits.
Attendance verification for CE credits provided upon request.**

WHO SHOULD ATTEND?

This informative session is designed for ACH operations and audit/compliance staff.

ABOUT THE PRESENTER – Karen Sylvester, AAP, NCP, EPCOR

Karen Sylvester is the Compliance and Fraud Manager for EPCOR. Joining EPCOR in 2007, she now provides regulatory compliance, ACH risk management, and payment-systems fraud education and consulting services. Karen helps financial institutions navigate regulatory compliance, identifies deficiencies, and recommends sound controls.

In 1994, Karen began as a teller and worked her way up to Assistant Vice President at a Kansas City financial institution. Her responsibilities included BSA compliance, Internet banking, wire transfer, and ACH. She received the Accredited ACH Professional designation in 2005, the National Check Payment designation in 2012, holds a Bachelor's in Management from Baker University, and is a member of the International Association of Financial Crimes Investigators (IAFCI).

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, you will also receive a FREE audio/visual CD ROM.*** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Options 1 and 2 described above

***CD ROM for PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand 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.

TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- On Line: [Click Here](#) Your Log-In ID Number is the same as your bank's FDIC Cert. Number.

Regulation E Versus ACH Rules: Which One Prevails? - Thursday, DECEMBER 19, 2013

Choose Your Training Option(s):

Purchase (check here)	Training Method	Member	Nonmember
	Live Webinar (audio & visual – includes handouts); <u>or</u>		
	On-Demand Web Link and FREE CD ROM; <u>or</u>	\$230	\$275
	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	\$300	\$350

Please make check payable to "Community Bankers Financial Education." Amount \$ _____

Name: _____ Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Email: _____