



2021 E-SIGN Webinar Series



“No-Contact” Account Opening: E-SIGN Compliance

Virtual Loan Document Delivery & E-SIGN Compliance

The E-SIGN, BSA & CIP Compliance Trifecta

E-SIGN Security & Fraud Detection

Presented by CBAI

Introduction

WHY PARTICIPATE?

The COVID pandemic forced widespread use of virtual account opening and loan applications using electronic signatures. The E-SIGN Act provides convenience. But the risks are great as noncompliance can lead to rescinded loans. There are also BSA considerations, including the potential for fraud. This series addresses the multifaceted aspects of the Act, including risks, best practices, compliance and document delivery.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar allows you to have up to three audio and Internet connections 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 allow entrance to the seminar.

The session is approximately 90 minutes unless noted otherwise, including question-and-answer sessions. Seminar materials, including instructions, PIN number and handouts are emailed to you prior to the broadcast. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK

Can't attend the live webinar? The on-demand web link is a recording of the live event including audio, visuals and handouts. You even receive the presenter's e-mail address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK

Includes options 1 and 2 above.

Listen on your iPad, iPhone, or Android

(Instructions will be emailed to you with the on-demand link).

Dates and Times

“NO-CONTACT” ACCOUNT OPENING: E-SIGN COMPLIANCE

February 11, 2021
2 p.m. - 3 p.m.

VIRTUAL LOAN DOCUMENT DELIVERY & E-SIGN COMPLIANCE

March 16, 2021
2 p.m. - 3:30 p.m.

THE E-SIGN, BSA & CIP COMPLIANCE TRIFECTA

April 6, 2021
2 p.m. - 3 p.m.

E-SIGN SECURITY & FRAUD DETECTION

April 27, 2021
2 p.m. - 3 p.m.

For More Information

Tracy McQuinn, Senior Vice President
Melinda McClelland, Vice President
Jennifer Nika, Vice President
Kim Cordier, Administrative Assistant
Tina Wilder, Administrative Assistant
Department of Education & Special Events
800/736-2224 or 217/529-2265 Fax: 217/585-8738
Terry Griffin, Chicago Area Vice President
773/209-2260

“NO-CONTACT” ACCOUNT OPENING: E-SIGN COMPLIANCE

Thursday, February 11, 2021

Susan Costonis, Compliance Consulting and Training for Financial Institutions

The 2020 pandemic forced many financial institutions to open accounts electronically and follow E-SIGN when branches were temporarily closed. This fast-paced session explores the six-step consent process. Learn best practices for opening accounts and completing signature

cards, as well as common pitfalls. Other important topics covered, include risk mitigation strategies, vendor management and required documentation for CIP in order to form a “reasonable belief” of the true identity of the customer.

VIRTUAL LOAN DOCUMENT DELIVERY & E-SIGN COMPLIANCE

Tuesday, March 16, 2021

Molly Stull, Brode Consulting Services, Inc.

With one click, loan documents can be delivered instantaneously, but does your process comply with the E-SIGN Act? It’s critical to have a sound document delivery process. Otherwise, any documents delivered outside of the Act’s requirements means the document was

never delivered. That could cause a loan to be rescindable for three years! Definitely a compliance risk nobody wants to incur! This must-attend webinar describes the E-SIGN Act’s requirements and provide tips to ensure your loan delivery process is up to snuff.

THE E-SIGN, BSA & CIP COMPLIANCE TRIFECTA

Tuesday, April 6, 2021

Susan Costonis, Compliance Consulting and Training for Financial Institutions

E-SIGN compliance is one piece of the puzzle; knowing the customer’s “true identity” for BSA and CIP completes the process. What additional “out-of-wallet” questions should be asked in an E-SIGN account opening? How

does electronic account opening impact the BSA risk assessment process? Learn the additional controls needed to protect your financial institution and red flags for reporting suspicious activity.

E-SIGN SECURITY & FRAUD DETECTION

Tuesday, April 27, 2021

Susan Costonis, Compliance Consulting and Training for Financial Institutions

A global information security organization reported that 85 out of 100 financial institutions experienced fraud in the digital account opening process. New account fraud rates in the online environment are eight times that of accounts opened in a branch. It is critical that financial institutions use multilayered methods of fraud screening.

Some of these methods include email-specific data, IP phone and physical address information. This session explains the intersection of E-SIGN security and fraud detection and provides valuable tips for educating consumers and identifying fraud.

Registration Forms and Fees

You can choose to participate in the E-SIGN Telephone/Webcasts as a series or as one or more stand-alone webinars.

2021 E-SIGN WEBINAR SERIES (ALL FOUR SESSIONS)

Purchase (Check one)	Training Options (Registration includes hook-ups in up to three locations)	CBAI Member	Non-Member*
	Live Webinar	\$1,100	\$1,900
	On-Demand Link	\$1,100	\$1,900
	Special Pricing for Live Webinar & On-Demand Link	\$1,500	\$2,300

INDIVIDUAL SESSION

Purchase (Check one)	Training Options (Registration includes hook-ups in up to three locations)	CBAI Member	Non-Member*
	Live Webinar	\$275	\$475
	On-Demand Link	\$275	\$475
	Special Pricing for Live Webinar & On-Demand Link	\$375	\$575

***Only financial institutions/firms eligible for CBAI membership.**

Please check below which session(s) you are registering for:

- February 11, 2021 – “No-Contact” Account Opening: E-SIGN Compliance
 March 16, 2021 – Virtual Loan Document Delivery & E-SIGN Compliance
 April 6, 2021 – The E-SIGN, BSA & CIP Compliance Trifecta
 April 27, 2021 – E-SIGN Security & Fraud Detection

Name _____

Bank _____

Address _____

Phone _____ Email* _____

*(E-mail address required for registration).

Fax this registration form to: 217/585-8738 Call for more information: 800/736-2224

Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703

Name as It Reads on Card _____ Card Number _____

Billing Address of Card _____

Expiration Date _____ Three-Digit Security Code _____ (MasterCard, Visa & Discover accepted)