



# COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

## Webinar – On-Demand Web Link

### E-SIGN Series: E-SIGN Security & Fraud Detection

Tuesday, April 27, 2021

2 - 3 p.m.

A global information security organization reported that 85 out of 100 financial institutions have 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.

#### HIGHLIGHTS

- Develop a robust risk mitigation strategy for online account opening
- Use FinCEN guidance to detect and report fraud related to identity theft, false unemployment insurance income claims, and cyber-enabled crime
- Identify red flags for identity theft
- Provide consumer protection tips to avoid identity theft and fraud
- Understand the importance of information security procedures
- Further ensure e-banking compliance

#### TAKE-AWAY TOOLKIT

- Current exam procedures and online banking resources
- E-SIGN checklist and answers to common questions
- SAR checklist for fraud related to online accounts
- Employee training log
- Interactive quiz

#### DON'T MISS THIS RELATED WEBINAR!

**e-Everything: Compliance in an Online Environment on Tuesday, June 29, 2021**

**Attendance verification for CE credits provided upon request.**

#### WHO SHOULD ATTEND?

This informative session is valuable to compliance officers, risk managers, operations managers, business development managers and others responsible for managing online banking, E-SIGN compliance, e-statements and e-disclosures.

#### ABOUT THE PRESENTER

**Susan Costonis, CRCM**, is a compliance consultant and trainer who began her career in 1978. She specializes in compliance management along with deposit and lending regulatory training. Costonis 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. Costonis 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, Boulder. She regularly presents to financial institution audiences in several states and “translates” complex regulations into simple concepts by using humor and real-life examples.

#### 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, 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 Reader available free at [www.adobe.com](http://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. We even provide the presenter's email address so you may ask follow-up questions. Within two 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\*\*

Options 1 and 2 described above.

**NEW! Listen to the on-demand web link on your iPad, iPhone, Android. Instructions will be emailed to you with the on-demand link.**

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**AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE**

# REGISTRATION FORM

**E-SIGN Series: E-SIGN Security & Fraud Detection**  
**Tuesday, April 27, 2021**

**2 - 3 p.m.**

**Choose Your Training Option:**

<b>Purchase</b> (Check one)	<b>Training Options</b> <i>(Registration includes hookups in up to three locations)</i>	<b>CBAI Member</b>	<b>Prospective-Member*</b>
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