
Highlights of the 2009 ABA Regulatory Compliance Conference

Here are links to articles based on presentations at the ABA's annual compliance meeting. Watch this page for future postings.

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Before you give new products the green light…

Treasury Management skipped a beat, left key parts of the bank uninformed, and launched a remote deposit capture service anyhow. Two weeks later, the bank was hit by a kite that slipped through the hole in the RDC program. From this, Leaders Bank learned how to structure a new product development program that prevents dangerous gaps from opening.

[Read more](#)

Monitoring Systems:

Making the most of automated AML aid

Fighting money laundering and terrorist financing depends on finding sometimes the smallest of clues that unlock the biggest of plots. And for that, banks increasingly depend on automated monitoring systems. But the human element can't be left out, and properly organized, the two can deliver more than banks now obtain. Advises top BSA regulator Dan Stipano of the Comptroller's Office: Keep in touch with vendors to keep your tools tuned up.

[Read more](#)

Discrimination counts on loans's back end as much as up front

Avoiding discriminatory behavior when working out and modifying troubled home credits—and dealing with foreclosures in a nondiscriminatory manner—demands very strict planning and practice. A top regulator and a

noted consultant chart the potential dangers banks face as they tackle the mortgage mess—and some practices that can steer them away from compliance landmines.

[Read more](#)

Finding synergy, instead of friction, between marketers and rule keepers

Cats and dogs, Mets fans versus Yankee fans, Compliance and Marketing. Which one is different? Unfortunately, these pairs seem to include traditional enemies. Does it have to be that way? A panel explores ways Marketing, Compliance, Legal—and Human Resources—can work together for better results. And just in time, because growing attraction to social media will take all four to keep banks out of trouble.

Try the “Karen’s Mom” test.

[Read more](#)

Regulator panel confirms compliance officers have job security for life

A bit overstated, perhaps, but the compliance people who continue to have work will likely have job security for a while, at least. That’s because banks, already with a truckload of new rules and regs to figure out, have more coming. Senior regulators warn that cutbacks in compliance staff and increasing reliance on outside auditors for aid, in some organizations, isn’t improving the industry’s record. And this comes at a time when complaint processing comes into sharper focus.

[Read more](#)

For ABA Member Banks Only: Get regular compliance news updates with ABA's Compliance Source E-Letter

ABA member-bank employees have access to almost three dozen ABA news and information e-bulletins on important industry topics. One e-bulletin, THE Compliance Source, is dedicated to becoming your source for compliance information in the electronic world. Compliance Source is published each Monday throughout the year. In this changing regulatory environment, every compliance professional should subscribe THE Compliance Source. It will link you to recent compliance developments and alert you to upcoming compliance events. In addition to regular sections on "What's New in Review" and "On the Compliance Horizon," THE Compliance Source will have rotating sections including analysis of compliance issues by ABA staff in the "ABA Reports" section.

[For a sample newsletter, click here.](#)

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Dugan's Keynote Presentation Revisited

Earlier this year, ABA Banking Journal Report presented an article based on a keynote speech given at the Regulatory Compliance Conference by Comptroller John Dugan, regarding banks' efforts in reverse mortgages. Some of the coverage in this special report refers to that presentation. [Read more](#)

"Pass the Aspirin"

How do you handle consumer complaints?

In the regulator panel story in column 1, OCC's Ann Jaedicke calls on compliance officers to get involved in their banks' customer complaint processes. Share how your bank's formal consumer complaint process works; how complaints are tracked; and what impact this effort has had on your customer relations effort. We'll publish the best answers online or in print. (Answers should be between 75-300 words.) Send an e-mail to scocheo@sbpub.com.

Don't miss next year's ABA Regulatory Compliance Conference in California

The coverage in this report is just a sampling of what ABA offers at this "sleeves-rolled-up" conference.

Plan to attend next year's meeting, June 13-16, at the Manchester Grand Hyatt, San Diego.

[More information](#)

"Attend" the 2009 Regulatory Compliance Conference virtually

ABA's trying something new this year. Instead of plain audio recordings of conference sessions, it engaged a new vendor who can provide you with presentations that synch up the audio with the same PowerPoint presentations that speakers used. These are available in two formats: online access or CD.

[Pricing and ordering information](#)

Get a compliance update from ABA July 21

Attend the ABA's upcoming telephone briefing: "Mid-year Review of Key Compliance Issues," set for Tuesday, July 21, from 2:00-4:00 Eastern time. The panelists will include experts from ABA and the Federal Reserve Board.

[More information](#)

Regulatory update for your board

ABA's America's Community Bankers recently presented a regulatory update specially tailored to board time and detail requirements. A CD of the 90-minute CD is tracked to allow easy picking and choosing of segments for targeted listening.

[Order the CD](#)