

Federal Reserve Bank of San Francisco
101 Market Street, San Francisco, California 94105

November 14, 2013

To State Member Banks, Bank
Holding Companies, Financial Holding
Companies, Savings and Loan Holding Companies,
and Foreign Banking Offices
in the Twelfth Federal Reserve District

CA 13-17 Revised Interagency Examination Procedures for Regulation E

On October 30, 2013, the Task Force on Consumer Compliance of the Federal Financial Institutions Examination Council approved the attached interagency examination procedures for Regulation E – Electronic Fund Transfers.

The attached procedures incorporate the Consumer Financial Protection Bureau's (CFPB's) addition of remittance transfer provisions into a new Subpart B of Regulation E. Additionally, these procedures are updated to reflect elimination of the requirement that a fee notice be posted on or at automated teller machines (ATMs) in section 12 CFR 1005.16, leaving in place the requirement for a specific fee disclosure to appear on the screen of that machine or on paper issued from the machine.

Resource

The CFPB has consolidated all of the resources and information regarding the remittance transfer rule on their website at: <http://www.consumerfinance.gov/remittances-transfer-rule-amendment-to-regulation-e/>.

The amendment to Regulation E regarding disclosure requirements on ATM machines is available in the Federal Register at: <https://www.federalregister.gov/articles/2013/03/26/2013-06861/disclosures-at-automated-teller-machines-regulation-e>.

Additional Information

All circulars and documents are available on the Internet through the Federal Reserve Bank of San Francisco's website, at <http://www.frbsf.org/banking/letters>.

For additional information regarding supervisory expectations, please contact:

Federal Reserve Bank of San Francisco
Banking Supervision and Regulation
(801) 322-7853

Attachment

[Revised Regulation E Examination Procedures](#)