

# Is the Government Ruining your Customer Communication?

2nd of the 4<sup>th</sup> Thursday  
XDU Lunch & Learn Webinars!

## Welcome!



XPLOR Document University Lunch &  
Learn Webinars!

## The Panel

- Host: Pat McGrew, EDP – Kodak –  
Pat.McGrew@kodak.com
- Don Dew – InfoPrint   
don.dew@infoprint.com
- Kevin McPherson – Xerox Global   
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- Kevin Klein – Pitney Bowes   
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- Nick Romano – Prinova   
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And... you!

## Is the Government Ruining your Customer Communication?

- What's the issue?
  - Regulation Z (Subset of 1968 Truth in Lending Act)
  - Regulation AA (Subset of FTC Unfair & Deceptive Acts or Practices)
  - Regulation DD (Subset of Truth in Savings)
  - Effective dates October 2009 to July 2010
- Rules add business workflow challenges and print formatting requirements
- Remediation will not be trivial

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#1

## Is the Government Ruining your Customer Communication?

- Are billers ready for Regulation Z, AA & DD?
  - Business changes
  - Formatting changes
  - Is it overhyped?

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#2

**Is the Government Ruining your Customer Communication?**

- What issues are customers facing in complying with Regulation Z, Regulation AA and Regulation DD?



#3

**Is the Government Ruining your Customer Communication?**

- What are Best Practices in approaching Regulation Z Remediation?



#4

## Is the Government Ruining your Customer Communication?

- Some say that government regulation is ruining customer communication with over-regulation. How can companies prepare for the next set of changes?

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#3

## Read More About It!

- [www.xplor.org](http://www.xplor.org) – go to Don Dew's presentation from Xplor Global in Tampa
- Part 226 Truth in Lending – Regulation Z:  
<http://www.fdic.gov/regulations/laws/rules/6500-1400.html>
- Regulation Z & commentary  
<http://www.bankersonline.com/regs/226/226.html>
- Pamela Simmons for American Bankers Association: What You Don't Know Can Hurt You:  
<http://www.abanet.org/rppt/publications/edirt/2005/1/Simmons.pdf>
- <http://www.creditcards.com/credit-card-news/timeline-credit-card-reform-phase-in-dates-1282.php>

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## Read More About It!

- HR627: Credit Card Accountability Responsibility & Disclosure Act 2009 <http://www.govtrack.us/congress/bill.xpd?bill=h111-627>
- What's coming up:  
<http://www.govtrack.us/congress/committee.xpd?id=SSBK>



## 4<sup>th</sup> Thursday XDU Lunch & Learn Webinars! Come back June 25<sup>th</sup> at 1PM Eastern

MARK YOUR CALENDARS for the 4<sup>th</sup> Thursday of every month as Xplor is turning the volume up to 11 with the new series of "Lunch and Learn" Webinars structured around great panelists, great topics, and your participation.

These webinars are free courtesy of the Xplor Document University powered by Kodak. Each webinar will be scheduled at 1:00 PM Eastern, Noon Central, 11:00 AM Mountain and 10:00 AM Pacific times for frank discussions. Here is a sample of just some of the topics:

- TransPromo
- Regulatory requirements for customer facing documents
- NEXT → Mailing issues**
- Technology changes
- Color
- Production techniques



**XPLOR Document University Lunch & Learn Webinars!**