



# Software Solutions for Reg CC



*ATTUS Technologies' WatchDOG for Reg CC is the only automated solution that allows tellers to easily and quickly calculate hold times and print disclosure notices.*

**Regulation CC** is a regulation that applies to deposits made into consumer or business demand deposit accounts (DDAs). Reg CC was enacted to provide guidelines and disclosures to customers about how their deposited funds will be handled and credited to their accounts.

Under Reg CC there are different hold times for funds depending on the type of deposit, the location of the bank that the funds are drawn from and the amount of the deposit. Reg CC guidelines can be confusing and a challenge to train and maintain consistently at the teller line.

WatchDOG for Reg CC is designed to help financial institutions meet all aspects of this complex regulation.

This easy to use solution calculates the proper hold times for all deposited items, allows validation of checks prior to acceptance thus eliminating fraud due to counterfeit checks and/or insufficient funds. Special features of the solution include:

- Multi-item holds
- Supervisor hold overrides
- Branch cut-off times
- Mailed/non-mailed disclosure notices
- Detailed/summary reporting at bank, region or branch level that can be exported to Excel or created in a PDF
- Regional-level hold data reporting

- Enhanced search capabilities on prior transactions
- Five security levels available

WatchDOG for Reg CC can be easily integrated into existing teller financial applications.



The benefits of implementing WatchDOG for Reg CC to automate compliance can be measured in many areas across an institution. This easy-to-use solution can:

- *Cut teller transaction time*
- *Calculate more accurate hold times*
- *Provide proper customer disclosures*
- *Improve customer service*
- *Protect assets from fraud and mistakes*
- *Increase float revenue*
- *Eliminate storage costs*
- *Reduce compliance officer's exam prep time*
- *Reduce training costs*

For more information on WatchDOG for Reg CC and all of the other compliance solutions that ATTUS Technologies offers, please visit our website at [www.attustech.com](http://www.attustech.com) or call 888-494-8449.