



Senior Counsel – Deposits & Payments

Our Brand

At Bank of the West, our people are having a positive impact on the world. We're investing where we feel we can make the most impact, like advancing diversity and women entrepreneurship programs, financing for more small businesses, and promoting programs for sustainable energy. From our locations across the U.S., Bank of the West is taking action to help protect the planet, improve people's lives, and strengthen communities. We are part of BNP Paribas, a Global Leader supporting the UN Sustainable Development Goals (SDGs). Yes, we're a bank, but as the bank for a changing world, we are continually seeking to improve the ways we help our customers, while contributing to more sustainable and equitable growth.

Position Summary

The Sr Counsel provides legal counsel on all aspects of retail bank operations, deposit products, and payment services; advises business units on how to comply with state and federal statutory and regulatory requirements pertaining to retail bank operations, deposit products, and payment services; provides legal counsel in evaluating deposit account agreements and deposit account statements. The successful candidate must have strong working knowledge of core federal banking laws relevant to Bank of the West's retail bank operations, deposit products, and payment services, as well as other prudential, safety and soundness, and consumer protection regulations, and how they apply to the Bank's retail bank operations, deposit products, and payment services.

Essential Job Functions

1. Provides legal advice in all areas of retail bank operations, deposit products, and payment services, including:
 - a) Deposit programs and payment services, including checks, negotiable instruments, debit cards, positive pay, ACH, wire transfers, remote deposit capture, online and mobile banking, and lock boxes;
 - b) Deposit account agreements, disclosures, terms and conditions, and deposit account statements;
 - c) Electronic commerce, including e-banking, mobile banking and electronic funds transfer;
 - d) Money transmitters and remote merchant and remote branch capture;
 - e) Online and mobile deposit and payment services terms and conditions; and
 - f) Escheat of unclaimed property.
2. Drafts and reviews disclosures, advertising and marketing materials involving deposit products.
3. Provides advice on all federal and state laws related to retail bank operations, deposit products, payment services, including without limitation, Federal Deposit Insurance Act; Truth in Savings Act/Reg DD; Electronic Funds Transfer Act/Reg E; Expedited Funds Availability Act/Reg CC; Dodd-Frank Wall Street Reform and Consumer Protection Act; and UDAAP.
4. Keeps informed of legislative and regulatory proposals, which would affect bank operations, deposit products, and payment services.
5. Works closely with Compliance, Risk, and Audit partners in providing interpretation and advice on laws and regulations and implementing policies and procedures concerning bank operations, deposit products, and payment services. May review responses to government agencies.
6. Responds to customer inquiries or claims, and respond to claims from other financial institutions.



7. Provides suggestions to management to improve overall quality and efficiency of day-to-day legal operations.
8. Demonstrates ability to effectively collaborate with key resources and stakeholders, influencing decisions and managing work to achieve strategic goals.
9. Adapts to changing priorities and business needs, carries out major assignments, handles business operational timelines, is proactive in identifying areas of need, and generating action plans.
10. Works with the business, legal colleagues, and the other control functions to identify and manage franchise and reputational risks.
11. May oversee work conducted by a paralegal or other related team
12. Performs other duties as assigned.

Job Specifications

- 12 years minimum experience with law firm and/or large financial institution legal department and/or federal or state bank regulatory agency, including at least six years of experience in banking law and regulations
- Extensive knowledge in bank products and procedures
- High knowledge in legal and regulatory requirements for retail bank operations, deposit products, and payment services
- High knowledge in anti-discrimination laws and regulations applicable to retail bank operations, deposit products, and payment services

Education

- Juris Doctor from an ABA accredited law school
- Member of a State Bar Association or otherwise qualified to practice as in-house counsel

Skills

- Excellent analytical and research skills
- Proven skills in issue spotting, risk assessment and problem solving
- Excellent oral and written communication skills
- Team player and self-starter
- High level of professionalism
- Strong interpersonal skills and ability to inspire confidence and work cross-functionally with colleagues at all levels of the organization
- Adaptable and flexible work-style with a proven ability to handle competing demands and priorities
- Able to successfully navigate changing environments and perform in a fast-paced setting
- Work history indicates a demonstrated track record of performance
- Significant experience supporting large and highly complex financial institutions to include experience with prudential and other federal or state regulators is preferred
- Excellent negotiation, planning and organizational skills
- Good computer skills



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The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required of personnel so classified.

Location: Remote or Hybrid in the BOTW footprint

Equal Employment Opportunity Policy

Bank of the West is an Equal Opportunity employer and proud to provide equal employment opportunity to all job seekers without regard to any status protected by applicable law. Bank of the West is also an Affirmative Action employer - Minority / Female / Disabled / Veteran. Bank of the West will consider for employment qualified applicants with criminal histories pursuant to the San Francisco Fair Chance Ordinance subject to the requirements of all state and federal laws and regulations.

<https://botw.taleo.net/careersection/external/jobdetail.ftl?lang=en&job=063876>