

**Communication Between Federal Reserve Staff  
and Representatives of Western Union  
February 24, 2010**

**Participants:** Rosemary Gallagher and Tim Daly (Western Union)

Ky Tran-Trong (Federal Reserve Board)

**Summary:** Following a meeting on November 3, 2010, and subsequent call on, February 3, 2011, between staff from the Federal Reserve Board and representatives of Western Union, Western Union submitted written correspondence to Board staff regarding the remittance transfer provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The submitted materials outline Western Union's suggestions regarding regulatory implementation of the error resolution requirements set forth in the provisions.