The appendices provide source material related to these chapters, particularly statutes and regulations, generally in the same order as the chapters. Appendix A [1], infra, reprints relevant portions of UCC Articles 1, 3, and 4, with their official comments. Appendix B [2], infra, reprints the Truth in Savings Act and CFPB’s Regulation DD and commentary. Appendix C [3], infra, contains federal statutes and regulations relating to the Check Clearing for the 21st Century Act (Check 21), bank account funds availability, and check collections. Appendix D [4], infra, reprints federal standards as to payments to telemarketers.

Appendix E [5], infra, reprints the Electronic Fund Transfer Act and the Consumer Financial Protection Bureau’s (CFPB) Regulation E, interpretations, and bulletin on payroll card accounts. Appendix F [6], infra, reprints selected NACHA operating rules, guidelines, and other material. Appendix G [7], infra, reprints the CFPB’s Prepaid Account Rule that is to go into effect in April of 2019, an FDIC opinion and an OCC letter dealing with FDIC insurance of stored value cards, a U.S. Department of Labor letter on unemployment compensation prepaid cards, and a model state stored value card statute. Appendix H [8], infra, deals with direct deposit of federal benefits and federal use of the Automated Clearing House. Finally, Appendix I [9], infra, reprints the federal E-Sign Act and the Uniform Electronic Transactions Act (UETA) and also summarizes information about state UETA enactments.


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