• **Money orders:** These instruments can be purchased from a bank, the post office, or a merchant and then used for payment. Applicable law will vary with the type of money order, and issues concerning these orders are examined in § 6.2 [1], *infra.*

• **Remittances and international wires of money:** These transfers and applicable law are described in §§ 6.5 [2] and 6.6 [3], *infra.*

• **Cashier’s checks or teller’s checks:** These instruments can be purchased and used to make payments. These checks are generally regulated by the UCC, and consumer rights regarding these checks are described in § 6.3 [4], *infra.*

• **Traveler’s checks:** These instruments are sometimes covered by the UCC, but sometimes they are not. This type of check is discussed in § 6.4 [5], *infra.*

• **Gift cards:** These are stored value cards frequently presented to consumers that can be used to purchase merchandise at particular merchants. The minimal regulation of such cards is examined in Chapter 7 [6], *infra* (particularly § 7.7 [7], *infra*).

• **Prepaid card accounts:** General use reloadable prepaid card accounts are a form of transaction account accessible to consumers who are unable to open bank accounts or who wish to control their spending. Like checking accounts, prepaid accounts can be used to make debit card payments and sometimes ACH and check payments. Prepaid cards are often used by employers, government agencies, and others as a replacement for making payments by paper checks. Prepaid cards are discussed in Chapter 7 [6], *infra.*

• **EBT cards** used by government agencies to distribute needs-based benefits are discussed in Chapter 8 [8], *infra.*

• **Mobile payments:** An increasing variety of applications (“apps”) employ mobile devices to make payments and access accounts. The use of the mobile device itself is actually immaterial; the applicable law depends on the payment system and account being used. An overview of mobile payments is found in § 5.14.1 [9], *infra,* with cross references to discussion in other chapters.

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