
SENATE BILL 5278

State of Washington

66th Legislature

2019 Regular Session

By Senators Mullet and Wilson, L.

1 AN ACT Relating to reporting suspected fraud and theft of payment
2 cards; and adding a new chapter to Title 19 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** (1) Any financial institution which issues
5 payment cards shall list a phone number on its web site for
6 cardholders and merchants to report suspected incidents in which
7 payment cards are used for fraud or payment cards have been stolen.

8 (2) Any financial institution which issues payment cards shall
9 have employees or contractors available at all times to receive phone
10 calls for the purpose of providing assistance to cardholders or
11 merchants regarding suspected incidents in which payment cards are
12 used for fraud or payment cards have been stolen. The use of an
13 automated electronic or interactive voice response system may not
14 substitute for the assistance of a live person for these types of
15 suspected incidents.

16 (3) As used in this section, "payment cards" has the meaning
17 defined in RCW 9A.56.280.

1 NEW SECTION. **Sec. 2.** Section 1 of this act constitutes a new
2 chapter in Title 19 RCW.

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