

CERTIFICATION OF ENROLLMENT

SUBSTITUTE SENATE BILL 5278

66th Legislature
2019 Regular Session

Passed by the Senate March 5, 2019
Yeas 47 Nays 0

President of the Senate

Passed by the House April 16, 2019
Yeas 96 Nays 0

Speaker of the House of Representatives

Approved

Governor of the State of Washington

CERTIFICATE

I, Brad Hendrickson, Secretary of the Senate of the State of Washington, do hereby certify that the attached is **SUBSTITUTE SENATE BILL 5278** as passed by Senate and the House of Representatives on the dates hereon set forth.

Secretary

FILED

**Secretary of State
State of Washington**

SUBSTITUTE SENATE BILL 5278

Passed Legislature - 2019 Regular Session

State of Washington

66th Legislature

2019 Regular Session

By Senate Financial Institutions, Economic Development & Trade
(originally sponsored by Senators Mullet and Wilson, L.)

READ FIRST TIME 01/25/19.

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 during business hours to
10 receive phone calls for the purpose of providing assistance to
11 cardholders or merchants regarding suspected incidents in which
12 payment cards are used for fraud or payment cards have been stolen.
13 The use of an automated electronic or interactive voice response
14 system may not substitute for the assistance of a live person for
15 these types of 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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