

No. 2013-49

AN ACT

HB 22

Amending Title 13 (Commercial Code) of the Pennsylvania Consolidated Statutes, in transfers of funds, further providing for exclusion of consumer transactions governed by Federal law; and making an editorial change.

The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Sections 4A102 and 4A108 of Title 13 of the Pennsylvania Consolidated Statutes are amended to read:

§ 4A102. Subject matter.

Except as otherwise provided in section 4A108 (relating to **[exclusion of consumer transactions governed by Federal law] relationship to Electronic Fund Transfer Act**), this division applies to funds transfers defined in section 4A104 (relating to funds transfer; definitions).

§ 4A108. **[Exclusion of consumer transactions governed by Federal law] Relationship to Electronic Fund Transfer Act.**

[This] (a) Nonapplicability.—Except as set forth in subsection (b), this division does not apply to a funds transfer any part of which is governed by the Electronic Fund Transfer Act [of 1978 (Title XX, Public Law 95-630, 92 Stat. 3728) (Public Law 95-630, 15 U.S.C. § 1693 et seq.)], as amended from time to time].

(b) Applicability.—This division applies to a funds transfer that is a "remittance transfer" as defined in section 919(g)(2) and (3) of the Electronic Fund Transfer Act (Public Law 95-630, 15 U.S.C. § 1693o-1(g)(2) and (3)), unless the remittance transfer is an "electronic fund transfer" as defined in section 903(7) of the Electronic Fund Transfer Act (Public Law 95-630, 15 U.S.C. § 1693a(7)).

(c) Inconsistency.—In a funds transfer to which this division applies, in the event of an inconsistency between an applicable provision of this division and an applicable provision of the Electronic Fund Transfer Act, the provision of the Electronic Fund Transfer Act governs to the extent of the inconsistency.

Section 2. This act shall take effect in 60 days.

APPROVED—The 9th day of July, A.D. 2013

TOM CORBETT