

From: First Resource Bank, Natalie M. Carrozza
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Name: Natalie M Carrozza
Affiliation: First Resource Bank
Category of Affiliation: Commercial
Address:

City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

Please clarify the approach a financial institution is to take when the normal practice is to decline ATM/debit card transactions when there are not enough funds to cover the transaction; but when the pre-authorization comes in from the merchant through the network and there is sufficient funds to cover such transaction and then when the transaction settles other transactions came thru prior to settlement and then the account is overdrawn. How is the customer not responsible for tracking the amount of funds they have used? If the banks can not charge a fee for these types of situations and the customers has not opted-in and this type of situation occurs frequently/habitually, customers may have their debit card priveleges revoked. I think that the board needs to consider this example and also mandate some responsibility on the merchants and networks to send transactions quicker for settlement, in addition to not allowing merchants to "force post" transactions without any pre-authorization unless the network is down and processing in "stand in" mode. This is all still very confusing on how to handle this type of situation.