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**SUBSTITUTE SENATE BILL 5278**

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**State of Washington 66th Legislature 2019 Regular Session**

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

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

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

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

(2) Any financial institution which issues payment cards shall have employees or contractors available during business hours to receive phone calls for the purpose of providing assistance to cardholders or merchants regarding suspected incidents in which payment cards are used for fraud or payment cards have been stolen. The use of an automated electronic or interactive voice response system may not substitute for the assistance of a live person for these types of suspected incidents.

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

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

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