S 2200

Consumer Debit Card Protection Act of 2014

Congress: 113 (2013–2015, Ended)
Chamber: Senate
Policy Area: Finance and Financial Sector
Introduced: Apr 2, 2014
Current Status: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
Latest Action: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (Apr 2, 2014)
Official Text: https://www.congress.gov/bill/113th-congress/senate-bill/2200

Sponsor

Name: Sen. Warner, Mark R. [D-VA]
Party: Democratic • **State:** VA • **Chamber:** Senate

Cosponsors (1 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Kirk, Mark Steven [R-IL]	R · IL		Apr 2, 2014

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Apr 2, 2014

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Summary (as of Apr 2, 2014)

Consumer Debit Card Protection Act of 2014 - Amends the Electronic Fund Transfer Act to require a financial institution to recredit a consumer's account within 7 days (currently, 10 days) after receiving notice of an error in the manner of an electronic debit transaction.

Limits consumer liability for unauthorized use of a debit card to the following circumstances:

- the debit card is an accepted debit card;
- the liability does not exceed $50;
- the issuer has given the consumer a description of a means by which the issuer may be notified of loss or theft of the card;
- the unauthorized use occurs before the issuer has been notified of that fact or that an unauthorized use may occur as the result of loss, theft, or otherwise; and
- the issuer has provided a method whereby the card user can be identified as the person authorized to use the card.

States that an issuer has been notified when reasonable steps have been taken to give the issuer the pertinent information, whether or not any particular officer, employee, or agent of the issuer does in fact receive that information.

Places the the burden of proof upon the issuer to show that: (1) the use was authorized, or (2) the conditions of liability for the unauthorized use of a debit card have been met.

Actions Timeline

- **Apr 2, 2014:** Introduced in Senate
- **Apr 2, 2014:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

LegiList

CONGRESS, MADE CLEAR.

Search Every Federal Bill, Law, and Vote

LegiList is the fastest way to research Congress. Track any bill from introduction to enactment, see how every legislator voted, follow committee activity, and read the full text of every bill — all in one place, always up to date.

legilist.com

Free Course: Learn How Congress Actually Works

LegiList Learn is a free, self-paced course that walks through the entire legislative process — from drafting a bill to a presidential signature. Seven modules, plain language, no politics. Earn a certificate when you finish.

legilist.com/learn

Developer API: Build Apps on Legislative Data

The LegiList API gives developers direct access to bills, votes, legislators, committees, and more. Start free with 1,000 requests per day — no credit card required. Upgrade to Pro when you need to scale.

legilist.com/api

Public data belongs to the public. — legilist.com