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that you actually authorized it.

SENATOR BEUTLER: Right.

SENATOR QUANDAHL: A merchant can actually run that through and debit your back account as long as they have your permission.

SENATOR BEUTLER: Okay. Right now, under the law, can you deal with a telemarketer and authorize a demand draft right now under the law?

SENATOR QUANDAHL: Yes.

SENATOR BEUTLER: Okay. And...and under the law, both currently and as you would change it, the customer would never be liable for or have to pay a fraudulent demand...

SENATOR QUANDAHL: That's correct. Under current law...

SENATOR BEUTLER: ...demand draft, right?

SENATOR QUANDAHL: ...and under the changes, that's exactly right. An instrument is either authorized or it isn't. If the customer authorizes that demand draft, they of course would be liable for its payment. But if they didn't authorize it, no, the customer bears no loss.

SENATOR BEUTLER: Okay. Thank you very much.

SENATOR CUDABACK: Thank you, Senator Beutler. Anyone else wishing to speak to the advancement of LB 128? Seeing no lights on, Senator Quandahl, did you wish to close on advancement?

SENATOR QUANDAHL: Just briefly. This was heard on January 28. It was passed unanimously from the Banking Committee for consideration by the floor here, and I would urge the advancement of LB 128.

SENATOR CUDABACK: Thank you, Senator Quandahl. You've heard the closing on the advancement of LB 128. The question for the body is, shall LB 128 be advanced to E & R Initial? All in