



# Payments and Credits

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The Ninth Edition substantially updates the materials on Revised Articles 3, 4, and Article 4A. It features a selection of recent cases that likely will become leading cases. The 2002 amendments to Articles 3 and 4 are considered, as is the 2003 federal Check 21 Act, the 2009 Credit Card Act, and important new federal banking regulations. Materials on technological advances in payment systems have been updated, and emerging consumer issues have been highlighted throughout. The increasing federalization of bank-customer relations is treated in detail. The book is accompanied by a comprehensive Teachers Manual that thoroughly explains the material and analyzes the problems in the text.

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