

12/18 FBI'S NEW DON'T BE A MULE INITIATIVE



Corporate Account Takeover — Availability Exception Option

Approved September 8, 2011; Effective January 1, 2012

Option for an RDFI to exempt itself from the funds availability requirement for an ACH credit when it reasonably suspects that the ACH credit is not authorized.

Additional time to investigate a suspicious credit prior to making funds available to a Receiver. The additional time might enable ODFIs and RDFIs to identify instances of unauthorized credit entries due to Corporate Account Takeover, and recover funds on behalf of Originators before funds are withdrawn.



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Craigslist, eBay, Amazon Convergence and "the Need for Speed"



The BobCat loader, a weekend phone call, and help from one really big bank.
