

# [Payment Fraud Archive](#)

## **Policy Briefs, Reports, & Press Releases**

- Issue Brief: [What is Operation Choke Point?: Stopping Banks from Helping Scammers Raid Your Bank Account](#), May 2015
- Press release: [Lauren Saunders on Operation Choke Point before House Judiciary Subcommittee](#), May 19, 2015
- Press release: [U.S. DOJ Chokes Scammers' Bank](#), March 10, 2015
- Press Release: [NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers](#), Nov. 19, 2015
- Press Release: [Banks Shirking Duty to Stop Unauthorized Debits: Advocates urge bank regulators to take action](#), Sept. 29, 2014
- [Lauren Saunders OpEd in The Hill: Choking Illegal Payments Helps Everyone](#), July 9, 2014
- Press release: [Supreme Court Decision Strikes Blow against Tribal Online Payday Lenders](#), May 29, 2014
- [Op-Ed in The Hill: Is Operation Choke Point to blame for bank account closures?](#), April 30, 2015
- Press release: [Four Oaks Bank slapped for aiding illegal payday lending](#), April 25, 2014

## **Comments and Testimony**

- [Consumer comments supporting NACHA proposal to require registration of payment processors](#), Oct. 9, 2015.
- [EGRPRA comments on Check Hold Times \(Reg CC\) and CRA](#), May 14, 2015.
- Testimony of Lauren Saunders before the House Financial Services Committee on [Examining Regulatory Relief Proposals for Community Financial Institutions, Part II](#) (July 15, 2014), discussing support for Operation Choke Point and opposition to H.R. 4986 (Luetkemeyer)
- [Comments to California on the role of payment devices in making payday loans](#), May 19, 2014
- [Testimony of Lauren Saunders before the U.S. Financial Services Committee on Operation Choke Point](#), July 15, 2014
- Group comments re: [Operating Rules Amendments to Improve Network Quality to NACHA](#), Jan. 13, 2014
- [Comments urging Fed to ban remotely created checks](#), Dec. 13, 2013
- NCLC and AFR coalition [comments to FTC supporting proposal to ban certain forms of payment in telemarketing sales](#), Aug. 8, 2013

## **Letters**

- [Group letter to U.S. House opposing H.R. 766 \(Luetkemeyer\) the Financial Institution Customer Protection Act of 2015](#), Feb. 2, 2016
- [Op-Ed in The Hill: Is Operation Choke Point to blame for bank account closures?](#), April 30, 2015
- [Coalition Letter Opposing Bills to Curtail Operation Choke Point and Payment Fraud Efforts](#) (April 27, 2015)
- [Coalition letter to U.S. Senate opposing budget amendments to curtail Operation Choke Point or regulator anti-money laundering efforts](#), Mar. 25, 2015.
- [Letter to U.S. House opposing H.R. 4986 \(Luetkemeyer\), End Operation Choke Point Act of 2014](#), July 31, 2014
- [Coalition letter to U.S. House on Operation Choke Point](#), July 15, 2014

- [Lauren Saunders OpEd in The Hill: Choking Illegal Payments Helps Everyone](#), July 9, 2014
- Letters to [House](#) (July 15, 2014) and [Senate](#) (June 18, 2014) supporting Operation Choke Point and work against payment fraud
- [Letter to U.S. Department of Justice applauding Four Oaks case and work against payment fraud](#), Jan. 14, 2014
- [Press Release](#) and [Group letter](#) to regulators on need to stop illegal payments, Oct. 24, 2013

## **Additional External Resources**

- [Testimony of Georgetown Law Professor Adam Levitin before the U.S. House Judiciary Committee on Operation Choke Point](#), July 17, 2014,
- [Written testimony of NACA attorney Howard Langer to members of U.S. House Judiciary Committee re Operation Choke Point](#), July 15, 2014
- [Holding Accountable Financial Institutions that Knowingly Participate in Consumer Fraud](#), U.S. Department of Justice, May 7, 2014
- [Bicameral Group of Members Urge DOJ to Crack Down on Consumer Scams](#), February 6, 2014
- [Justice Department Inquiry Takes Aim at Banks' Business with Payday Lenders](#), New York Times, Jan. 26, 2014
- [Banks Seen as Aid in Fraud Against Older Consumers](#), New York Times, June 10, 2013

## **Government and Regulatory Actions**

Operation Choke Point Cases:

- [United States v. Godfrey](#)
- [United States v. Plaza Bank](#)
- [United States v. CommerceWest Bank](#)
- [United States v. Four Oaks Bank and Trust](#)

[CFPB Takes Action Against Global Client Solutions for Processing Illegal Debt-Settlement Fees](#), Aug. 25, 2014,

[FTC Settlements Crack Down on Payment Processing Operation that Enabled 'Google Money Tree' Scammers to Charge Consumers \\$15 Million in Hidden Fees](#) [Process America], Nov. 18, 2013,

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