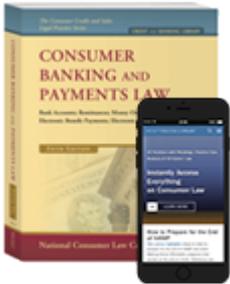


[Banking and Payment Systems](#)

The complicated laws that govern bank accounts and new banking technologies have not always kept pace with the consumer protection needs of lower income consumers.

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Financial institutions are also increasingly reaching out to individuals who have been outside of or underserved by the banking industry by offering nontraditional services and new products. The bewildering array of new payment systems and electronic commerce can create great confusion and the potential for abuse of consumers. Some of these new systems are also developing outside of the framework of older consumer protection laws or are designed to skirt stronger protections.

NCLC monitors these developments and works for protections for lower income consumers in the banking and payment systems.

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