

## 2021 Kansas Statutes

**84-4a-105. Other definitions.** (a) In this article:

(1) "Authorized account" means a deposit account of a customer in a bank designated by the customer as a source of payment of payment orders issued by the customer to the bank. If a customer does not so designate an account, any account of the customer is an authorized account if payment of a payment order from that account is not inconsistent with a restriction on the use of that account.

(2) "Bank" means a person engaged in the business of banking and includes a savings bank, savings and loan association, credit union and trust company. A branch or separate office of a bank is a separate bank for purposes of this article.

(3) "Customer" means a person, including a bank, having an account with a bank or from whom a bank has agreed to receive payment orders.

(4) "Funds-transfer business day" of a receiving bank means the part of a day during which the receiving bank is open for the receipt, processing, and transmittal of payment orders and cancellations and amendments of payment orders.

(5) "Funds-transfer system" means a wire transfer network, automated clearinghouse, or other communication system of a clearinghouse or other association of banks through which a payment order by a bank may be transmitted to the bank to which the order is addressed.

(6) Reserved.

(7) "Prove" with respect to a fact means to meet the burden of establishing the fact (K.S.A. 84-1-201(b)(8), and amendments thereto).

(b) Other definitions applying to this article and the sections in which they appear are:

"Acceptance" 84-4a-209,

and amendments thereto

"Beneficiary" 84-4a-103,

and amendments thereto

"Beneficiary's bank" 84-4a-103,

and amendments thereto

"Executed" 84-4a-301,

and amendments thereto

"Execution date" 84-4a-301,

and amendments thereto

"Funds-transfer system rule" 84-4a-501,

and amendments thereto

"Funds transfer" 84-4a-104,

and amendments thereto

"Intermediary bank" 84-4a-104,

and amendments thereto

"Originator" 84-4a-104,

and amendments thereto

"Originator's bank" 84-4a-104,

and amendments thereto

"Payment by beneficiary's

bank to beneficiary" 84-4a-405,

and amendments thereto

"Payment by originator

to beneficiary" 84-4a-406,

and amendments thereto

"Payment by sender to  
receiving bank" 84-4a-403,

and amendments thereto

"Payment date" 84-4a-401,

and amendments thereto

"Payment order" 84-4a-103,

and amendments thereto

"Receiving bank" 84-4a-103,

and amendments thereto

"Security procedure" 84-4a-201,

and amendments thereto

"Sender" 84-4a-103,

and amendments thereto

(c) The following definitions in article 4 of chapter 84 of Kansas Statutes Annotated, and amendments thereto, apply to this article:

"Clearinghouse" 84-4-104,

and amendments thereto

"Item" 84-4-104,

and amendments thereto

"Suspends payments" 84-4-104,

and amendments thereto

(d) In addition, article 1 of chapter 84 of Kansas Statutes Annotated, and amendments thereto, contains general definitions and principles of construction and interpretation applicable throughout this article.

**History:** L. 1990, ch. 367, § 5; L. 1991, ch. 294, § 4; L. 2007, ch. 89, § 43; July 1, 2008.