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Subject: Collection of Checks and Other Item by FRB and Funds Transfers through Fedwire.

Please strengthen provisions of the Check 21 act to allow for the right of recredit whenever a substitute check has been used. Also allow the right of recredit when wire transfers may have been made fraudulently. Also, please do not require the consumer to produce any "substitute check" to receive a recredit. The consumer may not know the "substitute" exists, or the consumer may be physically unable to produce the document especially if it is fraudulent.