[illegible]

(3) [illegible]

(4) [illegible]

(5) [illegible]

( ) *Documents exempt from public disclosure requirements.* [illegible] 2634.603 [illegible]

(1) [illegible] 2634.408( ) [illegible]

(2) [illegible] 2634.408( )(4) [illegible]).

§ 2634.414 [illegible] B com o nu e .

[illegible] 320 0007.

Su pa [illegible] —Revoca ion of u [illegible] Ce ificate an u [illegible]ee App ova

§ 2634.501 u po e an cope.

( ) *Purpose.* [illegible] 1 78, [illegible]).

( ) *Scope.* [illegible] 2634.405 2634.407, [illegible].

§ 2634.502 Defin ion .

[illegible] 1 78, [illegible].

§ 2634.503 Dee ina ion .

( ) *Violations.* [illegible] 2634.407 2634.405 [illegible]

( ) *Review procedure.* (1) [illegible]

(2) [illegible]

( ) [illegible]

( ) [illegible]

( ) [illegible]

( ) *Determination.* (1) [illegible]

(2) [illegible]

( ) [illegible]

( ) [illegible]

( ) [illegible]

(3) [illegible]

( ) [illegible]

[illegible] 2011 [illegible] 1629 2 [illegible] 1).3 [illegible]

[illegible]

[1] *Federal Trade Commission: Part 435—Mail Order Merchandise: Promulgation of Trade Regulation Rule,* 40 [illegible] 4 4 2 4 ([illegible] 22, 1 75) *Federal Trade Commission: Part 435—Mail Order Merchandise: Promulgation of Trade Regulation Rule: Correction,* 40 [illegible] 51582 5 7 ([illegible] 5, 1 75) ([illegible]*Promulgation of Rule: Correction*'').[illegible] 1 71 [illegible] 6([illegible] [illegible] 15 [illegible] 46([illegible]), [illegible] 18, 15 [illegible] 57 [illegible] 18. *See United States* [illegible] *JS&A Group, Inc.,* 547 [illegible] 20, 23 ([illegible] 1 82) *United States* [illegible] *Braswell, Inc.,* [illegible] 81 558 [illegible] 1 81 [illegible] 15444, [illegible] *8 ([illegible] 1 81).[illegible] 2, 1 76.

[2] *Federal Trade Commission: Trade Regulation Rule; Mail or Telephone Order Merchandise: Final Trade Regulation Rule,* 58 [illegible] 4 0 6, 4 0 7 ([illegible] 21, 1 3) ([illegible]*Telephone Order Merchandise*'').

[3] [illegible] ([illegible] [illegible]''), 16 [illegible] 310, [illegible] 310.6([illegible])(6), [illegible] ([illegible]).

[4] [illegible]

[illegible]

[illegible] 435.1( ) [illegible]]]R [illegible] ”[illegible]]] [illegible]]R [illegible] ” [illegible]]] [illegible] ”[illegible] [illegible] .” *Telephone Order Merchandise,* 58 [illegible] 4 113.

[illegible] 34,[illegible] 4,[illegible] 3 [illegible] 60,[illegible] , 2000 2011, *http://pewinternet.org/Trend-Data/Home-Broadband-Adoption.aspx.*

[illegible] 2007[illegible]]] [illegible] * * *.” *ANPR,* 72 [illegible] 5172 .

[illegible] *http://www.ftc.gov/os/comments/mailortelephoneorder/index.shtm.* [illegible] *, e.g.,*]] [illegible] ” [illegible] .

[illegible] 1. [illegible] 3,600 [illegible] 200 [illegible] . *Id.*

[illegible] *, http://www.ftc.gov/os/comments/mailortelephoneorder/532289-00004.htm,* [illegible] 3.

[illegible] (*e.g.,* [illegible]). [illegible] *, http://www.ftc.gov/os/comments/mailortelephoneorder/532289-00003.htm,* [illegible] 1. [illegible] 1.6 [illegible] 2006 [illegible] $4.7 [illegible] . *Id.* [illegible] *Id.* 13 [illegible] *([illegible]) 0 -1.14 [illegible] * ([illegible]) -0.002 [illegible] *([illegible] 2[[illegible]) [illegible] (*e.g., trannectilesSi.6 arlyiod*

[illegible]

B. Permit New Refund Delivery Options

[illegible] 16 [illegible] 435.1([illegible]).[24] [illegible]

ANPR, 72 [illegible] 51730.

[illegible] *Id.* [illegible] 3 4 ([illegible] *Promulgation of Rule: Correction*, 40 [illegible] 515 3.) [illegible] 2. [illegible] ([illegible]), 15 [illegible] 1601 *et seq.* [illegible] 12 [illegible] 226.12([illegible])(1). [illegible] 4. [illegible]

C. Clarify Sellers' Obligations for Sales Using Non-Enumerated Payment Methods

[illegible] 16 [illegible] 435.1([illegible]).[25] [illegible] (1) [illegible] (2) [illegible].[26] [illegible] (1) [illegible] (2) [illegible]

1. [illegible] *ANPR*, 72 [illegible] 5172 [illegible] (1) [illegible] (2) [illegible] *Id.* [illegible].[27] [illegible] 3. [illegible] 2. [illegible]

([illegible] 28, 2007) [illegible] *State of Ohio ex. rel. Cordray* [illegible] *Decorate With Style, Inc. d/b/a USA WallPaper*, [illegible] 200 [illegible] 0885 ([illegible] 1 [illegible], 200 [illegible]).

[23] [illegible]

[24] [illegible] 435.1([illegible]) [illegible] *Prompt refund* [illegible] ([illegible])(1) [illegible] (2)([illegible]) [illegible] (7) [illegible] ([illegible])(2)([illegible]) [illegible] (1) [illegible]

[25] [illegible] 435.1([illegible]) [illegible] *Mail or telephone order sales* [illegible]

[26] [illegible] 16 [illegible] 435.1([illegible]). [illegible] (*i.e.*, [illegible]) [illegible] *Id.* [illegible] 16 [illegible] 435.1([illegible])(1) (2)([illegible]) 16 [illegible] 435.1([illegible])(1). [illegible] (*i.e.* [illegible]) [illegible] 16 [illegible] 435.1([illegible])(2)([illegible]) & ([illegible]) 16 [illegible] 435.1([illegible])(2).

[27] [illegible] 3 4.

[illegible].[34]

[illegible] 16 435.1( )(1) ( )(3). [illegible].[35]

[illegible].[36]

[illegible].[37]

[illegible] 5. [illegible].

D. Require Third Party Credit Sale Refunds Within Seven Working Days

[illegible] *(e.g.,* [illegible]).[38] [illegible] 4 5. [illegible].[3] 12 226.12( )(1). [illegible].[40]

[illegible] 4[illegible] *(e.g.,* [illegible]). [illegible].[42] [illegible]

E. Demand Drafts as Check Payments

[illegible].[43]

[illegible].[44] *ANPR,* 72 [illegible] 5172. [illegible] 12 22 .2( ) *see also Collection of Checks,* 70 [illegible] 71218. [illegible].[45]

III. Request for Comment

[illegible] 14, 2011. [illegible] 16 [illegible] 435 [illegible]

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[34] [illegible]

[35] [illegible] 16 435.1( )(2) ( )(2). [illegible] 226.12( )(1) [illegible] 7 [illegible]

[36] [illegible]

[37] *See* [illegible] 2.

[38] [illegible] 16 435.1( )(2) ( )(2). [illegible] 226.12( )(1) [illegible] 7 [illegible]

[40] [illegible] *http://usa.visa.com/merchants/operations/chargebacks_dispute_resolution/preventing_chargebacks.html.*

[41] [illegible]

[42] [illegible] 5. [illegible] *See http://www.creditcards.com/credit-card-news/retail-store-credit-card-comparison-table* [illegible] *http://www.creditcards.com/credit-card-news/credit-card-industry-facts-personal-debt statistics.* (2007 [illegible] $138.8 [illegible] 2008, [illegible] $2.1 [illegible], 2008 [illegible] $1.33 [illegible] 2008 [illegible] $3.44 [illegible].)

[43] [illegible] *See Federal Reserve System: Collection of Checks and Other Items by Federal Reserve Banks and Funds Transfers Through Fedwire and Availability of Funds and Collection of Checks: Final rule,* 70 71218 ([illegible]*Collection of Checks*''), 7121 [illegible] .1. ([illegible] 28, 2005).

[44] [illegible] *(e.g.,* [illegible]) [illegible] 16 310.3( )(3) *see also* [illegible]*Demand Draft Fraud,*'' [illegible] 15, 1 6.

[45] [illegible] *See ANPR,* 72 [illegible] 51728 2 .

[illegible]

(c) [illegible]

(7) [illegible]

(8) [illegible]

(e) [illegible]

(f) [illegible]

(g) [illegible]

(h) [illegible]

(i) [illegible]

IV. Communications to Commissioners and Commissioner Advisors by Outside Parties

[illegible] 1.18(c)(1) [illegible]

[illegible] [47]

V. Preliminary Regulatory Analysis and Regulatory Flexibility Act Requirements

[illegible] 22 [illegible], 15 U.S.C. 57 [illegible]

(1) [illegible] $100 [illegible]

(2) [illegible]

(3) [illegible]

[illegible] 2, [illegible] 3, [illegible] 3, [illegible] 1. [illegible] 5. [illegible]

[47] *See* 15 U.S.C. 57a(c)(2)(C) *Federal Trade Commission: Oral Presentations Before the Commission and Communications With Commissioners and Their Staffs in Trade Regulation Rulemaking Proceedings: Proposed Rule*, 45 FR 50814 (July 30, 1980); *Federal Trade Commission: Oral Presentations Before the Commission and Communications With Commissioners and Their Staffs in Trade Regulation Rulemaking Proceedings: Final Rules*, 45 FR 78626 (Dec. 3, 1980).

A. Description of the Reasons That Action by the Agency Is Being Taken

[illegible]

B. Statement of the Objectives of, and Legal Basis for, the Proposed Rule

[illegible] 18( )(3) [illegible] 15 [illegible] 57 ( )(3) [illegible]

C. Small Entities to Which the Proposed Rule Will Apply

[illegible] § 35.5 [illegible]

D. Projected Reporting, Recordkeeping, and Other Compliance Requirements, Including Classes of Covered Small Entities and Professional Skills Needed To Comply

[illegible] (*e.g.*, [illegible]

[illegible]).[illegible]

E. Duplicative, Overlapping, or Conflicting Federal Rules

[illegible]

F. Significant Alternatives to the Proposed Rule

[illegible] (*i.e.*, [illegible]), [illegible] (*e.g.*, [illegible]), [illegible] (*e.g.*, [illegible]), [illegible]

[illegible] *(1 [illegible] 1 [illegible] * 4 [illegible]

[illegible]

16 [illegible] 435 [illegible] 3-0.0045-2/ 1 435 7 [illegible]