## 7-16a-102 Definitions.

- As used in this chapter:
- (1) "Automated teller machine" means an electronic information processing device that:
- (a) is readily accessible to the general public; and
- (b) on behalf of an issuer:
  - (i) dispenses currency or coin; or
  - (ii) accepts deposits or payments.
- (2) "Customer" means a user of a device for access.
- (3) "Device for access" means a card, code, or other means of access to a customer's account, or any combination of these, that may be used to deposit or withdraw cash through an automated teller machine.
- (4) "Electronic information processing device" means equipment activated by a device for access that transmits electronic impulses to a depository institution on a real-time or delayed-time basis.
- (5) "Issuer" means:
  - (a) a depository institution that issues a device for access, whether or not the depository institution is an operator; or
  - (b) a state or federal governmental agency that issues a device for access that allows a person to receive benefits from or through the state or federal governmental agency.
- (6) "Point-of-sale terminal" means an electronic information processing device controlled by or accessible to a merchant or other provider of goods or services that authorizes:
  - (a) in payment for goods or services, a debit or credit to a customer's account at:
    - (i) a depository institution; or
    - (ii) a state or federal governmental agency; and
  - (b) the merchant or other provider of goods or services to dispense currency or coin to a customer.
- (7) "Operator" means an institution that:
  - (a)
    - (i) is a depository institution;
    - (ii) is a depository institution holding company; or
    - (iii) is an institution directly or indirectly owned or controlled by one or more depository institutions or depository institution holding companies; and
  - (b) owns or contracts with an owner of an automated teller machine to operate the automated teller machine.

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