(3)   payment of the check is refused by the drawee on presentment.

(b)   A person may not obtain property or services by issuing a check if:

(1)   when issuing the check, the person knows that the person or, in the case of a representative drawer, the person's principal intends, without the consent of the payee, to stop or countermand the payment of the check, or otherwise to cause the drawee to disregard, dishonor, or refuse to recognize the check; and

(2)   payment is refused by the drawee on presentment.

(c)   A person may not issue a check if:

(1)   the check is in payment for services provided or to be provided by:

(i)   an employee of the drawer or representative drawer; or

(ii)   an independent contractor hired by the drawer or representative drawer;

(2)   the drawer or representative drawer:

(i)   intends or believes when issuing the check that payment will be refused by the drawee on presentment; or

(ii)   knows that the drawer or, in the case of a representative drawer, the principal of the representative drawer has insufficient funds with the drawee to cover the check and other outstanding checks;

(3)   the employee of the drawer or representative drawer or an independent contractor hired by the drawer or representative drawer passes the check to a third person; and

(4)   payment is refused by the drawee on presentment.

(d)   A person may not obtain property or services by passing a check if:

(1)   the person knows that the drawer of the check has insufficient funds with the drawee to cover the check and other outstanding checks;

(2)   the person intends or believes when passing the check that payment will be refused by the drawee on presentment; and

(3)   payment of the check is refused by the drawee on presentment.

(e)   A person may not obtain property or services by passing a check if:

(1)   the person knows that:

(i)   payment of the check has been stopped or countermanded; or

(ii)   the drawee of the check will disregard, dishonor, or refuse to recognize the check; and

(2)   payment is refused by the drawee on presentment.