REGARDLESS OF HOW THE INFORMATION WAS OBTAINED OR WHETHER THE CUSTOMER WAS AT FAULT. INFORMATION INCLUDES ANY ACCESS DEVICE, COMPUTER SOFTWARE, OR THE LIKE.

(B) THIS SECTION APPLIES TO AMENDMENTS OF PAYMENT ORDERS TO THE SAME EXTENT THAT IT APPLIES TO PAYMENT ORDERS.

4A–204.

(A) (1) IF A RECEIVING BANK ACCEPTS A PAYMENT ORDER ISSUED IN THE NAME OF ITS CUSTOMER AS SENDER WHICH IS (I) NOT AUTHORIZED AND NOT EFFECTIVE AS THE ORDER OF THE CUSTOMER UNDER § 4A–202 OF THIS SUBTITLE OR (II) NOT ENFORCEABLE, IN WHOLE OR IN PART, AGAINST THE CUSTOMER UNDER § 4A–203 OF THIS SUBTITLE, THE RECEIVING BANK SHALL REFUND ANY PAYMENT OF THE PAYMENT ORDER RECEIVED FROM THE CUSTOMER TO THE EXTENT THAT THE RECEIVING BANK IS NOT ENTITLED TO ENFORCE PAYMENT AND SHALL PAY INTEREST ON THE REFUNDABLE AMOUNT CALCULATED FROM THE DATE THE BANK RECEIVED PAYMENT TO THE DATE OF THE REFUND.

(2) NOTWITHSTANDING PARAGRAPH (1) OF THIS SUBSECTION, THE CUSTOMER IS NOT ENTITLED TO INTEREST FROM THE BANK ON THE AMOUNT TO BE REFUNDED IF THE CUSTOMER FAILS TO EXERCISE ORDINARY CARE TO DETERMINE THAT THE ORDER WAS NOT AUTHORIZED BY THE CUSTOMER AND TO NOTIFY THE BANK OF THE RELEVANT FACTS WITHIN A REASONABLE TIME NOT EXCEEDING 90 DAYS AFTER THE DATE THE CUSTOMER RECEIVED NOTIFICATION FROM THE BANK THAT THE ORDER WAS ACCEPTED OR THAT THE CUSTOMER'S ACCOUNT WAS DEBITED WITH RESPECT TO THE ORDER.

(3) A RECEIVING BANK IS NOT ENTITLED TO ANY RECOVERY FROM THE CUSTOMER ON ACCOUNT OF A FAILURE BY THE CUSTOMER TO GIVE NOTIFICATION AS STATED IN THIS SECTION.

(B) REASONABLE TIME UNDER SUBSECTION (A) OF THIS SECTION MAY BE FIXED BY AGREEMENT AS STATED IN § 1–204(1) OF THIS ARTICLE, BUT THE OBLIGATION OF A RECEIVING BANK TO REFUND PAYMENT AS STATED IN SUBSECTION (A) OF THIS SECTION MAY NOT OTHERWISE BE VARIED BY AGREEMENT.

4A–205.

(A) IF AN ACCEPTED PAYMENT ORDER WAS TRANSMITTED PURSUANT TO A SECURITY PROCEDURE FOR THE DETECTION OF ERROR AND THE PAYMENT ORDER (I) ERRONEOUSLY INSTRUCTED PAYMENT TO A BENEFICIARY NOT INTENDED BY THE SENDER, (II) ERRONEOUSLY INSTRUCTED PAYMENT IN AN AMOUNT GREATER THAN THE AMOUNT INTENDED BY THE SENDER, OR (III) WAS AN ERRONEOUSLY TRANSMITTED DUPLICATE OF A PAYMENT ORDER PREVIOUSLY SENT BY THE SENDER, THE FOLLOWING RULES APPLY: