

### **Problem S29**

Cliff Janeway purchases a rare book at Boundaries.com for \$1250. He uses his debit card, entering the account number and his PIN, which allows the merchant to process the transaction through his bank. The merchant, however, sends the transaction through twice, collecting \$2,500 instead of \$1,250. When Cliff receives his statement, he asks his bank to credit him for the second \$1,250. Must his bank comply? {Assume that Boundaries.com is insolvent, so that neither party practicably can recover from the Web site.} TILA § 161, EFTA §§ 903(11), 908(f), 909.