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§4A-201.

(a) “Security procedure” means a procedure established by agreement of a customer and a receiving bank for the purpose of:

(1) Verifying that a payment order or communication amending or cancelling a payment order is that of the customer; or

(2) Detecting error in the transmission or the content of the payment order or communication.

(b) A “security procedure” may require the use of algorithms or other codes, identifying words or numbers, encryption, callback procedures, or similar security devices.

(c) Comparison of a signature on a payment order or communication with an authorized specimen signature of the customer is not by itself a “security procedure”.

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