



**Statement of the Massachusetts Bankers Association
in Support of
H 1799, An Act relative to check fraud prevention
Joint Committee on the Judiciary
September 23, 2025**

On behalf of our more than 120 commercial, savings and cooperative banks and federal savings institution members with more than 72,000 employees located throughout the Commonwealth and New England, the Massachusetts Bankers Association (MBA) appreciates the opportunity to express our strong support of **H.1799**, *An Act relative to check fraud prevention*.

This legislation attempts to address the growing problem of check washing in the Commonwealth. Check washing, which is a scam involving changing the payee names and often the dollar amounts on checks and fraudulently depositing them, is, unfortunately, on a meteoric rise causing angst and financial distress for residents throughout the state. Our members are also directly impacted by these fraudulent schemes through additional customer reassurance efforts and resolution work as well as added compliance and due diligence that is required once the fraud is identified.

H.1799 would create a new criminal penalty for those accused of participating in a check washing scheme and is strongly supported by MBA and its members. The Association believes that a deterrent directly targeting “check washing” is the best tool available to attempt to reduce the unfortunate rising trend in this area. Additionally, **H.1799** also tackles known jurisdictional issues that hinder check fraud prosecutions by seeking to facilitate the consolidation of check fraud schemes that occur in multiple court jurisdictions to a single jurisdiction to show the full scope of these scams. Below, please find the language specific to the jurisdictional issue:

“SECTION XX. Section 30 of Chapter 266 of the General Laws, as so appearing, is further amended by adding to the end of paragraph (1) the following new sentence:— If the larceny involved monies received through the uttering of a forged, altered or counterfeit check, draft or order for the payment of money from any bank or other depository, action may be taken before either the court having jurisdiction where the uttering took place or where the payee bank or other depository’s main office is located.

SECTION XX. Section 37 of said chapter 266 of the General Laws, as so appearing, is hereby amended by adding the following sentence to the end of said section:— Action taken under this jurisdiction where the crime was committed or where the main office of the bank or other depository are located.”

MBA strongly supports **H.1799**, *An Act relative to check fraud prevention*. Thank you for considering our views on this pressing issue. We urge the Committee to give this bill a favorable report.