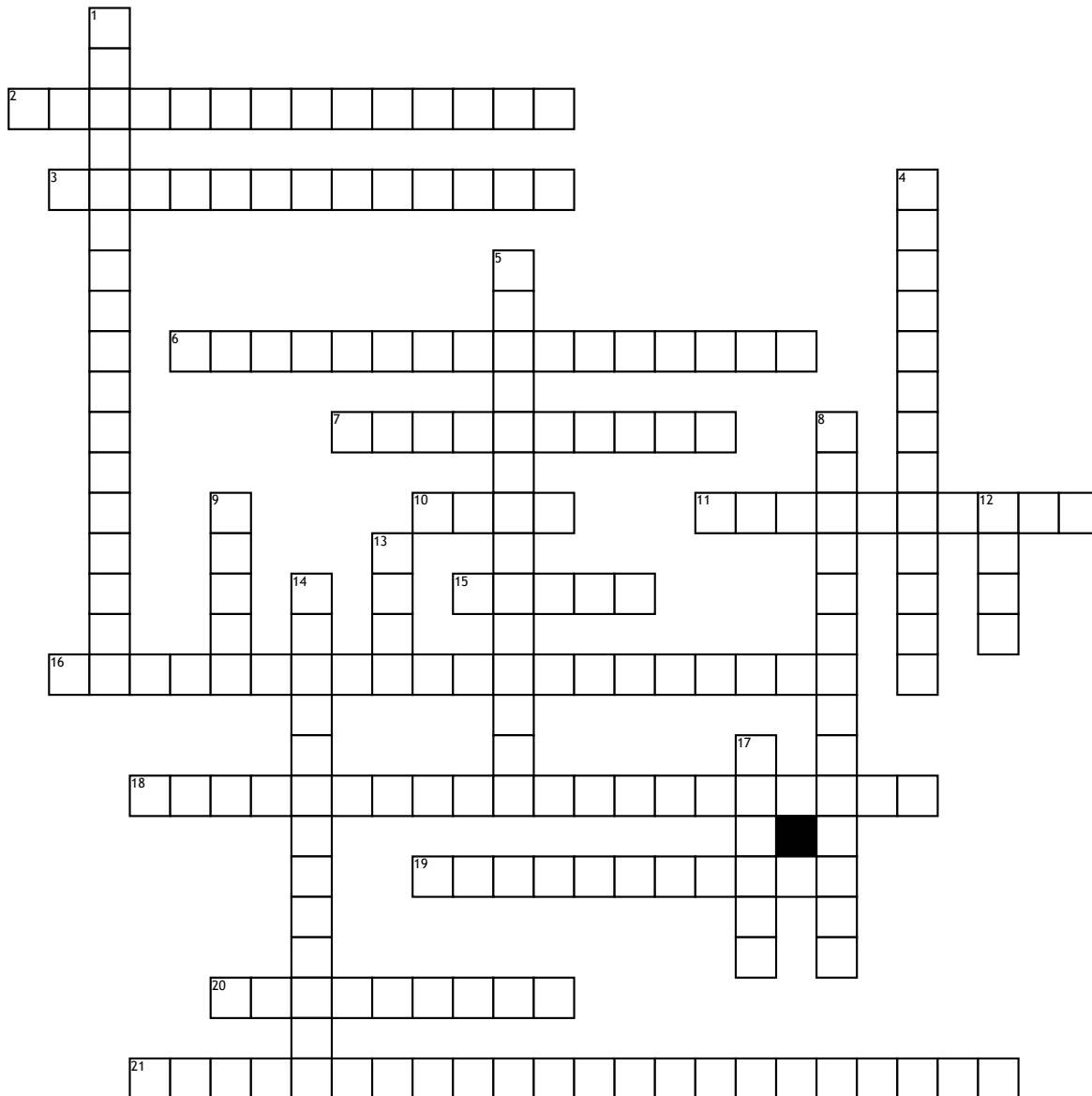


Name: _____

Date: _____

Negotiable Instruments



Across

2. Written order such as check, draft or trade agreement directed for a party.
 3. Elements that are written order as a promise to pay a fixed amount of money at a certain time.
 6. The signature of a holder on a check which is one of the 4 types of endorsement.
 7. Card that allows people to pay all the bills and that are able to finance every month what they need to pay.
 10. Cards used to withdraw money from the ATM.
 11. A credit, debit or other type of card with a microchip.
 15. An order signed by one party addressed to the other party meaning for the person to the pay what is indicated on the

16. An order written that promises a payment will be made to a party or person.
 18. Attempt to limit the liability of the endorser without limiting an instrument's further negotiability.
 19. A card where people must pay in full at the end of the month.
 20. A card that transfers money from one account to the retailer's account.
 21. Limits the use of an instrument to a means specified by the endorser.

Down

1. Someone who acquires a check of promissory note received as payment and entitled to payment by drawer.
 4. A check written on account that doesn't have the correct funds to pay it, therefore it is returned.

5. A promise of paying a certain amount of money in a certain period of time.
 8. Payments between consumers using a business platform.
 9. Funds that are on deposit at two institutions at the same time due to inefficiencies in the collection system.
 12. Uses a transponder to convey information including bank holder's information and the fees assessed to the account.
 13. An endorsement that transfers a check to another party.
 14. A nine-digit number that identifies the bank that holds the checking account and is responsible for payment.
 17. Instrument payable to whoever holds it.