



Ohio Revised Code

Section 1314.107

Effective: October 06, 2026

Legislation: House Bill 195 - 136th General Assembly

Governing law [UCC 12-107]

(A) Except as otherwise provided in division (B) of this section, the local law of a controllable electronic record's jurisdiction governs a matter covered by this chapter.

(B) For a controllable electronic record that evidences a controllable account or controllable payment intangible, the local law of the controllable electronic record's jurisdiction governs a matter covered by section 1314.106 of the Revised Code unless an effective agreement determines that the local law of another jurisdiction governs.

(C) The following rules determine a controllable electronic record's jurisdiction under this section:

(1) If the controllable electronic record, or a record attached to or logically associated with the controllable electronic record and readily available for review, expressly provides that a particular jurisdiction is the controllable electronic record's jurisdiction for purposes of this chapter or Chapters 1301., 1302., 1303., 1304., 1305., 1307., 1308., 1309., or 1310. of the Revised Code, that jurisdiction is the controllable electronic record's jurisdiction.

(2) If division (C)(1) of this section does not apply and the rules of the system in which the controllable electronic record is recorded are readily available for review and expressly provide that a particular jurisdiction is the controllable electronic record's jurisdiction for purposes of this chapter or Chapters 1301., 1302., 1303., 1304., 1305., 1307., 1308., 1309., or 1310. of the Revised Code, that jurisdiction is the controllable electronic record's jurisdiction.

(3) If divisions (C)(1) and (2) of this section do not apply and the controllable electronic record, or a record attached to or logically associated with the controllable electronic record and readily available for review, expressly provides that the controllable electronic record is governed by the law of a particular jurisdiction, that jurisdiction is the controllable electronic record's jurisdiction.

(4) If divisions (C)(1), (2), and (3) of this section do not apply and the rules of the system in which the controllable electronic record is recorded are readily accessible for review and expressly provide that the controllable electronic record or the system is governed by the law of a particular jurisdiction, that jurisdiction is the controllable electronic record's jurisdiction.



(5) If divisions (C)(1), (2), (3), and (4) of this section do not apply, the controllable electronic record's jurisdiction is the District of Columbia.

(D) If division (C)(5) of this section applies and article twelve is not in effect in the District of Columbia without material modification, the governing law for a matter covered by this chapter is the law of the District of Columbia as though article twelve were in effect in the District of Columbia without material modification. In this division, "article twelve" means article twelve of the uniform commercial code.

(E) To the extent divisions (A) and (B) of this section provide that the local law of the controllable electronic record's jurisdiction governs a matter covered by this chapter, that law governs even if the matter or transaction to which the matter relates does not bear any relation to the controllable electronic record's jurisdiction.

(F) The rights acquired under section 1314.104 of the Revised Code by a purchaser or qualifying purchaser are governed by the law applicable under this section at the time of purchase.
