

Chapter 595

(House Bill 482)

AN ACT concerning

Consumer Protection – Information on Payment Device Receipts – Limitations

FOR the purpose of altering the number of digits of a payment device number that may be printed on certain receipts by a person that accepts a payment device number for the transaction of business; prohibiting a person that accepts a payment device number for the transaction of business from printing more than a certain number of digits of a payment device number or the expiration date of a payment device on a receipt that is provided to the holder of the payment device at the point of sale or transaction or retained by the person; establishing a certain penalty; altering a certain definition; making certain stylistic and clarifying changes; providing for a delayed effective date; and generally relating to information printed on payment device receipts.

BY repealing and reenacting, with amendments,
Article – Commercial Law
Section 14–1318
Annotated Code of Maryland
(2005 Replacement Volume and 2010 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

Article – Commercial Law

14–1318.

(a) (1) In this section, “payment device number” means any code, account number, or other means of account access, other than a check, draft, or similar paper instrument, that can be used to obtain money, goods, services, or anything of value, or for purposes of initiating a transfer of funds.

(2) “PAYMENT DEVICE NUMBER” INCLUDES A CREDIT CARD NUMBER AND A DEBIT CARD NUMBER.

(b) (1) This section applies only to receipts that are electronically printed in connection with the purchase of consumer goods or consumer services.

(2) This section does not apply to receipts where the sole means of recording the [credit card number or] payment device number is by handwriting, imprinting, or copying the [credit card or] payment device.

(c) A person that accepts a [credit card number or other] payment device number for the transaction of business may not print more than [eight] FIVE digits of the [credit card number or other] payment device number **OR THE EXPIRATION DATE OF THE PAYMENT DEVICE** on a receipt **THAT IS** provided to the holder of the [credit card or] payment device **AT THE POINT OF SALE OR TRANSACTION OR RETAINED BY THE PERSON.**

(d) (1) The Attorney General may initiate a civil action against a person [who] **THAT** violates this section to recover for the State a civil penalty not exceeding \$25 for each violation.

(2) For the purposes of this section, each instance in which a [credit card number] **PAYMENT DEVICE NUMBER OR EXPIRATION DATE** is printed when prohibited by this section is a separate violation.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect ~~October 1, 2011~~ January 1, 2013.

Approved by the Governor, May 19, 2011.