Article - Criminal Law

§8–201.

(a) In this subtitle the following words have the meanings indicated.

(b) "Cardholder" means the person named on the face of a credit card to whom or for whose benefit the credit card is issued by an issuer.

(c) (1) "Credit card" means an instrument or device issued by an issuer for the use of a cardholder in obtaining money, goods, services, or anything of value on credit.

(2) "Credit card" includes:

(i) a debit card, access card, or other device for use by a cardholder to effect a transfer of funds through an electronic terminal, telephone, or computer;

(ii) a magnetic tape that orders or authorizes a financial institution to debit or credit an account; and

(iii) a code, account number, or other means of account access that is not encoded or truncated and can be used to:

1. obtain money, goods, services, or anything of value; or

2. initiate a transfer of funds.

(3) "Credit card" does not include a check, draft, or similar paper instrument.

(d) "Issuer" means a business organization or financial institution that issues a credit card or the authorized agent of the business organization or financial institution.