



Senate Bill 34 – Consumer Protection - Scanning or Swiping Identification Cards and Driver's Licenses - Prohibition

Senate Finance Committee – January 29, 2020

Support

Senate Bill 34 prohibits a person from (1) using a “scanning device” to scan or swipe an identification card or a driver’s license to obtain personal information; (2) retaining any information collected from scanning or swiping an identification card or a driver’s license; or (3) selling or transferring any information collected from scanning or swiping an identification card or driver’s license except as required by law. The legislation creates several exceptions to the scanning and retention prohibitions, including if they are required by law or are needed for approving negotiable instruments, electronic funds transfers or other similar methods of payment. Violation of the section is an unfair and deceptive trade practice.

The Maryland Bankers Association supports SB 34 as drafted.

Senate Bill 34 does not apply to a depository financial institution that is scanning an identification card or driver’s license in connection with deposit accounts and loans. Senate Bill 34 also recognizes that depository institutions provide other services and products to individuals at the request of the individuals, such as notary services, wiring funds, selling money orders, etc. There is a need for the depository institution to obtain and retain information about individuals in connection with these additional products and services.

For these reasons, the Maryland Bankers Association supports SB 34.