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**By: Delegates Bobo, Arnick, Opara, Walkup, Pitkin, DeCarlo, Mandel, Patterson, Faulkner, and Love**

Introduced and read first time: February 1, 1996

Assigned to: Economic Matters

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A BILL ENTITLED

1 AN ACT concerning

2 **Consumer Protection - Credit Cards - Checking Consumer Identification**

3 FOR the purpose of requiring a person accepting a credit card or device as payment for  
4 consumer credit, goods, realty, or services to request that the credit card holder  
5 display a form of identification under certain circumstances; and generally relating  
6 to credit cards and devices.

7 BY repealing and reenacting, with amendments,  
8 Article - Commercial Law  
9 Section 13-317  
10 Annotated Code of Maryland  
11 (1990 Replacement Volume and 1995 Supplement)

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

14 **Article - Commercial Law**

15 13-317.

16 (a) Except as provided in subsection (b) of this section, as a condition of  
17 accepting a credit card or device as payment for consumer credit, goods, realty, or  
18 services, a person may not record the address or telephone number of the credit card  
19 holder.

20 (b) A person may record the address or telephone number of a credit card holder  
21 if:

22 (1) The information is necessary for:

23 (i) The shipping, delivery, or installation of consumer goods; or

24 (ii) Special orders of consumer goods or services;

25 (2) Authorization from the credit card issuer as to the availability of credit is  
26 not required by the issuer to complete the credit card transaction; or

27 (3) The person processes credit card transactions by mailing transaction  
28 forms to a designated bankcard center for settlement.

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1 (c) (1) [A] SUBJECT TO PARAGRAPH (2) OF THIS SUBSECTION, A person  
2 accepting a credit card or device as payment for consumer credit, goods, realty, or  
3 services may request that the credit card holder display a form of identification.

4 (2) IF THE AMOUNT OF THE CREDIT CARD TRANSACTION IS \$300 OR  
5 MORE, A PERSON ACCEPTING A CREDIT CARD OR DEVICE AS PAYMENT FOR  
6 CONSUMER CREDIT, GOODS, REALTY, OR SERVICES SHALL REQUEST THAT THE  
7 CREDIT CARD HOLDER DISPLAY A FORM OF IDENTIFICATION, UNLESS THE CREDIT  
8 CARD OR DEVICE CONTAINS A PHOTOGRAPH OF THE CREDIT CARD HOLDER.

9 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
10 October 1, 1996.