

Department of Legislative Services
Maryland General Assembly

FISCAL NOTE

House Bill 29 (Delegate Conrov)

Economic Matters

Consumer Protection - Payments by Check - Forms of Identification

This bill provides that a seller may not require a consumer who writes a check as payment for credit, goods, realty, or services to have a credit card or to provide information about the consumer's credit card, if the consumer provides an alternative form of identification which was issued by a bona fide entity and contains the consumer's photograph.

Fiscal Summary

State Effect: None. Assuming that the Consumer Protection Division receives fewer than 50 complaints per year as a result of this bill, any additional workload could be absorbed within existing resources.

Local Effect: None.

Small Business Effect: Potential minimal negative impact.

Fiscal Analysis

Small Business Effect: This bill could negatively affect small businesses to the extent that it limits their choice in consumer payment policies. It is assumed that most small businesses do not require consumers who pay with a check to provide credit card information. This bill will not affect them. However, those small businesses that currently do require credit card information may collect an increased number of bad checks and may discontinue accepting checks altogether.

Information Source(s): Attorney General's Office (Consumer Protection Division)

Fiscal Note History:

First Reader - February 4, 1998

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