

Department of Legislative Services
Maryland General Assembly
2000 Session

FISCAL NOTE

House Bill 1428 (Delegate Swain. *et al.*)

Economic Matters

Consumer Protection - Credit Cards - Information on Receipts

This bill limits the information about a credit card holder that may be included on a credit card receipt for consumer goods or services to: (1) the credit card holder's name and telephone number; and (2) the last four digits of the credit card number.

Fiscal Summary

State Effect: Assuming that the Consumer Protection Division will receive fewer than 50 complaints per year stemming from this bill, existing resources should be adequate to handle any additional workload.

Local Effect: None.

Small Business Effect: Meaningful.

Analysis

Current Law: With certain exceptions, it is prohibited to record the address or telephone number of a credit card holder as a condition of accepting the credit card as payment for consumer credit, goods, realty, or services. A person accepting a credit card or device as payment for consumer credit, goods, realty, or services may request that the credit card holder display a form of identification.

Small Business Effect: Expenditures for small businesses selling consumer goods and services could increase to purchase new receipts or new receipt printing equipment to

accommodate such things as printing only the last four digits of credit cards.

Additional Information

Prior Introductions: None.

Cross File: SB 377 (Senator McFadden) - Finance.

Information Source(s): Office of the Attorney General (Consumer Protection Division),
Department of Legislative Services

Fiscal Note History: First Reader - March 14, 2000

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