

HOUSE BILL 1294

I3

9lr2472

By: **Delegate Ali**

Introduced and read first time: February 13, 2009

Assigned to: Economic Matters

A BILL ENTITLED

1 AN ACT concerning

2 **Credit and Debit Card Fraud Prevention Act**

3 FOR the purpose of prohibiting a person from accepting a payment by credit card or
4 debit card of a certain amount or more, and under certain circumstances, unless
5 the person verifies the identity of the cardholder by requiring the cardholder to
6 produce a certain government-issued photo identification card; authorizing the
7 Attorney General to initiate a civil action against a person who violates this Act
8 to recover a certain civil penalty for the State; and generally relating to
9 purchases made by credit card and debit card.

10 BY adding to

11 Article – Commercial Law

12 Section 14-1322

13 Annotated Code of Maryland

14 (2005 Replacement Volume and 2008 Supplement)

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

17 **Article – Commercial Law**

18 **14-1322.**

19 (A) **THIS SECTION APPLIES ONLY TO PAYMENTS MADE IN PERSON BY**
20 **CREDIT CARD OR DEBIT CARD.**

21 (B) **A PERSON MAY NOT ACCEPT A PAYMENT OF \$500 OR MORE UNLESS**
22 **THE PERSON VERIFIES THE IDENTITY OF THE CARDHOLDER BY REQUIRING THE**
23 **CARDHOLDER TO PRODUCE A PHOTO IDENTIFICATION CARD ISSUED BY THE**
24 **UNITED STATES GOVERNMENT OR ANY STATE OR LOCAL GOVERNMENT.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(C) THE ATTORNEY GENERAL MAY INITIATE A CIVIL ACTION AGAINST A**
2 **PERSON WHO VIOLATES THIS SECTION TO RECOVER FOR THE STATE A CIVIL**
3 **PENALTY NOT EXCEEDING \$100 FOR EACH VIOLATION.**

4 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect
5 October 1, 2009.