

**STATE OF RHODE ISLAND**

**IN GENERAL ASSEMBLY**

**JANUARY SESSION, A.D. 2004**

**A N A C T**

**RELATING TO DISTRIBUTION OF CREDIT CARDS**

Introduced By: Senators Cote, Walaska, and Tassoni

Date Introduced: January 14, 2004

Referred To: Senate Financial, Technology, Regulatory

It is enacted by the General Assembly as follows:

1           SECTION 1. Chapter 6-30 of the General Laws entitled "Distribution of Credit Cards" is  
2 hereby amended by adding thereto the following section:

3           **6-30-6. Credit card transactions -- Printing of accounting numbers on receipts. – (a)**

4           As used in this section, the following terms shall have the following meanings:

5           (1) "Cardholder" means the person named on the face of a credit card to whom or for  
6 whose benefit the credit card is issued by an issuer and shall include any employee or other agent  
7 or authorized user of the card;

8           (2) "Credit card" shall be defined as stated in section 6-30-2;

9           (3) "Issuer" means the financial institution or other business organization which issues a  
10 credit card or its duly authorized agent;

11           (4) "Person" means an individual or corporation, partnership, trust, association, joint  
12 venture pool, syndicate, sole proprietorship, unincorporated organization, or any other legal  
13 entity; and

14           (5) "Provider" means a person who furnishes money, goods, services, or anything else of  
15 value upon presentation, whether physically, in writing, verbally, electronically or otherwise of a  
16 credit card by the cardholder, or any agent or employee of such person.

17           (b) Except as otherwise provided in this section, no provider shall print or otherwise  
18 produce or reproduce, or permit the printing or other production or reproduction of either of the  
19 following:

1           (1) Any part of the credit card account number, other than the last five (5) digits or other  
2 characters on any receipt provided or made available to the cardholder; or

3           (2) The credit card expiration date on any receipt provided or made available to the  
4 cardholder.

5           (c) This section shall not apply to a credit card transaction in which the sole means  
6 available to the provider of recording the credit card account number is by handwriting or by  
7 imprint of the card.

8           (d) This section shall not apply to receipts issued for transactions on the electronic  
9 benefits transfer card system.

10           (e) Any cardholder, whose credit card has been the subject of a violation of this section,  
11 or the issuer of such a card, may bring a civil action in the superior court against the provider who  
12 violated the provisions of this section to recover or obtain one or all of the following remedies:

13           (1) Damages or expenses, or both, which the cardholder or issuer incurred due to the  
14 provider's violation of this section;

15           (2) Court costs, including reasonable attorneys' fees;

16           (3) Injunctive or equitable relief, as appropriate; and

17           (4) Any other relief the court deems proper.

18           (f) The provisions of this section shall become effective on January 1, 2007, with respect  
19 to any cash register or other machine or device that electronically prints receipts for credit card  
20 transactions that is in use prior to January 1, 2005.

21           (g) The provisions of this section shall become effective on January 1, 2005, with respect  
22 to any cash register or other machine or device that electronically prints receipts for credit card  
23 transactions that is first put into use on or after January 1, 2005.

24           SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF  
A N A C T  
RELATING TO DISTRIBUTION OF CREDIT CARDS

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- 1           This act would establish liability with respect to the electronic printing of credit card
- 2   account numbers on sales receipts.
- 3           This act would take effect upon passage.

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