

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE BILL

No. 147 Session of
2007

INTRODUCED BY BAKER, BELFANTI, ARGALL, STERN, BEYER, BOYD,
CALTAGIRONE, CAPPELLI, CASORIO, CAUSER, CLYMER, COHEN, COX,
CUTLER, DALLY, DeLUCA, FABRIZIO, FAIRCHILD, FRANKEL, FREEMAN,
GEIST, GEORGE, GIBBONS, GINGRICH, GOODMAN, GRELL, GRUCELA,
HARHART, HERSHEY, HESS, JAMES, M. KELLER, KILLION, MAJOR,
MANDERINO, MANN, McGEEHAN, MELIO, MILLARD, R. MILLER, MUNDY,
MURT, MUSTIO, NAILOR, PAYNE, PETRONE, PHILLIPS, PICKETT,
RAPP, READSHAW, REICHLEY, ROAE, ROHRER, RUBLEY, SAINATO,
SAYLOR, SCAVELLO, SCHRODER, SONNEY, STABACK, R. STEVENSON,
SWANGER, TRUE, WALKO, WANSACZ, YOUNGBLOOD AND YUDICHAK,
JANUARY 31, 2007

REFERRED TO COMMITTEE ON CONSUMER AFFAIRS, JANUARY 31, 2007

AN ACT

1 Amending the act of May 21, 1992 (P.L.241, No.36), entitled "An
2 act prohibiting persons who accept credit cards for the
3 transaction of business from requiring certain additional
4 information from the credit cardholder; providing for
5 enforcement of the act; and imposing civil penalties,"
6 prohibiting certain credit card information on receipts.

7 The General Assembly of the Commonwealth of Pennsylvania
8 hereby enacts as follows:

9 Section 1. The title of the act of May 21, 1992 (P.L.241,
10 No.36), referred to as the Credit Card Information Act, is
11 amended to read:

AN ACT

12
13 Prohibiting persons who accept credit or debit cards for the
14 transaction of business from requiring certain additional
15 information from [the credit cardholder] cardholders and from

1 including certain information on receipts; providing for
2 enforcement of the act; and imposing civil penalties.

3 Section 2. Section 1 of the act is repealed:

4 [Section 1. Definitions.

5 The following words and phrases when used in this act shall
6 have the meanings given to them in this section unless the
7 context clearly indicates otherwise:

8 "Credit card." A device or instrument which entitles the
9 holder to obtain money, goods, services or anything of value on
10 credit.

11 "Person." An individual, corporation, trust, partnership,
12 limited partnership, incorporated or unincorporated association
13 or other entity.]

14 Section 3. The act is amended by adding sections to read:

15 Section 1.1. Short title.

16 This act shall be known and may be cited as the Credit and
17 Debit Card Information Act.

18 Section 1.2. Definitions.

19 The following words and phrases when used in this act shall
20 have the meanings given to them in this section unless the
21 context clearly indicates otherwise:

22 "Credit card." A device or instrument which entitles the
23 holder to obtain money, goods, services or anything of value
24 either on credit or as an automatic debit against an account of
25 the holder. The term includes a debit card.

26 "Debit card." A card issued by a financial institution to a
27 consumer for use in initiating an electronic fund transfer from
28 the account of the consumer at such financial institution, for
29 the purpose of transferring money between accounts or obtaining
30 money, property, labor or services.

1 "Person." An individual, corporation, trust, partnership,
2 limited partnership, incorporated or unincorporated association
3 or other entity.

4 Section 4. Section 2 of the act is amended by adding a
5 subsection to read:

6 Section 2. Requirement of information prohibited.

7 * * *

8 (c.1) Truncation of credit card and debit card numbers.--

9 (1) Except as otherwise provided in this subsection, no
10 person who accepts credit cards or debit cards for the
11 transaction of business shall print more than the last five
12 digits of the card number or the expiration date upon any
13 electronically printed receipt provided to the cardholder at
14 the point of the sale or transaction.

15 (2) For purposes of this subsection, a receipt of a
16 transaction is not electronically printed if the sole means
17 of recording a credit card or debit card account number for
18 the transaction is by handwriting or by an imprint or copy of
19 the card.

20 * * *

21 Section 5. This act shall take effect immediately.