

PRIVACY OF CREDIT CARD NUMBERS ON RECEIPTS

In an attempt to protect consumer privacy, at least two states have enacted laws requiring that receipts be printed with only partial credit card account information.

California Statutes Civil Code Section 1747.9 was enacted into law by 1999 Senate Bill No. 545 and became effective on July 1, 2000:

1747.9. (a) Except as provided in this section, no person, firm, partnership, association, corporation, or limited liability company that accepts credit cards for the transaction of business shall print more than the last five digits of the credit card account number or the expiration date upon any receipt provided to the cardholder. (b) This section shall apply only to receipts that are electronically printed and shall not apply to transactions in which the sole means of recording the person's credit card number is by handwriting or by an imprint or copy of the credit card. (c) This section shall become operative on January 1, 2004, with respect to any cash register or other machine or device that electronically prints receipts for credit card transactions that is in use before January 1, 2001. (d) This section shall become operative on January 1, 2001, with respect to any cash register or other machine or device that electronically prints receipts for credit card transactions that is first put into use on or after January 1, 2001.

In 2000, the Washington State Legislature enacted Substitute House Bill No. 2410, which created two new sections to the Revised Code of Washington. Section 19.200.010, as created by Substitute House Bill No. 2410, provides:

19.200.010 Findings -- Intent -- Restrictions on credit card receipts -- Application -- Definition. (Effective July 1, 2001.)

(1) The legislature finds that credit is an important tool for consumers in today's economy, particularly the use of credit cards. The legislature also finds that unscrupulous persons often fraudulently use the credit card accounts of others by stealing the credit card itself or by obtaining the necessary information to fraudulently charge the purchase of goods and services to another person's credit card account. The legislature intends to provide some protection for consumers from the latter by limiting the information that can appear on a credit card receipt.

(2) No person that accepts credit cards for the transaction of business shall print more than the last five digits of the credit card account number or print the credit card expiration date on a credit card receipt to the cardholder.

(3) This section shall apply only to receipts that are electronically printed and shall not apply to transactions in which the sole means of recording the credit card number is by handwriting or by an imprint or copy of the credit card.

(4) For purposes of chapter 163, Laws of 2000, "credit card" means a card or device existing for the purpose of obtaining money, property, labor, or services on credit.

(5) This section applies on July 1, 2001, to any cash register or other machine or device that electronically prints receipts on credit card transactions and is placed into service on or after July 1, 2001, and on July 1, 2004, to any cash register or other machine or device that electronically prints receipts on credit card transactions and is placed into service prior to July 1, 2001.

Section 63.14.123 of the Revised Code of Washington, as created by Substitute House Bill No. 2410, provides:

63.14.123 Restrictions on electronically printed credit card receipts. (Effective July 1, 2001.)

(1) A retailer shall not print more than the last five digits of the credit card account number or print the credit card expiration date on a credit card receipt to the cardholder.

(2) This section shall apply only to receipts that are electronically printed and shall not apply to transactions in which the sole means of recording the credit card number is by handwriting or by an imprint or copy of the credit card.

(3) This section applies on July 1, 2001, to any cash register or other machine or device that electronically prints receipts on credit card transactions and is placed into service on or after July 1, 2001, and on July 1, 2004, to any cash register or other machine or device that electronically prints receipts on credit card transactions and is placed into service prior to July 1, 2001.