

By Representative Waters

1                                   A bill to be entitled  
2           An act relating to payment-card transactions;  
3           providing restrictions on the information that  
4           may be printed on receipts for certain  
5           payment-card transactions; providing penalties;  
6           providing an effective date.

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8 Be It Enacted by the Legislature of the State of Florida:

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10           Section 1. Restrictions on information printed on  
11 receipts for payment-card transactions; penalties.--

12           (1) As used in this section, the term:

13           (a) "Cardholder" means the person or organization  
14 named on the face of a payment card to whom or for whose  
15 benefit the payment card is issued.

16           (b) "Merchant" means a person who receives from a  
17 cardholder a payment card, or information from a payment card,  
18 as the instrument for obtaining, purchasing, or receiving  
19 goods, services, money, or anything else of value from the  
20 person.

21           (c) "Payment card" means a credit card, charge card,  
22 debit card, or any other card that is issued to a cardholder  
23 and that allows the cardholder to obtain, purchase, or receive  
24 goods, services, money, or anything else of value from a  
25 merchant.

26           (2) A merchant who accepts a payment card for the  
27 transaction of business may not print more than the last five  
28 digits of the payment card's account number or print the  
29 payment card's expiration date on a receipt provided to the  
30 cardholder. This subsection applies only to receipts described  
31 in subsection (3) and does not apply to a transaction in which

1 the sole means of recording the payment card's account number  
2 or expiration date is by handwriting or by an imprint or copy  
3 of the payment card.

4 (3)(a) Effective July 1, 2003, this section applies to  
5 receipts that are electronically printed using a cash register  
6 or other machine or device that is first used on or after July  
7 1, 2003.

8 (b) Effective July 1, 2005, this section applies to  
9 all receipts that are electronically printed, including those  
10 printed using a cash register or other machine or device that  
11 is first used before July 1, 2003.

12 (4) A merchant who violates this section commits a  
13 noncriminal violation as defined in section 775.08, Florida  
14 Statutes, punishable by a fine of \$250 for the first violation  
15 and \$1,000 for a second or subsequent violation in accordance  
16 with section 775.083, Florida Statutes.

17 Section 2. This act shall take effect July 1, 2003.

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SENATE SUMMARY

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Prohibits merchants from printing more than the last five  
22 digits of a payment card's account number, and from  
printing the card expiration date, on receipts provided  
23 to cardholders. Phases in the applicability of the  
restriction to older electronic printing machines.

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