

WILLIAM DONALD SCHAEFER, Governor

Article - Commercial Law

Section 13-317

Annotated Code of Maryland

(1983 Replacement Volume and 1989 Supplement)

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

Article - Commercial Law

13-317.

(A) (1) IN THIS SECTION, THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(2) "DRAWER" MEANS THE INDIVIDUAL WHO MAKES OR SIGNS A CHECK OR OTHER DRAFT.

(3) "DRAFT" DOES NOT INCLUDE A CREDIT OR DEBIT CARD SALES DRAFT.

(B) SUBJECT TO THE PROVISIONS OF SUBSECTION (C) OF THIS SECTION, AS A CONDITION OF ACCEPTING A CHECK OR OTHER DRAFT AS PAYMENT FOR CONSUMER CREDIT, GOODS, REALTY, OR SERVICES, A PERSON MAY NOT REQUEST OR RECORD THE ACCOUNT NUMBER OR EXPIRATION DATE OF ANY CREDIT CARD OF THE DRAWER OF THE CHECK OR OTHER DRAFT.

(C) THE PROVISIONS OF THIS SECTION DO NOT PROHIBIT A PERSON FROM:

(1) ~~(1)~~ REQUESTING THE DRAWER TO DISPLAY A CREDIT CARD FOR PURPOSES ONLY OF IDENTIFICATION OR CREDIT WORTHINESS; ~~OR~~

~~(1)~~ (2) REQUESTING OR RECORDING THE TYPE OR ISSUER OF A CREDIT CARD OF THE DRAWER; OR

~~(2)~~ REQUESTING OR RECORDING THE NUMBER OR EXPIRATION DATE OF A CREDIT CARD OF ANY CONSUMER INSTEAD OF REQUIRING A CASH DEPOSIT FROM THE CONSUMER.

(3) RECORDING THE NUMBER AND EXPIRATION DATE OF A CREDIT CARD IF THE PERSON REQUESTING THE INFORMATION HAS AGREED WITH THE CREDIT CARD ISSUER TO CASH CHECKS AS A SERVICE TO THE ISSUER'S CARDHOLDERS AND THE ISSUER HAS AGREED TO GUARANTEE PAYMENT OF CARDHOLDER CHECKS CASHED BY THAT PERSON.