

(D) "HOLDER" MEANS ANY PERSON WHO:

(1) HAS BEEN ISSUED A CREDIT CARD NUMBER OR OTHER PAYMENT DEVICE NUMBER; OR

(2) IS AUTHORIZED BY THE PERSON WHO HAS BEEN ISSUED A CREDIT CARD NUMBER OR OTHER PAYMENT DEVICE NUMBER TO USE, DISCLOSE, OR RECEIVE THAT CREDIT CARD NUMBER OR PAYMENT DEVICE NUMBER.

(E) "PERSON" INCLUDES AN INDIVIDUAL, CORPORATION, BUSINESS TRUST, ESTATE, TRUST, PARTNERSHIP, ASSOCIATION, 2 OR MORE PERSONS HAVING A JOINT OR COMMON INTEREST, OR ANY OTHER LEGAL OR COMMERCIAL ENTITY.

14-1402.

(A) A PERSON MAY NOT USE OR DISCLOSE ANY CREDIT CARD NUMBER OR OTHER PAYMENT DEVICE NUMBER UNLESS:

(1) THE PERSON IS THE HOLDER OF THE CREDIT CARD OR PAYMENT DEVICE NUMBER;

(2) THE DISCLOSURE IS MADE TO THE HOLDER OR ISSUER OF THE CREDIT CARD OR PAYMENT DEVICE NUMBER;

(3) THE USE OR DISCLOSURE IS PURSUANT TO OBLIGATIONS UNDER FEDERAL OR STATE LAW OR IS AT THE DIRECTION OF A GOVERNMENTAL ENTITY PURSUANT TO LAW; :

(I) PURSUANT TO OBLIGATIONS UNDER FEDERAL OR STATE LAW;

(II) AT THE DIRECTION OF A GOVERNMENTAL ENTITY PURSUANT TO LAW; OR

(III) IN RESPONSE TO THE ORDER OF A COURT HAVING JURISDICTION TO ISSUE THE ORDER.

(4) DISCLOSURE IS IN CONNECTION WITH AN AUTHORIZATION, PROCESSING, BILLING, COLLECTION, CHARGEBACK, INSURANCE COLLECTION, FRAUD PREVENTION, OR CREDIT CARD OR PAYMENT DEVICE RECOVERY THAT RELATES TO THE CREDIT CARD OR PAYMENT DEVICE NUMBER, AN ACCOUNT ACCESSED BY THE CREDIT CARD OR PAYMENT ACCOUNT NUMBER, A DEBT FOR WHICH THE HOLDER OR PERSON AUTHORIZED BY THE HOLDER GAVE THE CREDIT CARD NUMBER OR PAYMENT DEVICE NUMBER FOR PURPOSES OF IDENTIFICATION, OR DEBTS OR OBLIGATIONS ARISING, ALONE OR IN CONJUNCTION WITH ANOTHER MEANS OF PAYMENT, FROM THE USE OF THE CREDIT CARD OR PAYMENT DEVICE NUMBER;

(5) EXCEPT AS PROVIDED IN SUBSECTION (B) OF THIS SECTION, DISCLOSURE IS REASONABLY NECESSARY IN CONNECTION WITH: