

bank. With ease, merchants can check the status of a credit card through the computer system while retaining the customer's privacy.

Although current technology may not prevent each instance of credit card fraud, neither will checking a customer's identification. The sophisticated criminal who manufactures a counterfeit credit card can certainly manufacture false identification. I believe that consumers' privacy interests outweighs the small percentage, if any, of credit card fraud that Senate Bill 321 would prevent.

For these reasons, I have vetoed Senate Bill 321.

Sincerely,
William Donald Schaefer
Governor

Senate Bill No. 321

AN ACT concerning

Credit Cards – Checking Consumer Identification

FOR the purpose of authorizing a person to request that a credit card holder display a form of identification under certain circumstances.

BY repealing and reenacting, with amendments,

Article – Commercial Law

Section 13-317

Annotated Code of Maryland

(1990 Replacement Volume and 1993 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) Except as provided in subsection (b) of this section, as a condition of accepting a credit card or device as payment for consumer credit, goods, realty, or services, a person may not [request or] record the address or telephone number of the credit card holder on the credit card transaction form.

(b) A person may record the address or telephone number of a credit card holder if:

(1) The information is necessary for:

- (i) The shipping, delivery, or installation of consumer goods; or
- (ii) Special orders of consumer goods or services;