

SECTION 4. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1995.

Approved May 25, 1995.

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**CHAPTER 505**

**(Senate Bill 33)**

AN ACT concerning

**Credit Cards – Checking Consumer Identification**

FOR the purpose of expanding the prohibition on recording, under certain circumstances, the address or telephone number of a credit card holder; authorizing a person to request that a credit card holder display a form of identification under certain circumstances; and generally relating to credit cards or devices and consumer identification.

BY repealing and reenacting, with amendments,

Article – Commercial Law

Section 13-317

Annotated Code of Maryland

(1990 Replacement Volume and 1994 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;

(2) Authorization from the credit card issuer as to the availability of credit is not required by the issuer to complete the credit card transaction; or

(3) The person processes credit card transactions by mailing transaction forms to a designated bankcard center for settlement.