

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

Article - Commercial Law

14-1401.

(a) In this subtitle the following words have the meanings indicated.

(b) "Authorized use, disclosure, or receipt" means any use, disclosure, or receipt necessary to accomplish the specific purpose for which the person issued a credit card number or payment device number granted to another the right to use, disclose, or receive the credit card number or other payment device number.

(c) "Payment device number" means any code, account number, or other means of account access, other than a check, draft, or similar paper instrument, that can be used to obtain money, goods, services, or anything of value, or for purposes of initiating a transfer of funds. For purposes of § 14-1402(a)(5)(iii) of this subtitle, this term does not include an encoded credit card number or encoded payment device number.

(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) "HOLDER'S SIGNATURE" MEANS THE SIGNATURE, INCLUDING AN ELECTRONICALLY RECORDED SIGNATURE, OF A HOLDER IN CONNECTION WITH A CREDIT APPLICATION OR CREDIT CARD TRANSACTION.

~~(e)~~ (F) "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.

~~(F) "SIGNATURE" INCLUDES AN ELECTRONICALLY RECORDED SIGNATURE.~~

14-1402.

(a) A person may not use or disclose any credit card number or other payment device number OR HOLDER'S SIGNATURE 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:

(i) Pursuant to obligations under federal or State law;

(ii) At the direction of a governmental entity pursuant to law; or