

Legislative Analysis



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Senate Bill 220 as passed by the Senate

Sponsor: Sen. Valde Garcia

Senate Committee: Economic Development, Small Business and Regulatory Reform

House Committee: Criminal Justice

Complete to 9-14-04

A SUMMARY OF SENATE BILL 220 AS PASSED BY THE SENATE

The bill would amend the Michigan Consumer Protection Act to prohibit as an unfair trade practice issuing or delivering to a consumer a receipt that displayed any part of a credit or debit card's expiration date or more than the last four digits of the consumer's account number, if a credit card or debit card were used for payment in a consumer transaction. This prohibition would not apply if the only receipt issued were one on which the account number or expiration date was handwritten, mechanically imprinted, or photocopied.

The prohibition would apply to any consumer transaction that occurred on or after the bill's effective date. If a credit or debit card receipt were printed by an electronic device, however, the prohibition would apply to a transaction that occurred using that device only after one of the following dates, as applicable: 1) If the electronic device were placed in service after the bill's effective date, 60 days after that date or the date the device was placed in service, whichever was later; or 2) July 1, 2006, if the electronic device were in service on or before the bill's effective date.

The bill also would prohibit as an unfair trade practice requiring a consumer to disclose his or her Social Security number as a condition to selling goods or providing a service to the consumer, unless the transaction included an extension of credit to the consumer or disclosure was required by state or federal law.

MCL 445.903

FISCAL IMPACT:

Senate Bill 220 would have an indeterminate fiscal impact on state and local units of government. It is not known what costs for enforcement would be, and the amount of revenue generated from penalty fines would depend on the number of violations.

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