

## CREDIT CARD FAQ

### **1. What information is required to be concealed under this new law?**

The law, which can be found in Section 35.58 of the Texas Business and Commerce Code, requires retailers to print no more than the last four numbers of the credit card on the customer's receipt. The card's expiration date also must not appear on the consumer's receipt.

### **2. When is the deadline for compliance?**

Dec. 31, 2005, was the deadline for all Texas retailers to comply with a law, enacted in 2003, that sought to reduce the risk of identity theft by requiring retailers to print no more than the last four numbers of a customer's card number on the customer's receipt.

### **3. Can the merchant keep a copy with the full credit card information?**

Yes, however the business is required to safeguard the information.

Senate Bill 122 Identity Theft Enforcement and Protection Act, which went into effect September 1, 2005, requires businesses to implement reasonable procedures to safeguard their clients' sensitive personal information.

### **4. Does the law apply to handwritten or imprint receipts?**

No. The law does not apply to a transaction where the sole means of recording the credit card or debit card number is through a handwritten or by an imprint of the card. However, the business is still required to safeguard the consumer's information.

### **5. Do receipts for merchandise returns also fall under this law?**

In general, retailers should conceal the same information on any consumer's copy.

### **6. Can your office advise me whether my business is in compliance with the law?**

State law prohibits our office from providing private individuals or businesses legal advice or interpretations of the law. If you feel that you need further clarification of this new law, you will have to turn to another source such as a private attorney, legal aid society or other organization.

### **7. Is my credit card leasing company required to notify me about my obligations under the law?**

Under this new law, a business that provides, leases or sells a cash register used to print credit card or debit card transactions shall provide notice of the requirements of this section to the lessee, buyer or recipient.

### **7. Where can I find a copy of the law?**

You can access the new law on the Texas State Law Library website at [www.sll.state.tx.us](http://www.sll.state.tx.us).

### **8. How can I file a complaint?**

You can file a consumer complaint by completing our consumer complaint form. It is available online in the consumer protection section of our website at [www.oag.state.tx.us/consumer/consumer.shtml](http://www.oag.state.tx.us/consumer/consumer.shtml).