

1 AN ACT in relation to credit and debit cards.

2 Be it enacted by the People of the State of Illinois,  
3 represented in the General Assembly:

4 Section 1. Short title. This Act may be cited as the  
5 Credit Card and Debit Card Account Disclosure Act.

6 Section 5. Definitions. As used in this Act:

7 "Cardholder" has the meaning ascribed to it in Section  
8 2.02 of the Illinois Credit Card and Debit Card Act.

9 "Credit card" has the meaning ascribed to it in Section  
10 2.03 of the Illinois Credit Card and Debit Card Act.

11 "Debit Card" has the meaning ascribed to it in Section  
12 2.15 of the Illinois Credit Card and Debit Card Act.

13 "Issuer" has the meaning ascribed to it in Section 2.08  
14 of the Illinois Credit Card and Debit Card Act.

15 "Person" has the meaning ascribed to it in Section 2.09  
16 of the Illinois Credit Card and Debit Card Act.

17 "Provider" means a person who furnishes money, goods,  
18 services, or anything else of value upon presentation,  
19 whether physically, in writing, verbally, electronically, or  
20 otherwise, of a credit card or debit card by the cardholder,  
21 or any agent or employee of that person.

22 Section 10. Printing, production, or reproduction of  
23 credit card and debit card account information prohibited.

24 (a) Except as otherwise provided in this Section, no  
25 provider may print or otherwise produce or reproduce or  
26 permit the printing or other production or reproduction of  
27 the following:

28 (1) Any part of the credit card or debit card  
29 account number, other than the last 5 digits or other  
30 characters, on any receipt provided or made available to

1 the cardholder.

2 (2) The credit card or debit card expiration date  
3 on any receipt provided or made available to the  
4 cardholder.

5 (b) This Section does not apply to a credit card or  
6 debit card transaction in which the sole means available to  
7 the provider of recording the credit card or debit card  
8 account number is by handwriting or by imprint of the card.

9 (c) This Section does not apply to receipts issued for  
10 transactions on the electronic benefits transfer card system  
11 in accordance with 7 CFR 274.12(g)(3).

12 Section 15. Liability. Any provider who violates Section  
13 10 of this Act is liable to the cardholder or issuer for any  
14 actual damages suffered by the cardholder or issuer as a  
15 result of the use of the cardholder's credit card or debit  
16 card without the permission of the cardholder, for court  
17 costs, and for attorneys' fees.

18 Section 20. Operative dates.

19 (a) This Act is operative on January 1, 2005, with  
20 respect to any cash register or other machine or device that  
21 electronically prints receipts for credit card or debit card  
22 transactions that is in use prior to January 1, 2004.

23 (b) This Act is operative on January 1, 2004, with  
24 respect to any cash register or other machine or device that  
25 electronically prints receipts for credit card or debit card  
26 transactions that is first put into use on or after January  
27 1, 2004.