

CHAPTER 87—H.F.No. 1455

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CHAPTER 88—H.F.No. 238

An act relating to consumer protection; prohibiting the provision of a credit card number as a condition of check cashing or acceptance; prohibiting certain uses of consumer identification information; proposing coding for new law in Minnesota Statutes, chapter 325F.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

Section 1. [325F.981] CHECK CASHING PRACTICES.

Subdivision 1. PROVISION OF CREDIT CARD NUMBER. A person shall not require as a condition of acceptance of a check, or as a means of identification, that the person presenting the check provide a credit card number.

Subd. 2. DISPLAY WITHOUT RECORDATION. Subdivision 1 does not prohibit a person from requesting the person presenting the check to display a credit card, but the only information concerning a credit card which may be recorded is the type and issuer of the credit card and the expiration date. Subdivision 1 does not require acceptance of a check whether or not a credit card is presented.

Subd. 3. EXCEPTION. A person may require production of and may record a credit card number as a condition for cashing a check only if: (1) the person requesting the card number has agreed with the issuer to cash or accept checks from the issuer's cardholders; (2) the issuer has agreed to guarantee cardholder checks cashed or accepted by that person; and (3) the cardholder has given actual, apparent, or implied authority for use of the card number in this manner and for this purpose.

Sec. 2. [325F.982] CONSUMER IDENTIFICATION INFORMATION.

Subdivision 1. PROHIBITED USE. A person may not write down or request to be written down the address or telephone number of a credit cardholder on a credit card transaction form as a condition of accepting a credit card as payment for consumer credit, goods, or services.

Subd. 2. EXCEPTION. A person may record the address or telephone number of a credit cardholder if the information is necessary for the shipping, delivery, or installation of consumer goods, or special orders of consumer goods or services.

Presented to the governor May 10, 1991

New language is indicated by underline, deletions by ~~strikeout~~.