

By: Martinson

To: Banks and Banking

HOUSE BILL NO. 1387

1 AN ACT TO PROVIDE THAT MERCHANTS, SELLERS AND LENDERS SHALL
2 REQUIRE ANY PERSON WHO WISHES TO USE A CREDIT CARD FOR A
3 TRANSACTION THAT IS \$200.00 OR MORE TO SHOW PHOTO IDENTIFICATION
4 BEFORE THE PERSON MAY USE THE CREDIT CARD FOR THAT TRANSACTION; TO
5 PROVIDE AN EXCEPTION FOR TRANSACTIONS WHERE THE PURCHASER AND THE
6 MERCHANT ARE NOT IN THE SAME PHYSICAL LOCATION; AND FOR RELATED
7 PURPOSES.

8 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

9 SECTION 1. (1) Whenever a person wishes to use a credit
10 card to obtain money, goods, property, services or anything else
11 of value in a face-to-face transaction with the merchant, seller
12 or lender, and the amount to be charged to the credit card is Two
13 Hundred Dollars (\$200.00) or more, the merchant, seller or lender
14 shall require the purchaser to show photo identification of
15 himself or herself in order to verify that the purchaser is the
16 cardholder, before the purchaser may use the credit card for that
17 transaction.

18 (2) This section shall not apply to transactions in which
19 the purchaser uses credit card information to conduct the
20 transaction by mail, telephone, Internet or some other means in
21 which the purchaser is not face-to-face with or in the same
22 physical location as the merchant, seller or lender, and the
23 merchant, seller or lender cannot physically check an
24 identification card of the purchaser.

25 (3) For the purposes of this section, the term "credit card"
26 shall have the meaning given in Section 97-19-9.

27 SECTION 2. This act shall take effect and be in force from
28 and after July 1, 2000.