

By: Representative Snowden

To: Banking and Financial Services

HOUSE BILL NO. 1195

1 AN ACT TO REQUIRE A PERSON WHO USES A CREDIT CARD OR DEBIT
2 CARD TO PURCHASE GOODS OR SERVICES TO SHOW THE SELLER OR SELLER'S
3 AGENT PHOTO IDENTIFICATION BEFORE THE PURCHASER MAY USE THE CREDIT
4 CARD OR DEBIT CARD FOR THE PURCHASE; AND FOR RELATED PURPOSES.

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

6 **SECTION 1.** (1) Any person who physically presents a credit
7 card or debit card to another person at the point of sale for the
8 purpose of purchasing goods or services must show the seller or
9 seller's agent a valid driver's license with a photograph of the
10 purchaser or some other photographic identification of the
11 purchaser to verify that the purchaser is the cardholder, before
12 the purchaser may use the credit card or debit card for the
13 purchase.

14 (2) This section shall not apply to transactions in which
15 the purchaser uses credit card or debit card information to make a
16 purchase of goods or services by mail, telephone, Internet or some
17 other means where the purchaser is not in the same physical
18 location as the seller or seller's agent, and the seller or
19 seller's agent cannot physically check an identification card of
20 the purchaser.

21 **SECTION 2.** This act shall take effect and be in force from
22 and after July 1, 2004.