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SENATE BILL 5720

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State of Washington

58th Legislature

2003 Regular Session

By Senators Winsley, Prentice, Benton, Kline and Rasmussen

Read first time 02/07/2003. Referred to Committee on Financial Services, Insurance & Housing.

1 AN ACT Relating to identifying users of credit and debit cards;  
2 adding a new section to chapter 19.192 RCW; and creating a new section.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** The legislature finds that financial fraud  
5 is too common, and that it threatens the safety and well-being of the  
6 public by driving up the costs of goods and services and unduly  
7 burdening the law enforcement community. Further, the legislature  
8 finds that financial fraud can be deterred by allowing retailers to  
9 verify the identity of persons who seek to pay for goods or services  
10 with a credit or debit card. Finally, the legislature finds that some  
11 retailers are deterred from verifying their customers' identity by  
12 contractual arrangements with credit card issuers. The legislature  
13 declares that such contracts violate the public policy that all  
14 citizens should be able to take reasonable steps to prevent themselves  
15 and their communities from falling victim to crime.

16 NEW SECTION. **Sec. 2.** A new section is added to chapter 19.192 RCW  
17 to read as follows:

18 (1) Any provision of a contract between a merchant or retailer and

1 a credit or debit card issuer, financial institution, or other person  
2 that prohibits the merchant or retailer from verifying the identity of  
3 a customer who offers to pay for goods or services with a credit or  
4 debit card by requiring or requesting that the customer present  
5 additional identification is void for violation of public policy.

6 (2) Nothing in this section shall be interpreted as: (a)  
7 Compelling merchants or retailers to verify identification; or (b)  
8 interfering with the ability of the owner or manager of a retail store  
9 or chain to make and enforce its own policies regarding verification of  
10 identification.

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