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**SUBSTITUTE HOUSE BILL 1870**

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**State of Washington                      63rd Legislature                      2013 Regular Session**

**By** House Business & Financial Services (originally sponsored by Representatives Habib, Kirby, Ryu, Van De Wege, Takko, Hunter, Appleton, Tarleton, Sawyer, Sequist, Pollet, Bergquist, and Johnson)

READ FIRST TIME 02/22/13.

1            AN ACT Relating to methods of payment; amending RCW 19.200.010; and  
2 adding new sections to chapter 19.200 RCW.

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

4            NEW SECTION.    **Sec. 1.** A new section is added to chapter 19.200 RCW  
5 to read as follows:

6            The definitions in this section apply throughout this chapter  
7 unless the context clearly requires otherwise.

8            (1) "Credit card" means a card or device existing for the purpose  
9 of obtaining money, property, labor, or services on credit.

10           (2) "Debit card" means a card or device used to obtain money,  
11 property, labor, or services by a transaction that debits a  
12 cardholder's account, rather than extending credit.

13           (3) "Discount" means a reduction made from the price that customers  
14 are informed is the regular price. It does not include any means of  
15 increasing the price that customers are informed is the regular price.

16           **Sec. 2.** RCW 19.200.010 and 2009 c 382 s 1 are each amended to read  
17 as follows:

18           (1) The legislature finds that credit and debit cards are important

1 tools for consumers in today's economy. The legislature also finds  
2 that unscrupulous persons often fraudulently use the card accounts of  
3 others by stealing the card itself or by obtaining the necessary  
4 information to fraudulently charge the purchase of goods and services  
5 to another person's account. The legislature intends to provide some  
6 protection for consumers from the latter by limiting the information  
7 that can appear on a card receipt.

8 (2) No person that accepts credit or debit cards for the  
9 transaction of business shall print more than the last five digits of  
10 the card account number or print the card expiration date on a credit  
11 or debit card receipt. This includes all receipts kept by the person  
12 or provided to the cardholder.

13 (3) This section shall apply only to receipts that are  
14 electronically printed and shall not apply to transactions in which the  
15 sole means of recording the card number is by handwriting or by an  
16 imprint or copy of the credit or debit card.

17 ~~((4) The definitions in this section apply throughout this chapter  
18 unless the context clearly requires otherwise.~~

19 ~~(a) "Credit card" means a card or device existing for the purpose  
20 of obtaining money, property, labor, or services on credit.~~

21 ~~(b) "Debit card" means a card or device used to obtain money,  
22 property, labor, or services by a transaction that debits a  
23 cardholder's account, rather than extending credit.)~~

24 NEW SECTION. **Sec. 3.** A new section is added to chapter 19.200 RCW  
25 to read as follows:

26 (1) No person that accepts credit cards for the transaction of  
27 business may impose a surcharge on a cardholder who elects to use a  
28 credit card in lieu of payment by cash, check, or similar means.

29 (2) The prohibition in subsection (1) of this section does not  
30 prohibit a person that accepts credit cards for the transaction of  
31 business from offering a discount for the purpose of inducing payment  
32 by cash, check, or other means not involving the use of a credit card.  
33 The discount must be offered to all prospective buyers and the  
34 availability of the discount must be clearly and conspicuously  
35 disclosed.

36 (3) The prohibition in subsection (1) of this section does not

1 apply to a surcharge imposed by or on behalf of a federal, state, or  
2 local government entity.

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