

a position under civil service if the position is a permanent position which will be maintained for at least one year after expiration of the grants or temporary revenues.

Approved April 12, 1988

CHAPTER 1059

CHECK CASHING PRACTICES

H.F. 2127

AN ACT relating to the acceptance of checks and share drafts by prohibiting certain forms of identification as a condition of acceptance of a check or share draft, and providing penalties.

Be It Enacted by the General Assembly of the State of Iowa:

Section 1. **NEW SECTION. 537.8101 PROVISION OF CREDIT CARD NUMBER AS CONDITION OF CHECK CASHING OR ACCEPTANCE PROHIBITED.**

1. **PROVISION OF CREDIT CARD NUMBER OR EXPIRATION DATE NOT REQUIRED.** A person shall not require as a condition of acceptance of a check or share draft, or as a means of identification, that the person presenting the check provide a credit card number or expiration date, or both.

2. **RECORDING OF CREDIT CARD NUMBER OR EXPIRATION DATE, SIMPLE MISDEMEANOR.** Recording a credit card number or expiration date, or both, in connection with a sale of goods or services in which the purchaser pays by check or share draft, or in connection with the acceptance of a check or share draft, is a simple misdemeanor.

3. **DISPLAY WITHOUT RECORDATION PERMISSIBLE CONDITION.** This section does not prohibit a person from requesting a purchaser to display a credit card as indicia of credit worthiness and financial responsibility or as additional identification, but the only information concerning a credit card which may be recorded is the type of credit card so displayed and the issuer of the credit card. This section does not require acceptance of a check or share draft whether or not a credit card is presented.

4. **PROVISION OF CREDIT CARD NUMBER OR EXPIRATION DATE IN LIEU OF DEPOSIT.** This section does not prohibit a person from requesting or receiving a credit card number or expiration date and recording the number or date, or both in lieu of a deposit to secure payment in event of default, loss, damage, or other occurrence.

Sec. 2. Sections 537.8101 through 537.8149 are established as a new article 8 of chapter 537 entitled "CHECK CASHING PRACTICES".

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