

FILED FEB 28 2005

SENATE FILE 228  
BY GRONSTAL

COMMERCE

Passed Senate, Date \_\_\_\_\_ Passed House, Date \_\_\_\_\_  
Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_ Vote: Ayes \_\_\_\_\_ Nays \_\_\_\_\_  
Approved \_\_\_\_\_

**A BILL FOR**

1 An Act to prohibit the printing of credit card numbers and  
2 expiration dates on sales receipts and providing a penalty.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

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SF 228  
COMMERCE

1 Section 1. Section 715A.6, Code 2005, is amended to read  
2 as follows:

3 715A.6 CREDIT CARDS.

4 1. a. A person commits a public offense by using a credit  
5 card for the purpose of obtaining property or services with  
6 knowledge of any of the following:

7 a- (1) The credit card is stolen or forged.

8 b- (2) The credit card has been revoked or canceled.

9 c- (3) For any other reason the use of the credit card is  
10 unauthorized.

11 b. It is an affirmative defense to prosecution under  
12 paragraph "e" "a", subparagraph (3), if the person proves by a  
13 preponderance of the evidence that the person had the intent  
14 and ability to meet all obligations to the issuer arising out  
15 of the use of the credit card.

16 2- c. An offense under this ~~section~~ subsection is a class  
17 "C" felony if the value of the property or services secured or  
18 sought to be secured by means of the credit card is greater  
19 than ten thousand dollars. If the value of the property or  
20 services secured or sought to be secured by means of the  
21 credit card is greater than one thousand dollars but not more  
22 than ten thousand dollars, an offense under this ~~section~~  
23 subsection is a class "D" felony, otherwise the offense is an  
24 aggravated misdemeanor.

25 3- d. For purposes of this ~~section~~ subsection, the value  
26 of the property or services is the highest value of the  
27 property or services determined by any reasonable standard at  
28 the time the violation occurred. Any reasonable standard  
29 includes but is not limited to market value within the  
30 community, actual value, or replacement value. If property or  
31 services are secured by two or more acts from the same person  
32 or location, or from different persons by two or more acts  
33 which occur in approximately the same location or time period  
34 so that the acts are attributable to a single scheme, plan, or  
35 conspiracy, the acts may be considered as a single act and the

1 value may be the total value of all property or services  
2 involved.

3 2. a. A person that accepts payment by credit card shall  
4 not print more than the last four digits of the credit card  
5 account number and shall not print the credit card expiration  
6 date on any sales receipt issued to the cardholder.

7 b. A violation of this subsection constitutes a simple  
8 misdemeanor.

9 EXPLANATION

10 This bill prohibits sellers from printing on sales receipts  
11 credit card expiration dates and credit card numbers except  
12 for the last four digits. Violations are punishable as a  
13 simple misdemeanor. A simple misdemeanor is punishable by  
14 confinement for no more than 30 days or a fine of at least \$50  
15 but not more than \$500 or by both.

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