

# House Bill 3278

Sponsored by Representative GALIZIO; Representatives BOONE, HOLVEY, KOTEK, READ, RILEY, ROSENBAUM, SHIELDS

## SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Changes allowable number of digits payment system for credit or debit cards may display on customer receipt from five to four.

Prohibits creation or retention of record of credit or debit card transaction longer than necessary to obtain payment from card issuer or other person responsible for payment if record contains information about customer other than customer's name and four digits of customer's card number.

## A BILL FOR AN ACT

1  
2 Relating to transactions with customers; creating new provisions; and amending ORS 646.887 and  
3 646.888.

4 **Be It Enacted by the People of the State of Oregon:**

5 **SECTION 1.** ORS 646.887 is amended to read:

6 646.887. A person may not sell, lease or rent a payment processing system that provides a cus-  
7 tomer receipt that shows more information about a customer than the customer's name and [*five*]  
8 **four** digits of the customer's credit or debit card number.

9 **SECTION 2.** ORS 646.888 is amended to read:

10 646.888. [(1)] In a credit or debit card transaction with a customer, a person may not create a  
11 customer receipt **or retain a record of the transaction longer than necessary to obtain pay-**  
12 **ment from the card issuer or other person responsible for payment if the receipt or record**  
13 [*that*] shows more information about a customer than the customer's name and [*five*] **four** digits of  
14 the customer's credit or debit card number.

15 [(2) *A person that creates or retains a copy of a receipt containing more information about a cus-*  
16 *tomer than the customer's name and five digits of the customer's credit or debit card number shall*  
17 *shred, incinerate or otherwise destroy the copy on or before the sooner of:*]

18 [(a) *The date the image of the copy is transferred onto microfilm or microfiche; or*]

19 [(b) *Thirty-six months after the date of the transaction that created the copy.*]

20 **SECTION 3. The amendments to ORS 646.887 and 646.888 by sections 1 and 2 of this 2007**  
21 **Act apply to all transactions in which a person accepts a credit or debit card for payment**  
22 **on or after the effective date of this 2007 Act.**  
23

**NOTE:** Matter in **boldfaced** type in an amended section is new; matter [*italic and bracketed*] is existing law to be omitted. New sections are in **boldfaced** type.