

**REVENUE:** No revenue impact

**FISCAL:** Minimal fiscal impact, no statement issued

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<b>Action:</b>	Do Pass as Amended and Be Printed Engrossed
<b>Vote:</b>	9 - 1 - 0
<b>Yeas:</b>	Barton, Fagan, Holvey, Kennemer, Matthews, Thompson, Weidner, Witt, Doherty
<b>Nays:</b>	Thatcher
<b>Exc.:</b>	0
<b>Prepared By:</b>	Jan Nordlund, Administrator
<b>Meeting Dates:</b>	3/1, 4/1

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**WHAT THE MEASURE DOES:** Prohibits merchant from requiring consumer to present statement of account in order to obtain refund of payment card transaction. Designates violation an unlawful trade practice subject to civil action by private party.

**ISSUES DISCUSSED:**

- Frequency in which merchants require statement before issuing refund
- Ability to submit statement with personal and irrelevant information redacted
- Loss of privacy if information not redacted

**EFFECT OF COMMITTEE AMENDMENT:** Makes violation an unlawful trade practice subject to civil action by private party. Deletes proposed authority of Attorney General or district attorney to restrain and prevent violation and obtain civil penalty of not more than \$1,000.

**BACKGROUND:** A statement of account is a document that is produced by the payment card issuer as evidence of a consumer's card transactions, e.g., a monthly credit card statement or a monthly checking account statement. A proponent of House Bill 2383-A recounted events in which a merchant demanded to see the statement of account as proof that the person was incorrectly charged twice for the same transaction. House Bill 2383-A prohibits the merchant from requiring the cardholder to submit a statement of account in order to receive a refund. The cardholder, however, must comply with the merchant's terms and conditions lawfully imposed on the cardholder's right to a refund.