

1-1 By: Hughes S.B. No. 1381
 1-2 (In the Senate - Filed March 6, 2017; March 16, 2017, read
 1-3 first time and referred to Committee on Business & Commerce;
 1-4 April 10, 2017, reported favorably by the following vote: Yeas 9,
 1-5 Nays 0; April 10, 2017, sent to printer.)

1-6 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-7				
1-8	X			
1-9	X			
1-10	X			
1-11	X			
1-12	X			
1-13	X			
1-14	X			
1-15	X			
1-16	X			

1-17 A BILL TO BE ENTITLED
 1-18 AN ACT

1-19 relating to photo identification for certain debit or credit card
 1-20 transactions.

1-21 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-22 SECTION 1. Subtitle A, Title 11, Business & Commerce Code,
 1-23 is amended by adding Chapter 508 to read as follows:

1-24 CHAPTER 508. REQUIRING VERIFICATION OF IDENTITY FOR CERTAIN CARD
 1-25 TRANSACTIONS

1-26 Sec. 508.001. DEFINITIONS. In this chapter:

1-27 (1) "Cardholder" means the person named on the face of
 1-28 a credit card or debit card to whom or for whose benefit the credit
 1-29 card or debit card is issued.

1-30 (2) "Credit card" means a card or device issued under
 1-31 an agreement by which the issuer gives to a cardholder the right to
 1-32 obtain credit from the issuer or another person.

1-33 (3) "Debit card" means a card, device, or other means
 1-34 of access to an individual's account at a financial institution
 1-35 that the individual may use to initiate electronic fund transfers.

1-36 (4) "Merchant" means a person in the business of
 1-37 selling goods or services.

1-38 (5) "Photo identification" means a card or other
 1-39 document that:

1-40 (A) is issued by a governmental entity to
 1-41 identify an individual; and

1-42 (B) displays a photograph of the individual
 1-43 identified on the card or other document.

1-44 Sec. 508.002. REQUIRING PHOTO IDENTIFICATION FOR CREDIT OR
 1-45 DEBIT CARD TRANSACTION. (a) A merchant, in a point of sale
 1-46 transaction, may require the individual using the credit card or
 1-47 debit card to provide photo identification verifying the
 1-48 individual's identity as the cardholder.

1-49 (b) A merchant may choose to not accept the card for payment
 1-50 if the individual fails to provide photo identification verifying
 1-51 the individual's identity as the cardholder.

1-52 SECTION 2. This Act takes effect January 1, 2018.

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