
SUBSTITUTE HOUSE BILL 1534

State of Washington 62nd Legislature 2011 Regular Session

By House Business & Financial Services (originally sponsored by Representatives Condotta and Kirby)

READ FIRST TIME 02/17/11.

1 AN ACT Relating to credit and debit card transactions; and adding
2 a new section to chapter 19.200 RCW.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 NEW SECTION. **Sec. 1.** A new section is added to chapter 19.200 RCW
5 to read as follows:

6 (1) For the purposes of this section:

7 (a) "Credit card" means a card or device existing for the purpose
8 of obtaining money, goods, or services on credit.

9 (b) "Customer" means any person who is or may be required to pay
10 for goods or services.

11 (c) "Debit card" means a card or device used to obtain money,
12 goods, or services by a transaction that debits a cardholder's account,
13 rather than extending credit.

14 (d) "Seller" means any person who provides, offers to provide, or
15 arranges for others to provide goods or services to a customer in
16 exchange for consideration.

17 (2) When a customer is making a payment on an existing account, a
18 seller may not require as a condition of payment by credit or debit

1 card that the customer consent to authorizing any future charges
2 against the customer's credit or debit card.

3 (3) This section does not prohibit a seller from charging future
4 payments against the customer's credit or debit card if the customer
5 consents.

6 (4) This section does not prohibit a seller from requiring that a
7 customer provide credit or debit card information to the seller for
8 future charges at the initiation of an account.

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