

Committee Name:

**Senate Committee – Privacy, Electronic Commerce and Financial Institutions
(SC-PECFI)**

Appointments

01hr_SC-PECFI_Appoint_pt00

Clearinghouse Rules

01hr_SC-PECFI_CRule_01-

Committee Hearings

01hr_SC-PECFI_CH_pt00

Committee Reports

01hr_SC-PECFI_CR_pt00

Executive Sessions

01hr_SC-PECFI_ES_pt00

Hearing Records

01hr_ab0000

01hr_sb0365

Misc.

01hr_SC-PECFI_Misc_pt01

Record of Committee Proceedings

01hr_SC-PECFI_RCP_pt00

SB 365 – Nondisclosure of info on credit and debit card receipts

- This is a simple bill – it requires retail establishments to make accommodations to include only five or less digits of an individual's credit card number on the customers receipt
- The result of this will be printed receipts that do not include full credit card receipts
- Currently, customers have significant concerns about the inclusion of their full credit card number on receipts. Often people do not realize that information is included on the receipt and they simply throw the paper away – someone can easily take the receipt out of the garbage and steal credit card information.
- I am happy that the retail industry is supportive of this proposal and that we have worked together on this initiative because it is not only good for consumers but it is also good for Wisconsin's retail customers.
- An exemption was created for handwritten receipts as well as manual imprint receipts to keep costs down for extremely small businesses. In addition, the bill does not go into affect until 3 years after the bill is enacted.
- No receipt may contain more than 5 digits of a credit card number, we don't specify first five or last five or any five– just no more that 5 digits.

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*Testimony on AB 712/SB 365
Presented by Michelle Kussow
Wisconsin Grocers Association*

Good morning. My name is Michelle Kussow and I am here on behalf of the Wisconsin Grocers Association representing more than 1,000 retailers, distribution centers and brokers in the retail food industry.

I am here in support of Assembly Bill 712 and Senate Bill 365 related to disclosure of credit card numbers on receipts and would like to thank the Chairs for introducing this legislation and for holding this hearing. Specifically, this legislation prohibits retailers from printing more than 5 digits of a customer's credit card number on a transaction receipt.

It's not often that the WGA supports, much less requests introduction of legislation such as this that could be viewed as a mandate on our business. But, in this case our industry believes this legislation is the right thing to do to ensure our customer's privacy and therefore we have made this issue a priority for the WGA.

I have talked to many retailers and distribution centers in Wisconsin to determine their position on this legislation. Many of them told me that they already comply with this bill by either not printing the credit card number on the receipt or by truncating the number in one form or another.

There were a few retailers, however, that told me that they are currently printing the entire credit card number on the receipt. These retailers indicated that they supported this legislation and that if this bill became law, they would work with their credit card processor or distribution center to ensure that they were compliant within the allotted time.

The positive response I received from retailers indicated to me that regardless of whether or not they were currently in compliance, this issue is a benefit to their customers and therefore, a priority to them. I am certain there are retailers in Wisconsin, maybe even grocers, who may need to revamp their current systems, purchase new software or even new equipment to comply with this legislation.

However, we believe it is time to address the issue and this legislation does so while still providing flexibility to retailers. For example, the bill provides an exemption for retailers who use manual credit card machines. These businesses do not process many credit card transactions and do not own the electronic processing equipment. Forcing compliance would create an undue hardship on these select businesses.

In addition, the legislation provides 3 years from enactment for businesses to comply with the requirements. Retailers who have MasterCard and Visa contracts are already required under their agreements to truncate credit card numbers. Also, new advances in point of sale and other equipment usually push retailers to upgrade their systems frequently. For these reasons, we believe that 3 years from enactment is ample time for any business purchasing new or upgraded equipment to comply.

In this day and age where technology has left consumers subject to fraud, identity theft and other technological crimes, we believe this legislation is minimal in our responsibilities to protect our customer's privacy. We hope that you can also support this legislation.

Thank you. If you have any questions, I'd be happy to answer them at this time.

**Senate Privacy, Electronic Commerce and Financial Institutions
Committee**

Paper ballot, please return by 4pm Friday February 15, 2002

Recommend adoption of Senate Bill 365; relating to nondisclosure of certain information on credit and debit card receipts.

yes no

Introduction and adoption of Senate Amendment to Senate Bill 372

yes no

Recommend adoption of Senate Bill 372 as amended; relating to recording and filing documents with the offices of register of deeds and department of financial institutions.

yes no

Recommend adoption of Senate Bill 417; relating to regulating the negotiation and collection of demand drafts.

yes no

Kim Plache

Senator Kimberly Plache

FEB 15 2002

*Thanks
Julie!*

**Senate Privacy, Electronic Commerce and Financial Institutions
Committee**

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Recommend adoption of Senate Bill 365; relating to nondisclosure of certain information on credit and debit card receipts.

yes no

Introduction and adoption of Senate Amendment to Senate Bill 372

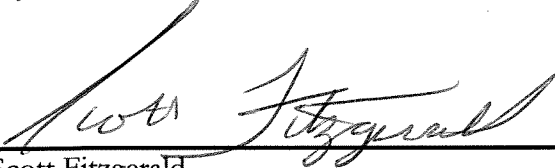
yes no

Recommend adoption of Senate Bill 372 as amended; relating to recording and filing documents with the offices of register of deeds and department of financial institutions.

yes no

Recommend adoption of Senate Bill 417; relating to regulating the negotiation and collection of demand drafts.

yes no



Senator Scott Fitzgerald

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Senator Bob Jauch

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Senator Ted Kanavas

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yes no

Senator Jon Erpenbach

