



## HOUSE BILL 1294

### Credit and Debit Card Fraud Prevention Act

March 11, 2009

**POSITION: Oppose**

Mr. Chairman and Members of the House Economic Matters Committee:

On behalf of the members of the *Restaurant Association of Maryland*, we oppose House Bill 1294, which would require that customers show government-issued photo identification when making purchases of \$500 or more via credit or debit card.

This legislation would put restaurant businesses and caterers in an uncomfortable position to require such proof of identity. Many regular customers who have been patronizing the same businesses for years would undoubtedly be insulted if suddenly asked for photo identification.

All restaurants and other retail merchants sign agreements with the credit card network companies that outline the conditions for acceptance. Such agreements also outline anti-fraud policies required for completing transactions. This legislation attempts to interfere with such agreements and may not be considered to be a valid transaction-processing condition for existing retail merchant agreements.

For these reasons, we oppose HB 1294 and request an unfavorable report.

Respectfully submitted,

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