

BUSINESS AND COMMERCE CODE

TITLE 11. PERSONAL IDENTITY INFORMATION

SUBTITLE A. IDENTIFYING INFORMATION

For expiration of this chapter, see Section 508.003.

CHAPTER 508. REQUIRING VERIFICATION OF IDENTITY FOR CERTAIN CARD
TRANSACTIONS

Sec. 508.001. DEFINITIONS. In this chapter:

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

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

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

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

(5) "Mobile wallet" means a device that uses an encrypted digital token to authenticate a cardholder's identity and account information.

(6) "Photo identification" means a card or other document that:

(A) is issued by a governmental entity to identify an individual; and

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

Added by Acts 2017, 85th Leg., R.S., Ch. 749 (S.B. [1381](#)), Sec. 1, eff. January 1, 2018.

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

(b) A merchant may choose to not accept the card for payment

if the individual fails to provide photo identification verifying the individual's identity as the cardholder.

(c) This section does not apply to transactions conducted with a mobile wallet.

Added by Acts 2017, 85th Leg., R.S., Ch. 749 (S.B. [1381](#)), Sec. 1, eff. January 1, 2018.

Sec. 508.003. EXPIRATION. This chapter expires September 1, 2023.

Added by Acts 2017, 85th Leg., R.S., Ch. 749 (S.B. [1381](#)), Sec. 1, eff. January 1, 2018.