

California Song-Beverly Credit Card Act

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The **California Song-Beverly Credit Card Act** was passed in 1971 to protect consumer information in credit card transactions. Under the act, companies may not collect personally identifiable information from consumers who purchase goods or services using credit cards. Companies cannot set conditions in which consumers must consent to sharing their information in order to use their credit cards for a transaction. However, consumer information can be requested in order to complete a credit card transactions as long as the information is never recorded. The act also set a redundant state level requirement that companies must shorten a consumer's credit and debit card information on receipts.

There are exceptions to the act, as companies are still able to collect information from consumer who pay using debit card or cash. Under the act, companies can still collect consumer data if a credit card is being used to collect money in situations similar to damages and defaults. In the event of a consumer return or refund, companies are allowed to collect information to protect against fraud. Gas stations are also allowed to only collect a consumer's zip code information to protect themselves from fraud.

Source:

https://en.wikipedia.org/wiki/Financial_privacy_laws_in_the_United_States#Song-Beverly_Credit_Card_Act

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