

Special Report

from
State Representative

Phillip Pinion

Weekly Newsletter from Capitol Hill in Nashville
March 10, 2005

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PINION VOTES FOR CONSUMER PROTECTION LEGISLATION ***Identity Theft Package Approved by House***

The House this week approved the Identity Theft component of our 2005 Consumer Protection Agenda. Key bills within this area of our agenda are House Bills 1094 and 1095.

HB 1094 prohibits the display of Social Security numbers on drivers' licenses. This legislation is designed to protect consumers by removing from the public eye a number that is often a gateway to identity theft. While this bill stops the Department of Safety from printing Social Security numbers on drivers' licenses, the department is still allowed to keep Social Security numbers for bookkeeping purposes. HB 1094 was passed on Monday, March 7. With this legislation, we can protect Tennessee consumers by keeping Social Security numbers private. So many times, criminals need only a person's Social Security number to steal a victim's whole life.

HB 1095 prohibits businesses from printing more than five digits or the expiration date of a customer's credit card on a receipt. This bill applies only to electronically printed receipts and not to hand-written or imprinted copies which are used to document transactions. The legislation also sets up a timetable for enforcement. Cash registers put into use after January 1, 2005 must comply when the legislation becomes law. Machines in use before January 1, 2005 must comply by January 1, 2007. HB 1095 was passed on Thursday, March 10. By restricting the information that businesses can print on their receipts, we can protect consumers by cutting a thief's ability to steal a victim's money. Monetary theft is often a criminal's motivation for stealing someone's identity. By making access to private financial information more difficult, we make it easier for consumers to protect themselves.

These pieces of legislation are designed to protect consumers against unfair, deceptive or fraudulent practices. Especially in these hard economic times, it is important that we have confidence in the integrity and confidentiality of the transaction. By protecting buyers' social security numbers and credit card account numbers, we are seeking to reduce the possibility that guarded personal information might fall into the hands of criminals.

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