STATE OF NEW YORK

551

2023-2024 Regular Sessions

IN SENATE

January 5, 2023

Introduced by Sen. ORTT -- read twice and ordered printed, and when printed to be committed to the Committee on Consumer Protection

AN ACT to amend the general business law, in relation to the purchase of firearms and firearm ammunition with a credit card or debit card

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. The general business law is amended by adding a new article 29-BBB to read as follows:

ARTICLE 29-BBB

USAGE OF CREDIT CARDS TO PURCHASE CERTAIN GOODS

Section 529. Definitions.

529-a. Purchasing of certain goods with a credit card or debit card.

§ 529. Definitions. In this article, unless the context or subject matter otherwise requires:

1. "Credit card" means and includes any credit card, credit plate, charge plate, courtesy card, or other identification card or device issued by a person to another person which may be used to obtain a cash advance or a loan or credit or to purchase or lease property or services on the credit of the issuer or of the holder;

2. "Debit card" means a card, plate or other similar device issued by a person to another person which may be used, without a personal identification number, code or similar identification number, to purchase or lease property or services. The term does not include a credit card or a check, draft or similar instrument.

3. "Person" includes an individual, corporation, partnership or association, two or more persons having a joint or common interest or any other legal or commercial entity;

4. "Issuer" means a person who issues a credit card or a debit card;

EXPLANATION--Matter in *italics* (underscored) is new; matter in brackets [-] is old law to be omitted.

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5. "Holder" means a person to whom such a credit card or debit card is issued or who has agreed with the issuer to pay obligations arising from the use of a credit card or debit card issued to another person;

6. "Processor" means a person who facilitates the use of credit cards or debit cards between a holder and a seller;

7. "Processor service" means the credit card or debit card facilitation service provided by the processor; and

8. "Seller" means any person who honors credit cards or debit cards which may be used to purchase property.

§ 529-a. Purchasing of certain goods with a credit card or debit card. Every issuer and processor who does business within the state shall allow for the use of their credit cards, debit cards, or processor service for the purpose of purchasing firearms or firearm ammunition.

§ 2. This act shall take effect on the thirtieth day after it shall have become a law.