

# STATE OF NEW YORK

4986

2025-2026 Regular Sessions

## IN SENATE

February 14, 2025

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:

1 Section 1. The general business law is amended by adding a new section  
2 529-b to read as follows:

3 § 529-b. Purchasing of certain goods with a credit card or debit card.

4 1. For the purposes of this section, the following terms shall have the  
5 following meanings:

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

11 (b) "Debit card" means a card, plate or other similar device issued by  
12 a person to another person which may be used, without a personal iden-  
13 tification number, code or similar identification number, to purchase or  
14 lease property or services. The term does not include a credit card or a  
15 check, draft or similar instrument.

16 (c) "Holder" means a person to whom such a credit card or debit card  
17 is issued or who has agreed with the issuer to pay obligations arising  
18 from the use of a credit card or debit card issued to another person;

19 (d) "Processor" means a person who facilitates the use of credit cards  
20 or debit cards between a holder and a seller;

21 (e) "Processor service" means the credit card or debit card facili-  
22 tation service provided by the processor; and

23 (f) "Seller" means any person who honors credit cards or debit cards  
24 which may be used to purchase property.

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

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1 2. Every issuer and processor who does business within the state shall  
2 allow for the use of their credit cards, debit cards, or processor  
3 service for the purpose of purchasing firearms or firearm ammunition.  
4 § 2. This act shall take effect on the thirtieth day after it shall  
5 have become a law.