

1 VIRGINIA ACTS OF ASSEMBLY — CHAPTER

2 *An Act to amend and reenact § 18.2-191 of the Code of Virginia, relating to the definition of sales*
3 *draft; credit card offenses; penalty.*

4 [H 1493]

5 Approved

6 **Be it enacted by the General Assembly of Virginia:**7 **1. That § 18.2-191 of the Code of Virginia is amended and reenacted as follows:**8 **§ 18.2-191. Definitions.**9 The following words and phrases as used in this article, unless a different meaning is plainly
10 required by the context, shall have the following meanings:11 "Acquirer" means a business organization, financial institution or an agent of a business organization
12 or financial institution that authorizes a merchant to accept payment by credit card or credit card number
13 for money, goods, services or anything else of value.14 "Cardholder" means the person or organization named on the face of a credit card to whom or for
15 whose benefit the credit card is issued by an issuer.16 "Credit card" means any instrument or device, whether known as a credit card, credit plate, payment
17 device number, or by any other name, issued with or without fee by an issuer for the use of the
18 cardholder in obtaining money, goods, services or anything else of value on credit. For the purpose of
19 this article, "credit card" shall also include a similar device, whether known as a debit card, or any other
20 name, issued with or without fee by an issuer for the use of the cardholder in obtaining money, goods,
21 services or anything else of value by charging the account of the cardholder with a bank or any other
22 person even though no credit is thereby extended.23 "Expired credit card" means a credit card which is no longer valid because the term shown on it has
24 elapsed.25 "Issuer" means the business organization or financial institution or its duly authorized agent which
26 issues a credit card.27 "Payment device number" means any code, account number or other means of account access, other
28 than a check, draft or similar paper instrument, that can be used to obtain money, goods, services or
29 anything else of value, or to initiate a transfer of funds. "Payment device number" does not include an
30 encoded or truncated credit card number or payment device number.31 "Receives" or "receiving" means acquiring possession or control of the credit card number or
32 payment device number or accepting the same as security for a loan.33 "Revoked credit card" means a credit card which is no longer valid because permission to use it has
34 been suspended or terminated by the issuer.35 "Sales draft" means a paper or *electronic* form evidencing a purchase of goods, services or anything
36 else of value from a merchant through the use of a credit card.37 "Cash advance/withdrawal draft" means a paper form evidencing a cash advance or withdrawal from
38 a bank or other financial institution through the use of a credit card.39 **2. That the provisions of this act may result in a net increase in periods of imprisonment or**
40 **commitment. Pursuant to § 30-19.1:4, the estimated amount of the necessary appropriation is \$0**
41 **for periods of imprisonment in state adult correctional facilities and is \$0 for periods of**
42 **commitment to the custody of the Department of Juvenile Justice.**