



State of Wisconsin
Department of Financial Institutions

Credit Card Numbers on Receipts

With limited exceptions, both federal and state law prohibit a merchant from printing on a customer's receipt more than five (5) digits of a credit card or debit card number. Below are the laws relating to this issue.

Wisconsin Law

Section 134.74 of the Wisconsin Statutes - Nondisclosure of Information on Receipts

(Effective August 1, 2005)

(1) In this section:

(a) "Credit card" has the meaning given in [s. 421.301 \(15\)](#).

(b) "Debit card" means a plastic card or similar device that may be used to purchase goods or services by providing the purchaser with direct access to the purchaser's account at a depository institution.

(c) "Depository institution" means a bank, savings bank, savings and loan association, or credit union.

(2) Beginning on August 1, 2005, no person who is in the business of selling goods at retail or selling services and who accepts a credit card or a debit card for the purchase of goods or services may issue a credit card or debit card receipt, for that purchase, on which is printed more than 5 digits of the credit card or debit card number.

(3) This section does not apply to any person who issues a credit card or debit card receipt that is handwritten or that is manually prepared by making an imprint of the credit card or debit card.

Federal Law

Section 605(g) of the Fair Credit Reporting Act - Truncation of Credit Card And Debit Card Numbers

(1) In General.--Except as otherwise provided in this subsection, no person that accepts credit cards or debit cards for the transaction of business shall print more than the last 5 digits of the card number or the expiration date upon any receipt provided to the cardholder at the point of the sale or transaction.

(2) Limitation.--This subsection shall apply only to receipts that are electronically printed, and shall not apply to transactions in which the sole means of recording a credit card or debit card account number is by handwriting or by an imprint or copy of the card.

(3) Effective Date.--This subsection shall become effective--

(A) 3 years after the date of enactment of this subsection, with respect to any cash register or other machine or device that electronically prints receipts for credit card or debit card transactions that is in use before January 1, 2005; and **(i.e., effective December 4, 2006)**

(B) 1 year after the date of enactment of this subsection, with respect to any cash register or other machine or device that electronically prints receipts for credit card or debit card transactions that is first put into use on or after January 1, 2005. **(i.e., effective December 4, 2004)**
