Another amendment pertained to FACTA’s provision that persons who accept credit cards or debit cards may print no more than the last five digits of the card or the expiration date on any electronically-printed receipt provided at the point of sale. In 2008, Congress amended the FCRA’s provision authorizing suits for willful noncompliance to specify that a merchant’s failure to comply with the prohibition on printing card expiration dates would not be the basis of an action for willful noncompliance, so long as the receipt was printed on or before June 3, 2008. Congress made the provision retroactive. However, this “amnesty” period has since ended, and the expiration date provision can once again be the basis of an action for willful noncompliance.

Footnotes


327 [322] Id. § 3(b).