



General Assembly

January Session, 2025

**Committee Bill No. 5744**

LCO No. 4615



Referred to Committee on GENERAL LAW

Introduced by:  
(GL)

***AN ACT PROHIBITING CERTAIN BUSINESS CONDUCT REGARDING  
STORAGE OF CONSUMERS' CREDIT CARD AND DEBIT CARD  
INFORMATION.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

- 1       Section 1. (NEW) (*Effective October 1, 2025*) (a) As used in this section:
- 2       (1) "Automatic renewal provision" has the same meaning as provided
- 3       in section 42-158ff of the general statutes;
- 4       (2) "Business" has the same meaning as provided in section 42-158ff
- 5       of the general statutes;
- 6       (3) "Consumer" has the same meaning as provided in section 42-158ff
- 7       of the general statutes;
- 8       (4) "Consumer agreement" means any oral, telephonic, written or
- 9       electronic agreement between a business and a consumer under which
- 10      the business agrees to provide a consumer good or consumer service to
- 11      the consumer;
- 12      (5) "Consumer good" has the same meaning as provided in section
- 13      42-158ff of the general statutes;

14 (6) "Consumer service" has the same meaning as provided in section  
15 42-158ff of the general statutes;

16 (7) "Continuous services provision" has the same meaning as  
17 provided in section 42-158ff of the general statutes;

18 (8) "Credit card" has the same meaning as provided in section 53a-  
19 128a of the general statutes; and

20 (9) "Debit card" has the same meaning as provided in section 53a-128a  
21 of the general statutes.

22 (b) (1) No business shall require a consumer to authorize the business  
23 to store the consumer's credit card information or debit card information  
24 (A) as a precondition to entering into, or amending, a consumer  
25 agreement with the consumer, or (B) for purposes of any automatic  
26 renewal provision or continuous services provision.

27 (2) Nothing in subdivision (1) of this subsection shall be construed to  
28 prohibit any business from temporarily storing a consumer's credit card  
29 information or debit card information for the purpose of processing any  
30 payment made by the consumer for any consumer good or consumer  
31 service specifically requested by the consumer, provided (A) such  
32 consumer voluntarily submitted such credit card information or debit  
33 card information to such business for the purpose of providing payment  
34 for such consumer good or consumer service, and (B) such business does  
35 not store such credit card information or debit card information beyond  
36 the time period required to process such payment.

37 (c) The Commissioner of Consumer Protection may adopt  
38 regulations, in accordance with the provisions of chapter 54 of the  
39 general statutes, to implement the provisions of this section.

40 (d) Any violation of the provisions of this section shall be deemed an  
41 unfair or deceptive trade practice under subsection (a) of section 42-110b  
42 of the general statutes.

This act shall take effect as follows and shall amend the following sections:		
---	--	--

Section 1	<i>October 1, 2025</i>	New section
-----------	------------------------	-------------

***Statement of Purpose:***

To provide that businesses shall not require storage of consumers' credit card and debit card information.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*

Co-Sponsors: REP. COMEY, 102nd Dist.; SEN. MARTIN, 31st Dist.

H.B. 5744