**A** **BILL**

TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA, 1976, BY ADDING SECTION 37‑20‑195 SO AS TO PROVIDE THAT CONSUMER CREDIT-REPORTING AGENCIES DOING BUSINESS IN THIS STATE WHEN GENERATING OR REVISING PIN NUMBERS FOR THEIR CUSTOMERS IN THIS STATE MUST GENERATE RANDOMLY SELECTED PIN NUMBERS WHICH DIFFER IN AT LEAST A MAJORITY OF THEIR CHARACTERS FROM THE CHARACTERS IN THE IMMEDIATELY PRECEDING PIN NUMBER THEY GENERATED OR REVISED FOR ANY OTHER CUSTOMER, AND TO PROVIDE PENALTIES FOR VIOLATION.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Chapter 20, Title 37 of the 1976 Code is amended by adding:

“Section 37‑20‑195. Consumer credit-reporting agencies doing business in this State when generating or revising PIN numbers for their customers in this State must generate randomly selected PIN numbers which differ in at least a majority of their characters from the characters in the immediately preceding PIN number they generated or revised for any other customer.

The Department of Consumer Affairs shall enforce the requirements of this section and failure to comply with these requirements subjects the violator to the penalty provisions of Section 37‑20‑200.”

SECTION 2. This act takes effect upon approval by the Governor.

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