

**434.680 Unauthorized production or reproduction of credit or debit card --  
Definition -- Presumption as to possession of incomplete card.**

- (1) A person other than the cardholder possessing an incomplete credit or debit card, or possessing a purported distinctive element of a credit or debit card, with intent to complete such incomplete credit or debit card or to utilize such purported distinctive element in the production or reproduction of any credit or debit card without the consent of the issuer, or a person possessing, with knowledge of its character, a distinctive element of any credit or debit card or any machinery, plates, or any contrivance designed to produce or reproduce instruments purporting to be the credit or debit cards, or a distinctive element of the credit or debit cards, of an issuer or of any issuer in a group of issuers utilizing a common distinctive element or elements in credit or debit cards issued by all members of such group, who has not consented to the production or reproduction of such card, is guilty of a Class D felony. A credit or debit card is "incomplete" if part of the matter other than the signature of the cardholder, which an issuer or any issuer in a group of issuers utilizing a common distinctive element or elements in credit or debit cards issued by all members of such group, requires to appear on the credit or debit card before it can be used by the cardholder has not yet been stamped, embossed, imprinted, or written on it. A "distinctive element" of a credit or debit card is any material or component used in the fabrication of credit or debit cards which, by virtue of such element's chemical or physical composition, color, or design, is unique to the credit or debit cards issued by a particular issuer or group of issuers utilizing a common distinctive element or elements in credit or debit cards issued by all members of such group.
- (2) A person other than the cardholder or issuer who possesses two (2) or more incomplete credit or debit cards is presumed to possess the same without the consent of the issuer and with the intent to complete them.

**Effective:** July 14, 1992

**History:** Amended 1992 Ky. Acts ch. 463, sec. 58, effective July 14, 1992. -- Amended 1978 Ky. Acts ch. 67, sec. 12, effective June 17, 1978. -- Created 1970 Ky. Acts ch. 83, sec. 14.