

Code: Section: [Up^](#) [Add To My Favorites](#)**CIVIL CODE - CIV****DIVISION 3. OBLIGATIONS [1427 - 3273.69]** ( *Heading of Division 3 amended by Stats. 1988, Ch. 160, Sec. 14.* )**PART 4. OBLIGATIONS ARISING FROM PARTICULAR TRANSACTIONS [1738 - 3273.69]** ( *Part 4 enacted 1872.* )**TITLE 1.3.5. Consumer Refunds [1748.40 - 1748.84]** ( *Title 1.3.5 added by Stats. 2019, Ch. 130, Sec. 1.* )**CHAPTER 1. Prepaid Debit Cards [1748.40 - 1748.41]** ( *Chapter 1 heading added by Stats. 2023, Ch. 718, Sec. 1.* )**1748.40.** For purposes of this chapter:

- (a) "Accepted debit card" means any debit card which the debit cardholder has requested and received or has signed, or has used, or has authorized another person to use, for the purpose of obtaining money, property, labor, or services. Any debit card issued in renewal of, or in substitution for, an accepted debit card becomes an accepted debit card when received by the debit cardholder, whether the debit card is issued by the same or by a successor card issuer.
- (b) "Business" means a proprietorship, partnership, corporation, or other form of commercial enterprise. "Business" does not include a restaurant.
- (c) "Cardholder" means a natural person to whom a prepaid debit card is issued.
- (d) "Debit card" means an accepted debit card or other means of access to a debit cardholder's account that may be used to initiate electronic funds transfers and may be used without unique identifying information such as a personal identification number to initiate access to the debit cardholder's account.
- (e) "Prepaid debit card" means a debit card that meets either of the following:
- (1) A card, code, or other means of access to funds of a recipient that is usable at multiple, unaffiliated merchants for goods or services, or usable at automated teller machines.
  - (2) The same as those terms or related terms are defined in the regulations adopted under the Electronic Fund Transfer Act regarding general use reloadable cards.
- (f) "Refund" means a return of a sum of money to a customer who has overpaid for services or property or is otherwise owed money by the business.

*(Amended by Stats. 2023, Ch. 718, Sec. 2. (SB 644) Effective January 1, 2024.)***1748.41.** If a business offers a refund to a customer via a prepaid debit card for a purchase initiated by the customer in California, the business shall provide the customer with at least one other method of receiving the refund other than a prepaid debit card.*(Added by Stats. 2019, Ch. 130, Sec. 1. (AB 1428) Effective January 1, 2020.)*