



Department of Community Development
Office of Fair Housing & Consumer Affairs
601 Lakeside Avenue, Room 320
Cleveland, Ohio 44114
Phone: (216) 664-4529
www.cleveland-oh.gov
Se Habla Español

The Fair and Accurate Credit Transaction Act (FACTA)

The Fair Credit Reporting Act (FCRA) is a federal law that regulates the collection, dissemination, and use of consumer credit information. In 2003, The Fair and Accurate Credit Transaction Act (FACTA) was amended to The Fair Credit Reporting Act (FCRA). This law states that no vendor should accept credit cards or debit cards for the transaction of business having no more than the last 5 digits of the card number on a receipt. For protection against credit card fraud make sure that all receipts received in stores, restaurants, etc., have only the last 5 digits appearing on the receipt.

For more information, please contact:

- The Federal Trade Commission (FTC) at (216) 263-3435 or at www.ftc.gov,
- Credit.com at www.credit.com,
- Myfico.com at www.myfico.com.