

HOUSE BILL NO. 4599

June 10, 2025, Introduced by Reps. Steckloff, Harris, B. Carter, Rigas, BeGole, Roth, Linting, T. Carter, Bierlein, Schuette, DeBoyer, Tisdell, Aragona, Kunse, Robinson, McFall, Pohutsky, Koleszar, Fitzgerald, Wooden, Foreman, Rheingans, Longjohn, Breen, Arbit, Weiss, Martus, Witwer, Neeley, Tate, O'Neal, Hope, Hoskins, Rogers, Wilson, Morgan, Dievendorf, Byrnes, Glanville, Mueller, Mentzer, Slagh, Outman, Neyer, Frisbie, Prestin, Bohnak, Schmaltz, Wozniak, Meerman, Green and Beson and referred to Committee on Regulatory Reform.

A bill to amend 2012 PA 455, entitled
"Organized retail crime act,"
(MCL 752.1081 to 752.1087) by adding section 3a.

THE PEOPLE OF THE STATE OF MICHIGAN ENACT:

1 **Sec. 3a. As used in section 4:**

2 (a) "Closed-loop gift card" means a card, code, or device that
3 is issued to a consumer on a prepaid basis primarily for personal,
4 family, or household purposes in a specified amount, regardless of
5 whether the amount may be increased or reloaded in exchange for
6 payment and is redeemable on presentation by a consumer at a single
7 merchant or group of affiliated merchants.

1 (b) "Gift card" means a physical or digital closed-loop gift
2 card or open-loop gift card that is either activated or
3 inactivated.

4 (c) "Gift card redemption information" means information
5 unique to each gift card that allows the cardholder to access,
6 transfer, or spend the funds on the gift card.

7 (d) "Issuer" means a person that issues a gift card or the
8 agent of the person with respect to that gift card.

9 (e) "Open-loop gift card" means a card, code, or device that
10 is issued to a consumer on a prepaid basis primarily for personal,
11 family, or household purposes in a specified amount, regardless of
12 whether the amount may be increased or reloaded in exchange for
13 payment and is redeemable on presentation at multiple unaffiliated
14 merchants for goods or services within the payment card network.

15 (f) "Seller" means a merchant that is engaged in the business
16 of selling gift cards to consumers.

17 (g) "Value" means the greatest amount of economic loss the
18 owner of the property might reasonably suffer including, in the
19 case of a gift card, the full monetary face value or potential
20 value for a variable load gift card.

21 Enacting section 1. This amendatory act takes effect 90 days
22 after the date it is enacted into law.

23 Enacting section 2. This amendatory act does not take effect
24 unless House Bill No. 4598 (request no. H02577'25) of the 103rd
25 Legislature is enacted into law.