

April 1, 2014

Telephone: (717) 783-9454

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Jennifer Wawrzyniak

**RE: Acceptance of Credit Cards by Club**

Dear Ms. Wawrzyniak:

ISSUE: This is in response to your e-mail inquiry of February 10, 2014, in which you state that you are a trustee at a private social club. You ask for confirmation that such clubs are allowed to accept credit cards for payment of food and alcoholic beverages. You also ask for guidelines on accepting credit cards at such clubs.

Records of the Pennsylvania Liquor Control Board (“Board”) indicate that Reading Liederkrantz German Singing and Sport Society, Inc. holds Catering Club License No. CC-916 (LID 25877) for use by it at premises located at 143 Spook Lane, Reading, Pennsylvania.

OPINION: Section 493(2) of the Liquor Code prohibits licensees from selling or offering to sell alcoholic beverages for credit, other than the exceptions listed therein. [47 P.S. § 4-493(2)]. One (1) of the exceptions permits the extension of credit by a club to its members. Another exception permits retail licensees, including clubs, to sell alcoholic beverages to non-trade consumers (regular patrons) and to accept for payment credit cards issued by banking institutions or issued in accordance with the Board's Regulations.

It is not clear what guidelines for acceptance of credit cards you may be seeking. As noted above, a club may extend credit to its members, including the acceptance of credit cards in payment for food and alcoholic beverages. [47 P.S. § 4-493(2)]. If the above information is not sufficient, and you cannot get the information you need from the club’s business advisor(s), then please contact this office again with more specific questions. Please note, however, that the jurisdiction of this office is limited to the Liquor Code and Board’s Regulations.

THIS OPINION APPLIES ONLY TO THE FACTUAL SITUATION DESCRIBED HEREIN AND DOES NOT INSULATE THE LICENSEE OR OTHERS FROM CONSEQUENCES OF CONDUCT OCCURRING PRIOR TO ITS ISSUANCE. THE PROPRIETY OF THE PROPOSED CONDUCT HAS BEEN ADDRESSED ONLY UNDER THE LIQUOR CODE AND REGULATIONS. THE LAWS AND POLICIES ON WHICH THIS OPINION IS BASED ARE SUBJECT TO CHANGE BY THE LEGISLATURE OR THE PENNSYLVANIA LIQUOR CONTROL BOARD.

Very truly yours,

FAITH S. DIEHL  
CHIEF COUNSEL

cc: Pennsylvania State Police,  
Bureau of Liquor Control Enforcement  
Jerry W. Waters, Director of Office of Regulatory Affairs  
Tisha Albert, Director, Bureau of Licensing  
Jeffrey Lawrence, Assistant Director, Bureau of Licensing

LCB Advisory Opinion No. 14-109