

## LD 1159 An act to Prohibit Businesses from Refusing to Accept Cash for in-person payments

To The Housing and Economic Development Committee

I am writing to oppose the proposal LD 1159.

As a resident of Maine, a business owner in Southern Maine and I serve on the board for the Ogunquit Chamber of Commerce and the Kennebunkport Business Association I would like to share some perspective.

I believe that businesses should have the option to decide which forms of payment they accept for their goods based on their own unique situation and business type. I have listed below the points that I feel are important to consider regarding the public hearing.

- **Hygiene** - the removal of cash from a food service business is a serious improvement in food and personal hygiene process. It reduces the potential risk of the transfer of germs and bacteria. Most card payments these days do not require the employee to touch the payment method.
- **Staff safety** – by the removal of cash from your business it dramatically reduces the risk of our employees being exposed to a situation where they are vulnerable to robbery of the business and stealing the cash on the premises. The police and insurance companies approve of it in my experience.
- **Improved Customer Experience** – In a fast paced business such as ours the the customer's experience is improved by reduced wait times for avoiding the need for passing of cash and change back and forth especially in the summer months.
- **Transparency**- If a business is entirely run through POS card and electronic payments the chances of fraud or tax evasion are significantly reduced due to the 100% transparency of all financial transactions.
- **Town Center Decline** -The large shift from main street and mall shopping to online shopping is in part down the lower cost base and easier management of online businesses. This act could further disadvantage businesses in our suffering town and city centers.
- **Practicality** – During the peak seasons it can be very challenging to ensure as a high customer count business to stay on top of cash/ change requirements without holding significant back up on the premises which leaves a business at a higher risk of robbery.

### **Considerations**

- If all businesses are required to accept cash, then should all businesses be required to take electronic payments?
- Online businesses do not have to accept cash, is this a level playing field?
- Will parking meters and tolls be required to always accept cash
- Businesses who do not accept cash as a payment are very likely to be paying the correct taxes, paying staff accurately and tracking PTO and PMFL.

Whilst I agree that there is a small percentage of people who do not have access to a bank account/ bank card, the majority of businesses are not essential businesses and there are other alternatives for customers to visit who do accept cash and offer similar services and products.

My belief is that a private non essential business should have the ability to decide which forms of payment they accept to ensure their business is profitable and has longevity.

Thank you for your consideration

Paul Humphrey  
Business Owner

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Kennebunkport  
LD 1159

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