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An Act to Prevent Businesses from Refusing to Accept Cash for In-Person Payments

Senator Curry, Representative Gere, and honorable members of the Housing and Economic Development Committee. I am Representative David Rollins from House District 59. The bill I present to you today requires any person engaged in the business of selling or offering goods or services at retail to the public who accepts in-person payments at a physical location shall accept cash as a form of payment for sales made at such physical location in amounts less than \$2,000; and may not charge cash-paying customers a higher price compared to the price charged to customers not paying with cash.

I believe businesses should accept cash payments. Besides excluding groups for people from access to goods and services offered to the public, the following reasons are compelling reasons why they should want to accept cash dollars.

1. To avoid potential costs associated with electronic payment systems.
2. To avoid risks associated with electronic payment systems.
3. Maintain business continuity during digital payment disruptions,
4. To ensure customer inclusivity.

Cash remains a widely used payment method, especially among low-income individuals and those without bank accounts. Many people can only pay with cash. These people may fall into the category of unbanked or underbanked. In some cases, not accepting cash is seen as a form of discrimination because it forces these people to leave your store and shop elsewhere. This may not be intentional, but it is discrimination. We should be most concerned with the elderly population, those without bank accounts and therefore no credit cards. Also, there are many consumers who want to make purchases without sharing their data or worrying about whether their credit card information could be jeopardized in a data breach.

Massachusetts, the highest educated state and the #1 rated in the union by US World & News Report's annual analysis of eighty matrixes, has law requiring all stores to accept cash and credit. I respectfully say, "we should follow their example." In closing I thank you for your consideration and request the committee to vote "ought to pass." Send this to legislature with a unanimous message...CASH IS KING!