

HB0304S01 compared with HB0304

~~{Omitted text}~~ shows text that was in HB0304 but was omitted in HB0304S01

inserted text shows text that was not in HB0304 but was inserted into HB0304S01

DISCLAIMER: This document is provided to assist you in your comparison of the two bills. Sometimes this automated comparison will NOT be completely accurate. Therefore, you need to read the actual bills. This automatically generated document could contain inaccuracies caused by: limitations of the compare program; bad input data; or other causes.

1 **Cash Payments Amendments**

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Kristen Chevrier

Senate Sponsor: Heidi Balderree



2

3 **LONG TITLE**

4 **General Description:**

5 This bill requires the acceptance of cash payments.

6 **Highlighted Provisions:**

7 This bill:

8 ▶ defines terms;

9 ▶ ~~{mandates that a supplier }~~ requires suppliers and ~~{ a }~~ government ~~{ entity }~~ entities that
accept ~~{ cash as payment if the supplier or the government entity accept a }~~ digital or card ~~{ payment }~~
payments at a physical point of sale to also accept cash payments;

11 ▶ requires a supplier ~~{ and a }~~ or government entity with multiple checkout ~~{ areas }~~ locations to
maintain at least one physical point of sale that accepts cash at each place of business or office ~~{ that has~~
a physical point of sale } ;

14 ▶ ~~{ preserves the right of }~~ permits a supplier ~~{ and a }~~ or government entity to require exact
change, to round payments, or to provide change in the form of store credit, subject to specified
limitations; ~~{ and }~~

15 ▶

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creates limited exceptions for transactions that require a security deposit on a credit card or a credit card number to cover contingent expenses;

17 ▶ exempts suppliers that employ fewer than ten employees, based on the preceding calendar
18 year's monthly average employment; and

15 ▶ makes technical and conforming changes.

20 Money Appropriated in this Bill:

21 None

22 Other Special Clauses:

23 This bill provides a special effective date.

24 Utah Code Sections Affected:

25 AMENDS:

22 ~~{13-2-1 (Effective 05/06/26) (Superseded 07/01/26), as last amended by Laws of Utah 2025,~~
23 ~~Chapters 51, 181, 237, and 269}~~

26 13-2-1 ~~{(Effective 07/01/26)}~~, as last amended by Laws of Utah 2025, Chapter 468

27 ENACTS:

28 13-82-101 ~~{(Effective 05/06/26)}~~, Utah Code Annotated 1953

29 13-82-102 ~~{(Effective 05/06/26)}~~, Utah Code Annotated 1953

30 13-82-103 ~~{(Effective 05/06/26)}~~, Utah Code Annotated 1953

31 **13-82-104 , Utah Code Annotated 1953**

32 **63G-34-101 {(Effective 05/06/26)}**, Utah Code Annotated 1953

34 *Be it enacted by the Legislature of the state of Utah:*

32 ~~{Section 1. Section 13-2-1 is amended to read: }~~

33 **13-2-1. Consumer protection division established -- Functions.**

35 (1) There is established within the Department of Commerce the Division of Consumer Protection.

37 (2) The division shall administer and enforce the following:

38 (a) Chapter 10a, Music Licensing Practices Act;

39 (b) Chapter 11, Utah Consumer Sales Practices Act;

40 (c) Chapter 15, Business Opportunity Disclosure Act;

41 (d) Chapter 20, New Motor Vehicle Warranties Act;

42 (e) Chapter 21, Credit Services Organizations Act;

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- 43 (f) Chapter 22, Charitable Solicitations Act;
- 44 (g) Chapter 23, Health Spa Services Protection Act;
- 45 (h) Chapter 25a, Telephone and Facsimile Solicitation Act;
- 46 (i) Chapter 26, Telephone Fraud Prevention Act;
- 47 (j) Chapter 28, Prize Notices Regulation Act;
- 48 (k) Chapter 32a, Pawnshop, Secondhand Merchandise, and Catalytic Converter Transaction Information Act;
- 50 (l) Chapter 34, Utah Postsecondary School and State Authorization Act;
- 51 (m) Chapter 41, Price Controls During Emergencies Act;
- 52 (n) Chapter 42, Uniform Debt-Management Services Act;
- 53 (o) Chapter 49, Immigration Consultants Registration Act;
- 54 (p) Chapter 51, Transportation Network Company Registration Act;
- 55 (q) Chapter 52, Residential Solar Energy Consumer Protection Act;
- 56 (r) Chapter 53, Residential Vocational or Life Skills Program Act;
- 57 (s) Chapter 54, Ticket Website Sales Act;
- 58 (t) Chapter 56, Ticket Transferability Act;
- 59 (u) Chapter 57, Maintenance Funding Practices Act;
- 60 (v) Chapter 61, Utah Consumer Privacy Act;
- 61 (w) Chapter 64, Vehicle Value Protection Agreement Act;
- 62 (x) Chapter 65, Utah Commercial Email Act;
- 63 (y) Chapter 67, Online Dating Safety Act;
- 64 (z) Chapter 68, Lawyer Referral Consultants Registration Act;
- 65 (aa) Chapter 70, Automatic Renewal Contracts Act;
- 66 (bb) Chapter 71, Utah Minor Protection in Social Media Act;
- 67 (cc) Chapter 72a, Artificial Intelligence Applications Relating to Mental Health;~~[-and]~~
- 68 (dd) Chapter 78, Earned Wage Access Services Act~~[-]~~ ; and
- 69 (ee) Chapter 82, Supplier Cash Act.
- 70 (3) In accordance with Title 63G, Chapter 3, Utah Administrative Rulemaking Act, the division may make rules to establish:
- 72 (a) a public list that identifies a person that:
- 73 (i) violates a chapter described in Subsection (2);

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- 74 (ii) without proper legal justification, fails to comply with an order, subpoena, judgment, or other legal
process issued by:
- 76 (A) the division; or
- 77 (B) a court of competent jurisdiction; or
- 78 (iii) breaches a settlement agreement, stipulation, assurance of voluntary compliance, or similar
instrument signed by the person and the division; and
- 80 (b) a process by which a person may be removed from the list the division establishes as described in
Subsection (3)(a).

35 Section 1. Section **13-2-1** is amended to read:

36 **13-2-1. ~~{(Effective 07/01/26)}~~ Consumer protection division established -- Functions.**

- 85 (1) There is established within the Department of Commerce the Division of Consumer Protection.
- 87 (2) The division shall administer and enforce the following:
- 88 (a) Chapter 10a, Music Licensing Practices Act;
- 89 (b) Chapter 11, Utah Consumer Sales Practices Act;
- 90 (c) Chapter 15, Business Opportunity Disclosure Act;
- 91 (d) Chapter 20, New Motor Vehicle Warranties Act;
- 92 (e) Chapter 21, Credit Services Organizations Act;
- 93 (f) Chapter 22, Charitable Solicitations Act;
- 94 (g) Chapter 23, Health Spa Services Protection Act;
- 95 (h) Chapter 25a, Telephone and Facsimile Solicitation Act;
- 96 (i) Chapter 26, Telephone Fraud Prevention Act;
- 97 (j) Chapter 28, Prize Notices Regulation Act;
- 98 (k) Chapter 32a, Pawnshop, Secondhand Merchandise, and Catalytic Converter Transaction Information
Act;
- 100 (l) Chapter 34, Utah Postsecondary School and State Authorization Act;
- 101 (m) Chapter 41, Price Controls During Emergencies Act;
- 102 (n) Chapter 42, Uniform Debt-Management Services Act;
- 103 (o) Chapter 49, Immigration Consultants Registration Act;
- 104 (p) Chapter 51, Transportation Network Company Registration Act;
- 105 (q) Chapter 52, Residential Solar Energy Consumer Protection Act;
- 106 (r) Chapter 53, Residential Vocational or Life Skills Program Act;

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- 107 (s) Chapter 54, Ticket Website Sales Act;
108 (t) Chapter 56, Ticket Transferability Act;
109 (u) Chapter 57, Maintenance Funding Practices Act;
110 (v) Chapter 61, Utah Consumer Privacy Act;
111 (w) Chapter 64, Vehicle Value Protection Agreement Act;
112 (x) Chapter 65, Utah Commercial Email Act;
113 (y) Chapter 67, Online Dating Safety Act;
114 (z) Chapter 68, Lawyer Referral Consultants Registration Act;
115 (aa) Chapter 70, Automatic Renewal Contracts Act;
116 (bb) Chapter 71, Utah Minor Protection in Social Media Act;
117 (cc) Chapter 72a, Artificial Intelligence Applications Relating to Mental Health;
118 (dd) Chapter 78, Earned Wage Access Services Act;[-and]
119 (ee) Chapter 81, Utah Digital Choice Act[-] ; and
120 (ff) Chapter 82, Supplier Cash Act.
121 (3) In accordance with Title 63G, Chapter 3, Utah Administrative Rulemaking Act, the division may
make rules to establish:
123 (a) a public list that identifies a person that:
124 (i) violates a chapter described in Subsection (2);
125 (ii) without proper legal justification, fails to comply with an order, subpoena, judgment, or other legal
process issued by:
127 (A) the division; or
128 (B) a court of competent jurisdiction; or
129 (iii) breaches a settlement agreement, stipulation, assurance of voluntary compliance, or similar
instrument signed by the person and the division; and
131 (b) a process by which a person may be removed from the list the division establishes as described in
Subsection (3)(a).
85 Section 2. Section 2 is enacted to read:
87 **13-82-101. ~~{(Effective 05/06/26)}~~Definitions.**
82. Supplier Cash Act
As used in this chapter:
137 (1) "Cash" means United States coins and currency that are legal tender.

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- 138 (2) "Physical point of sale" means a location at a supplier's place of business where a consumer
provides payment in exchange for a good or a service.
- 92 (3)
- (a) "Store credit" means a stated monetary value a consumer may use toward the purchase of goods or
services from the supplier that is only redeemable with the supplier or an affiliate of the supplier.
- 95 (b) "Store credit" does not include:
- 96 (i) legal tender;
- 97 (ii) a general-use prepaid card; or
- 98 (iii) a gift certificate that is redeemable for cash.
- 140 (3)(4) "Supplier" means a seller, lessor, assignor, offeror, broker, or other person that regularly solicits,
engages in, or enforces a sales transaction.
- 101 Section 3. Section 3 is enacted to read:
- 102 **13-82-102. ~~{(Effective 05/06/26)}~~Supplier requirements.**
- 144 (1) This section applies to a supplier that provides a physical point of sale and offers a good or a service
to a consumer.
- 146 (2) A supplier that accepts a digital or a card payment in person shall also accept payment in cash in
exchange for a good or a service.
- 148 (3)
- (a) A supplier with more than one physical point of sale satisfies the requirement under Subsection (2)
if there is at least one physical point of sale that accepts cash.
- 150 (b) A supplier shall comply with Subsection (3)(a) at each place of business where the supplier provides
a physical point of sale.
- 152 (4) This section does not require a supplier to accept cash for a transaction that requires:
- 153 (a) a security deposit to be placed on a credit card; or
- 154 (b) a credit card number to cover unforeseen or contingent expenses.
- 155 (5) Nothing in this section prohibits a supplier from adopting a policy { ~~requiring a consumer to provide~~
exact change.} that:
- 115 (a) requires a consumer to provide exact change;
- 116 (b) permits the supplier to round payment from the consumer; or
- 117 (c) permits the supplier to only provide change back to the consumer in the form of store credit.
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(6) This section does not apply to the state, a state agency, or a political subdivision, which are governed by Section 63G-34-101.

121 Section 4. Section 4 is enacted to read:

122 **13-82-103. ~~{(Effective 05/06/26)}~~Enforcement.**

161 (1) The division shall administer and enforce the provisions of this chapter in accordance with Chapter 2, Division of Consumer Protection.

163 (2) The attorney general, upon request, shall give legal advice to, and act as counsel for, the division in the exercise of the division's responsibilities under this chapter.

165 (3)

(a) In addition to the division's enforcement powers under Chapter 2, Division of Consumer Protection:

167 (i) the division director may impose an administrative fine of up to \$2,500 for each violation of this chapter; and

169 (ii) the division may bring an action in a court of competent jurisdiction to enforce a provision of this chapter.

171 (b) In a court action by the division to enforce a provision of this chapter, the court may:

172 (i) declare that an act or practice violates a provision of this chapter;

173 (ii) issue an injunction for a violation of this chapter;

174 (iii) order disgorgement of any money received in violation of this chapter;

175 (iv) order payment of disgorged money to an injured purchaser or consumer;

176 (v) impose a fine of up to \$2,500 for each violation of this chapter; or

177 (vi) award any other relief that the court deems reasonable and necessary.

178 (4) If a court of competent jurisdiction grants judgment or injunctive relief to the division, the court shall award the division:

180 (a) reasonable attorney fees;

181 (b) court costs; and

182 (c) investigative fees.

183 (5)

(a) A person who violates an administrative or court order issued for a violation of this chapter is subject to a civil penalty of no more than \$5,000 for each violation.

185 (b) A civil penalty authorized under this section may be imposed in any civil action brought by the attorney general on behalf of the division.

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187 (6) All money received for the payment of a fine or civil penalty imposed under this section shall be
190 deposited into the Consumer Protection Education and Training Fund created in Section 13-2-8.

(7) Nothing in this chapter shall displace an available remedy or a right authorized under the laws of
this state or the United States.

154 Section 5. Section 5 is enacted to read:

155 **13-82-104. Exemptions.**

156 (1) This chapter does not apply to a supplier that employs fewer than ten employees.

157 (2) For purposes of this section, a supplier shall determine the supplier's number of employees based on
the monthly average number of full-time and part-time employees employed during the preceding
calendar year.

160 Section 6. Section 6 is enacted to read:

162 **63G-34-101. ~~{(Effective 05/06/26)}~~Acceptance of cash.**

34. Government Cash Act

195 (1) As used in this section:

196 (a) "Cash" means United States coins and currency that are legal tender.

197 (b) "Government entity" means the same as that term is defined in Section 63G-2-103.

198 (c) "Physical point of sale" means a location at a government entity's physical office where a consumer
provides payment in exchange for a good, a service, or the payment of a fee.

201 (2) This section applies to a government entity that provides a physical point of sale and:

202 (a) offers a good or a service to the public; or

203 (b) accepts the payment of a fee from the public.

204 (3) A government entity that accepts a digital or a card payment in person shall also accept payment in
cash in exchange for a good, a service, or the payment of a fee.

206 (4)

(a) A government entity with more than one physical point of sale satisfies the requirement under
Subsection (3) if there is at least one physical point of sale that accepts cash.

209 (b) A government entity shall comply with Subsection (4)(a) at each place of business where the
government entity provides a physical point of sale.

211 (5) This section does not require a government entity to accept cash for a transaction that requires:

213 (a) a security deposit to be placed on a credit card; or

214 (b) a credit card number to cover unforeseen or contingent expenses.

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215 (6) Nothing in this section prohibits a government entity from adopting a policy requiring a consumer to
provide exact change.

185 Section 7. **Effective date.**

Effective Date.

218 (1) ~~{Except as provided in Subsection (2), this }~~ This bill takes effect on ~~{May 6, 2026}~~ July 1, 2027.

219 ~~{(2) {The actions affecting Section 13-2-1 (Effective 07/01/26) take effect on July 1, 2026.}}~~

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