

1 **Cash Payments Amendments**

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Kristen Chevrier

Senate Sponsor: Heidi Balderree

2 **LONG TITLE**3 **General Description:**

4 This bill requires the acceptance of cash payments.

5 **Highlighted Provisions:**

6 This bill:

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- 8 ▶ defines terms;
- 9 ▶ mandates that a supplier and a government entity accept cash as payment if the supplier
- 10 or the government entity accept a digital or card payment at a physical point of sale;
- 11 ▶ requires a supplier and a government entity with multiple checkout areas to maintain at
- 12 least one physical point of sale that accepts cash at each place of business or office that
- 13 has a physical point of sale;
- 14 ▶ preserves the right of a supplier and a government entity to require exact change; and
- 15 ▶ makes technical and conforming changes.

16 **Money Appropriated in this Bill:**

17 None

18 **Other Special Clauses:**

19 This bill provides a special effective date.

20 **Utah Code Sections Affected:**21 **AMENDS:**22 **13-2-1 (Effective 05/06/26) (Superseded 07/01/26)**, as last amended by Laws of Utah
23 2025, Chapters 51, 181, 237, and 26924 **13-2-1 (Effective 07/01/26)**, as last amended by Laws of Utah 2025, Chapter 46825 **ENACTS:**26 **13-82-101 (Effective 05/06/26)**, Utah Code Annotated 195327 **13-82-102 (Effective 05/06/26)**, Utah Code Annotated 195328 **13-82-103 (Effective 05/06/26)**, Utah Code Annotated 195329 **63G-34-101 (Effective 05/06/26)**, Utah Code Annotated 1953

31 *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33 **13-2-1 (Effective 05/06/26) (Superseded 07/01/26). Consumer protection division**
34 **established -- Functions.**

35 (1) There is established within the Department of Commerce the Division of Consumer
36 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;

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
49 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
71 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);
74 (ii) without proper legal justification, fails to comply with an order, subpoena,
75 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,
79 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
81 described in Subsection (3)(a).

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

83 **13-2-1 (Effective 07/01/26). Consumer protection division established --**

84 **Functions.**

85 (1) There is established within the Department of Commerce the Division of Consumer
86 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;

- (l) Chapter 34, Utah Postsecondary School and State Authorization Act;
- (m) Chapter 41, Price Controls During Emergencies Act;
- (n) Chapter 42, Uniform Debt-Management Services Act;
- (o) Chapter 49, Immigration Consultants Registration Act;
- (p) Chapter 51, Transportation Network Company Registration Act;
- (q) Chapter 52, Residential Solar Energy Consumer Protection Act;
- (r) Chapter 53, Residential Vocational or Life Skills Program Act;
- (s) Chapter 54, Ticket Website Sales Act;
- (t) Chapter 56, Ticket Transferability Act;
- (u) Chapter 57, Maintenance Funding Practices Act;
- (v) Chapter 61, Utah Consumer Privacy Act;
- (w) Chapter 64, Vehicle Value Protection Agreement Act;
- (x) Chapter 65, Utah Commercial Email Act;
- (y) Chapter 67, Online Dating Safety Act;
- (z) Chapter 68, Lawyer Referral Consultants Registration Act;
- (aa) Chapter 70, Automatic Renewal Contracts Act;
- (bb) Chapter 71, Utah Minor Protection in Social Media Act;
- (cc) Chapter 72a, Artificial Intelligence Applications Relating to Mental Health;
- (dd) Chapter 78, Earned Wage Access Services Act;[and]
- (ee) Chapter 81, Utah Digital Choice Act[.] ; and
- (ff) Chapter 82, Supplier Cash Act.

In accordance with Title 63G, Chapter 3, Utah Administrative Rulemaking Act, the division may make rules to establish:

- (a) a public list that identifies a person that:
 - (i) violates a chapter described in Subsection (2);
 - (ii) without proper legal justification, fails to comply with an order, subpoena, judgment, or other legal process issued by:
 - (A) the division; or
 - (B) a court of competent jurisdiction; or
 - (iii) breaches a settlement agreement, stipulation, assurance of voluntary compliance, or similar instrument signed by the person and the division; and
- (b) a process by which a person may be removed from the list the division establishes as described in Subsection (3)(a).

133 Section 3. Section **13-82-101** is enacted to read:

CHAPTER 82. Supplier Cash Act

13-82-101 (Effective 05/06/26). Definitions.

136 As used in this chapter:

- 137 (1) "Cash" means United States coins and currency that are legal tender.
- 138 (2) "Physical point of sale" means a location at a supplier's place of business where a
139 consumer provides payment in exchange for a good or a service.
- 140 (3) "Supplier" means a seller, lessor, assignor, offeror, broker, or other person that regularly
141 solicits, engages in, or enforces a sales transaction.

142 Section 4. Section **13-82-102** is enacted to read:

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
145 or a service to a consumer.
- 146 (2) A supplier that accepts a digital or a card payment in person shall also accept payment
147 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
149 under Subsection (2) if there is at least one physical point of sale that accepts cash.
(b) A supplier shall comply with Subsection (3)(a) at each place of business where the
151 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
156 to provide exact change.
- 157 (6) This section does not apply to the state, a state agency, or a political subdivision, which
158 are governed by Section 63G-34-101.

159 Section 5. Section **13-82-103** is enacted to read:

13-82-103 (Effective 05/06/26). Enforcement.

- 161 (1) The division shall administer and enforce the provisions of this chapter in accordance
162 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
164 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
166 Consumer Protection:

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

169 (ii) the division may bring an action in a court of competent jurisdiction to enforce a
170 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,
179 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
184 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
186 brought by the attorney general on behalf of the division.

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

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

192 Section 6. Section **63G-34-101** is enacted to read:

CHAPTER 34. Government Cash Act

63G-34-101 (Effective 05/06/26). Acceptance of cash.

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
199 where a consumer provides payment in exchange for a good, a service, or the
200 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
205 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
207 requirement under Subsection (3) if there is at least one physical point of sale that
208 accepts cash.
209 (b) A government entity shall comply with Subsection (4)(a) at each place of business
210 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
212 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.
215 (6) Nothing in this section prohibits a government entity from adopting a policy requiring a
216 consumer to provide exact change.

217 **Section 7. Effective Date.**

218 (1) Except as provided in Subsection (2), this bill takes effect on May 6, 2026.
219 (2) The actions affecting Section 13-2-1 (Effective 07/01/26) take effect on July 1, 2026.