

**Kristen Chevrier** proposes the following substitute bill:

**Cash Payments Amendments**

2026 GENERAL SESSION

STATE OF UTAH

**Chief Sponsor: Kristen Chevrier**

Senate Sponsor: Heidi Balderree

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**LONG TITLE**

**General Description:**

This bill requires the acceptance of cash payments.

**Highlighted Provisions:**

This bill:

- defines terms;
- requires suppliers and government entities that accept digital or card payments at a physical point of sale to also accept cash payments;
- requires a supplier or government entity with multiple checkout locations to maintain at least one physical point of sale that accepts cash at each place of business or office;
- permits a supplier or government entity to require exact change, to round payments, or to provide change in the form of store credit, subject to specified limitations;
- creates limited exceptions for transactions that require a security deposit on a credit card or a credit card number to cover contingent expenses;
- exempts suppliers that employ fewer than ten employees, based on the preceding calendar year's monthly average employment; and
- makes technical and conforming changes.

**Money Appropriated in this Bill:**

None

**Other Special Clauses:**

This bill provides a special effective date.

**Utah Code Sections Affected:**

AMENDS:

**13-2-1**, as last amended by Laws of Utah 2025, Chapter 468

ENACTS:

**13-82-101**, Utah Code Annotated 1953

29           **13-82-102**, Utah Code Annotated 1953  
30           **13-82-103**, Utah Code Annotated 1953  
31           **13-82-104**, Utah Code Annotated 1953  
32           **63G-34-101**, Utah Code Annotated 1953

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

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

36           **13-2-1 . Consumer protection division established -- Functions.**

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

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

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

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

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

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

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

45           (f) Chapter 22, Charitable Solicitations Act;

46           (g) Chapter 23, Health Spa Services Protection Act;

47           (h) Chapter 25a, Telephone and Facsimile Solicitation Act;

48           (i) Chapter 26, Telephone Fraud Prevention Act;

49           (j) Chapter 28, Prize Notices Regulation Act;

50           (k) Chapter 32a, Pawnshop, Secondhand Merchandise, and Catalytic Converter  
51           Transaction Information Act;

52           (l) Chapter 34, Utah Postsecondary School and State Authorization Act;

53           (m) Chapter 41, Price Controls During Emergencies Act;

54           (n) Chapter 42, Uniform Debt-Management Services Act;

55           (o) Chapter 49, Immigration Consultants Registration Act;

56           (p) Chapter 51, Transportation Network Company Registration Act;

57           (q) Chapter 52, Residential Solar Energy Consumer Protection Act;

58           (r) Chapter 53, Residential Vocational or Life Skills Program Act;

59           (s) Chapter 54, Ticket Website Sales Act;

60           (t) Chapter 56, Ticket Transferability Act;

61           (u) Chapter 57, Maintenance Funding Practices Act;

62           (v) Chapter 61, Utah Consumer Privacy Act;

- 63 (w) Chapter 64, Vehicle Value Protection Agreement Act;  
 64 (x) Chapter 65, Utah Commercial Email Act;  
 65 (y) Chapter 67, Online Dating Safety Act;  
 66 (z) Chapter 68, Lawyer Referral Consultants Registration Act;  
 67 (aa) Chapter 70, Automatic Renewal Contracts Act;  
 68 (bb) Chapter 71, Utah Minor Protection in Social Media Act;  
 69 (cc) Chapter 72a, Artificial Intelligence Applications Relating to Mental Health;  
 70 (dd) Chapter 78, Earned Wage Access Services Act;[~~and~~]  
 71 (ee) Chapter 81, Utah Digital Choice Act[-] ; and  
 72 (ff) Chapter 82, Supplier Cash Act.
- 73 (3) In accordance with Title 63G, Chapter 3, Utah Administrative Rulemaking Act, the  
 74 division may make rules to establish:
- 75 (a) a public list that identifies a person that:
- 76 (i) violates a chapter described in Subsection (2);  
 77 (ii) without proper legal justification, fails to comply with an order, subpoena,  
 78 judgment, or other legal process issued by:  
 79 (A) the division; or  
 80 (B) a court of competent jurisdiction; or  
 81 (iii) breaches a settlement agreement, stipulation, assurance of voluntary compliance,  
 82 or similar instrument signed by the person and the division; and
- 83 (b) a process by which a person may be removed from the list the division establishes as  
 84 described in Subsection (3)(a).

85 Section 2. Section **13-82-101** is enacted to read:

86 **CHAPTER 82. Supplier Cash Act**

87 **13-82-101 . Definitions.**

88 As used in this chapter:

- 89 (1) "Cash" means United States coins and currency that are legal tender.  
 90 (2) "Physical point of sale" means a location at a supplier's place of business where a  
 91 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  
 93 purchase of goods or services from the supplier that is only redeemable with the  
 94 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.

99   (4) "Supplier" means a seller, lessor, assignor, offeror, broker, or other person that regularly  
100       solicits, engages in, or enforces a sales transaction.

101       Section 3. Section **13-82-102** is enacted to read:

102       **13-82-102 . Supplier requirements.**

103   (1) This section applies to a supplier that provides a physical point of sale and offers a good  
104       or a service to a consumer.

105   (2) A supplier that accepts a digital or a card payment in person shall also accept payment  
106       in cash in exchange for a good or a service.

107   (3)(a) A supplier with more than one physical point of sale satisfies the requirement  
108       under Subsection (2) if there is at least one physical point of sale that accepts cash.

109       (b) A supplier shall comply with Subsection (3)(a) at each place of business where the  
110       supplier provides a physical point of sale.

111   (4) This section does not require a supplier to accept cash for a transaction that requires:

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

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

114   (5) Nothing in this section prohibits a supplier from adopting a policy 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  
118       credit.

119   (6) This section does not apply to the state, a state agency, or a political subdivision, which  
120       are governed by Section 63G-34-101.

121       Section 4. Section **13-82-103** is enacted to read:

122       **13-82-103 . Enforcement.**

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

185 Section 7. **Effective Date.**

186 This bill takes effect on July 1, 2027.