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## DIGEST

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HB 448 Original

2024 Regular Session

Mandie Landry

**Abstract:** Requires certain businesses to accept cash as a payment option for in-person transactions.

Proposed law defines "cash", "cashless retail transaction", "consumer", and "consumer good or service".

Proposed law provides for legislative intent in requiring a cash option for certain retail transactions.

Proposed law applies to retail businesses that offer in-person services and does not include either of the following:

- (1) Telephone, mail, or internet transactions.
- (2) Transactions that require posting of collateral or security.

Proposed law prohibits a retail business from charging a higher price for cash or requiring a consumer to convert cash into a prepaid card under certain circumstances.

Proposed law does not apply to any of the following:

- (1) Banks or credit unions.
- (2) Retail businesses that require a consumer to place a credit card on file for security or other unforeseen expenses.
- (3) Retail businesses that may be temporarily unable to accept cash under certain circumstances.

Proposed law provides that the Dept. of Justice shall adopt rules and procedures to provide notice to retail businesses in the state.

Proposed law permits the attorney general's office to bring an action for injunctive relief, recover court costs, and impose civil penalties of \$1,000 for the first offense and \$2,000 for a subsequent offense.

Proposed law establishes the "Consumer Payment Choice Act".

Effective August 1, 2025.

(Adds R.S. 51:11-14)