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OHIO LEGISLATIVE SERVICE COMMISSION

Office of Research
and Drafting

Legislative Budget
Office

H.B. 554
136th General Assembly

Bill Analysis

Version: As Introduced

Primary Sponsor: Rep. D. Thomas

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SUMMARY

- Requires a governmental entity, for any transaction totaling \$500 or less, to accept cash when offered as payment and prohibits such entities from charging higher prices to people using cash as payment compared to those not paying with cash.
- Requires a person selling or offering for sale goods or services at retail to: (1) accept cash as payment when the total owed is \$500 or less, (2) provide at least one point-of-sale station that accepts cash, and (3) not charge a person using cash a higher price compared to noncash paying customers.
- Exempts a person selling goods or services at an airport from the requirements regarding private sellers accepting cash payments.
- Provides that a violation of the bill's provisions regarding private sellers accepting cash payments is an unfair and deceptive act or practice under Ohio's Consumer Sales Practice Law; the Attorney General has the same powers to enforce the bill's provisions as under the Consumer Sales Practice Law.

DETAILED ANALYSIS

Discussion

Governmental entities accepting cash payments

The bill requires governmental entities to accept cash when offered as payment for any debt, purchase, or transaction totaling \$500 or less. The bill further prohibits a governmental entity from charging a person making a cash payment a higher price compared to the price charged to a person not paying with cash.

Under the bill, "governmental entity" means the state or a political subdivision, or any private person or business acting as an agent for the state or political subdivision, that accepts payments from people at a physical location.

“Political subdivision” means a municipal corporation, township, county, school district, or other body corporate and politic responsible for governmental activities in a geographic area smaller than that of the state including, for example, a county hospital, a board of hospital commissioners appointed for a municipal hospital, and various other commissions and councils created under continuing law.

“State” means the state of Ohio, including, for example, the General Assembly, the Supreme Court, the offices of all state officers, and all departments, boards, offices, commissions, agencies, colleges, and other instrumentalities of the state of Ohio, not including political subdivisions.¹

Private sellers accepting cash payments

The bill requires a person selling or offering for sale goods or services “at retail” (any retail transaction conducted in person, excluding any telephone, mail, or internet-based transaction) to comply with the following requirements:

- Accept cash when offered by a buyer as payment for any debt, purchase, or transaction totaling \$500 or less;
- Provide at least one point-of-sale station, either automated or operated by a person, that allows a buyer to pay using cash as payment;
- Not charge a person making a cash payment a higher price compared to the price charged to a person not paying with cash.

The bill excludes a person selling goods or services at an airport from these requirements.²

Violations

The bill provides that a violation of the bill’s provisions regarding private sellers accepting cash as payment is an unfair or deceptive act or practice in violation of Ohio’s Consumer Sales Practice law; those injured by the violation have a cause of action and are entitled to the same relief available to a consumer under the Consumer Sales Practice Law.

The bill further provides that all powers and remedies available to the Attorney General to enforce the Consumer Sales Practice Law are available to enforce the bill’s provision regarding private sellers accepting cash payments.³

¹ R.C. 9.18; R.C. 9.48(A) and 2744.01(F) and (I), not in the bill.

² R.C. 1333.96 and 1333.97.

³ R.C. 1333.98; R.C. 1345.01 to 1345.13, not in the bill.

HISTORY

Action	Date
Introduced	10-28-25
