

STATE OF OKLAHOMA

2nd Session of the 59th Legislature (2024)

SENATE BILL 1844

By: Dahm

AS INTRODUCED

An Act relating to the Uniform Consumer Credit Code; amending 14A O.S. 2021, Section 2-417, which relates to use of credit or debit card; prohibiting a seller from denying cash payments; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. AMENDATORY 14A O.S. 2021, Section 2-417, is amended to read as follows:

Section 2-417. A. No seller in any sales transaction may impose a surcharge on a cardholder who elects to use a credit card or debit card in lieu of payment by cash, check or similar means.

B. No seller in any sales transaction shall impose a prohibition on the use of cash payments to a consumer who elects to use cash in lieu of payment by credit card or debit card.

C. As used in this section, "debit card" means any instrument or device, whether known as a debit card or by any other name, issued with or without fee by an issuer for the use of the

1 cardholder in depositing, obtaining, or transferring funds from a
2 consumer banking electronic facility.

3 ~~E.~~ D. For purposes of this section, a private educational
4 institution as defined in paragraph (e) of Section 3102 of Title 70
5 of the Oklahoma Statutes, a private school defined as a nonpublic
6 entity conducting an educational program for at least one grade
7 between prekindergarten through twelve, a municipality as defined in
8 paragraph 5 of Section 1-102 of Title 11 of the Oklahoma Statutes or
9 a public trust with a municipality as its beneficiary may charge a
10 service fee. The service fee may be applied to online or in-person
11 transactions and shall be used to offset bank processing fees,
12 financial transaction fees, the cost of providing for secure
13 transaction, portal fees, and fees necessary to compensate for
14 increased bandwidth incurred as a result of providing the
15 transaction.

16 SECTION 2. This act shall become effective November 1, 2024.

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