



104TH GENERAL ASSEMBLY

State of Illinois

2025 and 2026

HB4592

Introduced 2/3/2026, by Rep. Rita Mayfield

SYNOPSIS AS INTRODUCED:

20 ILCS 5/5-735 new
50 ILCS 345/1
50 ILCS 345/40 new
815 ILCS 505/MMMM new

Amends the Civil Administrative Code of Illinois. Provides that a State agency shall accept cash when offered as payment for any transaction totaling \$500 or less. Prohibits a State agency from charging a higher price or adding any additional fee if a transaction conducted in cash. Amends the Local Governmental Acceptance of Credit Cards Act. Changes the name of the Act to the Local Governmental Acceptance of Credit Cards and Cash Act. Provides that a unit of local government shall accept cash when offered as payment for any transaction totaling \$500 or less. Prohibits a unit of local government from charging a higher price or adding any additional fee if a transaction conducted in cash. Amends the Consumer Fraud and Deceptive Business Practices Act. Provides that any person engaged in the business of selling or offering to sell goods or services at retail to the public with an individual accepting in-person payments at a physical location shall not: (1) refuse to accept cash as a form of payment for sales of less than \$500 made at the physical location; (2) post a sign on the premises stating that cash payment is not accepted; or (3) charge a higher price to customers paying with cash compared to the price charged to customers not paying with cash. Sets forth exceptions to the provision. Provides that a violation of the provision is an unlawful practice within the meaning of the Act.

LRB104 18320 SPS 31760 b

1 AN ACT concerning business.

2 **Be it enacted by the People of the State of Illinois,**
3 **represented in the General Assembly:**

4 Section 5. The Civil Administrative Code of Illinois is
5 amended by adding Sections 5-735 and 40 as follows:

6 (20 ILCS 5/5-735 new)

7 Sec. 5-735. State agencies prohibited from refusing cash
8 payments.

9 (a) As used in this Section, "cash" means the coin and
10 paper money of the United States.

11 (b) A State agency shall accept cash when offered as
12 payment for any transaction totaling \$500 or less. A State
13 agency shall not charge a higher price or add any additional
14 fee if a transaction conducted in cash.

15 (c) This Section does not apply to a transaction conducted
16 by mail, telephone, or Internet.

17 Section 10. The Local Governmental Acceptance of Credit
18 Cards Act is amended by changing Section 1 and by adding
19 Section 40 as follows:

20 (50 ILCS 345/1)

21 Sec. 1. Short title. This Act may be cited as the Local

1 Governmental Acceptance of Credit Cards and Cash Act.

2 (Source: P.A. 90-518, eff. 8-22-97.)

3 (50 ILCS 345/40 new)

4 Sec. 40. Units of local government prohibited from
5 refusing cash payments.

6 (a) As used in this Section, "cash" means the coin and
7 paper money of the United States.

8 (b) A unit of local government shall accept cash when
9 offered as payment for any transaction totaling \$500 or less.
10 A unit of local government shall not charge a higher price or
11 add any additional fee if a transaction is conducted in cash.

12 (c) This Section does not apply to a transaction conducted
13 by mail, telephone, or Internet.

14 Section 15. The Consumer Fraud and Deceptive Business
15 Practices Act is amended by adding Section MMMM as follows:

16 (815 ILCS 505/MMMM new)

17 Sec. MMMM. Retail businesses prohibited from refusing cash
18 payments.

19 (a) As used in this Section, "cash" means the coin and
20 paper money of the United States.

21 (b) Any person engaged in the business of selling or
22 offering to sell goods or services at retail to the public with
23 an individual accepting in-person payments at a physical

1 location shall not:

2 (1) refuse to accept cash as a form of payment for
3 sales of less than \$500 made at the physical location;

4 (2) post a sign on the premises stating that cash
5 payment is not accepted; or

6 (3) charge a higher price to customers paying with
7 cash compared to the price charged to customers not paying
8 with cash.

9 (c) The provisions of subsection (a) shall not apply if
10 the person:

11 (1) is unable to accept cash because of:

12 (A) a sales system failure that temporarily
13 prevents the processing of cash payments; or

14 (B) a temporary insufficiency in cash on hand
15 needed to provide change;

16 (2) provides customers with a device that converts
17 cash into prepaid cards on the premises if:

18 (A) there is no fee for use of the device;

19 (B) the device does not require a minimum deposit
20 of more than one dollar;

21 (C) any funds placed onto a prepaid card using the
22 device do not expire;

23 (D) the device does not collect any personal
24 identifying information from the customer; and

25 (E) there is no fee to use the prepaid card that
26 the device produces; or

1 (3) is selling or offering to sell goods or services
2 at retail to the public:

3 (A) as a street vendor;

4 (B) as a vendor at a temporary market or festival;

5 (C) from any business operating from a vehicle or
6 other mobile space, such as a food truck;

7 (D) from a temporary physical premises, such as a
8 pop-up shop; or

9 (E) from any business selling goods or services at
10 an airport.

11 (d) A person who sells or offers to sell goods or services
12 at retail at a physical location with more than one point of
13 sale complies with this Section if no fewer than one point of
14 sale at the physical location accepts cash. If the physical
15 location includes one or more drive-through or drive-in points
16 of sale, no fewer than one drive-through or drive-in point of
17 sale at the physical location must accept cash.

18 (e) This Section does not apply to retail sales conducted
19 by mail, telephone, or Internet.

20 (f) Nothing in this Section requires a person to accept
21 \$20 bills or any larger bill as payment for goods or services.

22 (g) Any person who violates this Section commits an
23 unlawful practice within the meaning of this Act.