

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 1. Short title. This Act may be cited as the Retail  
5 Cash Payment Act.

6 Section 5. Definitions. As used in this Act:

7 "Cash" means the coin and paper money of the United  
8 States.

9 "Fuel station" means a retail establishment at which motor  
10 vehicles are refueled.

11 "Grocery store" means a retail establishment where 55% or  
12 more of its sales consist of nonprescription medicines,  
13 uncooked foods, beverages, confections, and condiments used  
14 for or intended to be used for human consumption off-premises.

15 "Person" means an individual, natural person, public or  
16 private corporation, unincorporated association, or other  
17 entity.

18 "Pharmacy" has the meaning set forth in subsection (a) of  
19 Section 3 of the Pharmacy Practice Act.

20 "Prepaid card" means any secured instrument that uses an  
21 account identification number that is not connected with a  
22 personal financial account to access deposited cash to  
23 purchase goods, services, or anything else of value.

1 "Restaurant" means any business that is primarily engaged  
2 in the sale of ready-to-eat food for immediate consumption  
3 that comprises at least 51% of the total sales, excluding the  
4 sale of liquor. "Restaurant" does not include a temporary  
5 vendor at a market or festival, a business operating from a  
6 vehicle or other mobile space, or a street vendor.

7 "Retail mercantile establishment" means a fuel station,  
8 grocery store, pharmacy, or restaurant.

9 "Self-service checkout" means an interactive electronic  
10 terminal that facilitates an action or displays a piece of  
11 information and allows a consumer to pay for goods and  
12 services.

13 Section 10. Prohibition on Refusing Cash Payments.

14 (a) A retail mercantile establishment selling or offering  
15 to sell goods or services to the public that employs an  
16 individual to accept in-person payments at a physical location  
17 shall not:

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

20 (2) post a sign on the premises stating that cash  
21 payment is not accepted.

22 (b) The provisions of subsection (a) shall not apply to:

23 (1) retail sales that take place at a self-service  
24 checkout;

25 (2) retail sales that occur between 10 p.m. and 6

1 a.m.;

2 (3) retail mercantile establishments that are unable  
3 to accept cash because of a sales system failure that  
4 temporarily prevents the processing of cash payments or a  
5 temporary insufficiency in cash on hand needed to provide  
6 change;

7 (4) retail mercantile establishments that sell  
8 consumer goods exclusively through a membership model;

9 (5) retail mercantile establishments that (i) accept  
10 prepaid cards as payment for goods and services and (ii)  
11 provide a mechanism to convert cash to the prepaid card  
12 either at the point of sale, self-service checkout, or  
13 similar method within the retail mercantile establishment;  
14 or

15 (6) retail sales that are made through the telephone,  
16 Internet, mobile application, or other similar means but  
17 are completed in person at the seller's location or  
18 off-premises.

19 (c) Notwithstanding paragraph (1) of subsection (b), a  
20 retail mercantile establishment subject to subsection (a)  
21 shall be deemed to comply with this Section if no fewer than  
22 one point of sale at that physical location accepts cash.

23 (d) Nothing in this Section requires a person to accept  
24 any bills larger than \$20 as payment for goods or services.

25 (e) No person shall limit, regulate, condition, or  
26 prohibit the ability of any retail mercantile establishment to

1 provide discounts, promotions, or incentives to consumers in  
2 connection with the purchase of goods or services.

3 Section 15. Violations.

4 (a) A violation of this Act shall be a petty offense and  
5 may be fined as follows:

6 (1) for a first violation, a fine not to exceed \$50;

7 (2) for a second violation within a 12-month period, a  
8 fine not to exceed \$100;

9 (3) for a third violation within a 12-month period,  
10 and any additional violation within a 12-month period, a  
11 fine not to exceed \$500.

12 No person shall be fined more than \$5,000 in a calendar  
13 year for violations of this Section.

14 (b) A violation of this Act shall be prosecuted by the  
15 State's Attorney of the county in which the violation occurred  
16 as a petty offense.

17 Section 20. Notice to cure. Before a fine may be imposed  
18 under this Act, the State's Attorney of the county in which the  
19 violation occurred shall provide the retail mercantile  
20 establishment with written notice of the violation. The retail  
21 mercantile establishment shall have 30 days after the date of  
22 the notice to cure the violation. If the violation is cured  
23 within the 30-day period, no fine shall be imposed for that  
24 violation.

1           Section 25. Home rule. The regulation of accepting cash is  
2           an exclusive power and function of the State, and a home rule  
3           unit may not regulate the acceptance of cash. This Section is a  
4           denial and limitation of home rule powers under subsection (h)  
5           of Section 6 of Article VII of the Illinois Constitution.

6           Section 99. Effective date. This Act takes effect January  
7           1, 2028.