



Rep. Rita Mayfield

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10400HB4592ham001

LRB104 18320 SPS 35028 a

1 AMENDMENT TO HOUSE BILL 4592

2 AMENDMENT NO. \_\_\_\_\_. Amend House Bill 4592 by replacing  
3 everything after the enacting clause with the following:

4 "Section 5. The Consumer Fraud and Deceptive Business  
5 Practices Act is amended by adding Section 2MMMM as follows:

6 (815 ILCS 505/2MMMM new)

7 Sec. 2MMMM. Prohibition on refusing cash payments.

8 (a) As used in this Section:

9 "Cash" means the coin and paper money of the United  
10 States.

11 "Fuel station" means a retail establishment at which motor  
12 vehicles are refueled.

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

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

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

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

13       "Retail mercantile establishment" means a fuel station,  
14       grocery store, pharmacy, or restaurant.

15       "Self-service checkout" means an interactive electronic  
16       terminal that facilitates an action or displays a piece of  
17       information and allows a consumer to pay for goods and  
18       services.

19       (b) A retail mercantile establishment selling or offering  
20       to sell goods or services to the public that employs an  
21       individual to accept in-person payments at a physical location  
22       shall not:

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

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

1       (c) The provisions of subsection (b) shall not apply to:

2           (1) retail sales that take place at a self-service  
3       checkout;

4           (2) retail sales that occur between 10 p.m. and 6  
5       a.m.;

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

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

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

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

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

1       (e) Nothing in this Section requires a person to accept  
2 any bills larger than \$20 bills as payment for goods or  
3 services.

4       (f) No person shall limit, regulate, condition, or  
5 prohibit the ability of any retail mercantile establishment to  
6 provide discounts, promotions, or incentives to consumers in  
7 connection with the purchase of goods or services.

8       (g) The regulation of accepting cash is an exclusive power  
9 and function of the State, and a home rule unit may not  
10 regulate the acceptance of cash. This Section is a denial and  
11 limitation of home rule powers under subsection (h) of Section  
12 6 of Article VII of the Illinois Constitution.

13       (i) A violation of this Section shall be a petty offense  
14 and may be fined as follows:

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

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

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

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

23       Section 99. Effective date. This Act takes effect January  
24 1, 2028."