



Rep. Rita Mayfield

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10400HB4592ham002

LRB104 18320 SPS 35706 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 1. Short title. This Act may be cited as the
5 Retail 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

1 entity.

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

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

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

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

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

20 Section 10. Prohibition on Refusing Cash Payments.

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

25 (1) refuse to accept cash as a form of payment for

1 sales of less than \$500 made at the physical location; or

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

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

5 (1) retail sales that take place at a self-service
6 checkout;

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

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

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

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

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

26 (c) Notwithstanding paragraph (1) of subsection (b), a

1 retail mercantile establishment subject to subsection (a)
2 shall be deemed to comply with this Section if no fewer than
3 one point of sale at that physical location accepts cash.

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

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

10 Section 15. Violations.

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

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

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

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

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

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

24 Section 20. Notice to cure. Before a fine may be imposed

1 under this Act, the State's Attorney of the county in which the
2 violation occurred shall provide the retail mercantile
3 establishment with written notice of the violation. The retail
4 mercantile establishment shall have 30 days after the date of
5 the notice to cure the violation. If the violation is cured
6 within the 30-day period, no fine shall be imposed for that
7 violation.

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

13 Section 99. Effective date. This Act takes effect January
14 1, 2028."