



HOUSE BILL 13: Charges for Payments by Credit or Debit Card.

2025-2026 General Assembly

Committee:	House Commerce and Economic Development. If favorable, re-refer to Judiciary 1. If favorable, re-refer to Finance. If favorable, re-refer to Rules, Calendar, and Operations of the House	Date:	February 11, 2025
Introduced by:	Reps. Warren, Ross, Setzer, Tyson	Prepared by:	Bill Patterson
Analysis of:	First Edition		Committee Co-Counsel

OVERVIEW: *House Bill 13 would prohibit retail merchants from imposing a charge on customers paying with a credit or debit card that is more than the amount the merchant pays to a payment card entity to facilitate or process such payments and would require disclosure of the amount of the charge in any advertisement stating that the merchant accepts credit or debit card payments. A merchant violating these provisions would be subject to a civil penalty.*

CURRENT LAW: State law does not currently regulate charges imposed by merchants on customers for paying by credit or debit card.

BILL ANALYSIS: Section 1 of House Bill 13 would prohibit a person engaging in the business of selling goods or services at retail in this State from imposing a charge on customers for paying with a credit or debit card that is more than the amount the merchant pays to a payment card entity to facilitate or process the payment.

If a merchant imposes a charge for payments made by credit or debit card, the merchant would also be required to disclose the amount of the charge in any advertisement stating that it accepts credit or debit card payments.

The Secretary of Commerce would be authorized to assess a civil penalty against the merchant for violating these provisions, in an amount of up to \$2,500 for the first violation and up to \$5,000 for any subsequent violation.

EFFECTIVE DATE: This act would become effective October 1, 2025, and would apply to payments made on or after that date.

Kara McCraw
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Legislative Analysis
Division
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