



## **House Bill 191**

*Consumer Protection - Retail Transactions - Cash Payments*

February 10, 2026

### **Position: Unfavorable**

Madame Chair and Members of the Economic Matters Committee:

The Restaurant Association of Maryland opposes House Bill 191.

For multiple reasons, acceptable payment methods for goods and services should be solely the decision of business owners. This is not a matter that government should be regulating.

Some business owners in our industry have decided to establish cashless payment policies to avoid becoming a target for robbery or theft, which is of particular concern to businesses that have later operating hours. Other business owners have adopted a cashless payment policy because it helps to ensure faster transactions, which is important for quick-service operations. And some business owners tell us they have switched to a cashless payment policy to avoid potential issues with staff giving customers incorrect change and cash drawer shortages.

Business owners should remain free to make their own decisions regarding payment methods based on their operating needs and any security considerations. For these and other reasons, we oppose HB 191 and request an unfavorable report.

Sincerely,

A handwritten signature in black ink that reads "Melvin R. Thompson" with a long, sweeping underline.

Melvin R. Thompson  
Senior Vice President  
Government Affairs and Public Policy