



February 6, 2026

Maryland House Kriselda Valderrama, Chair  
Economic Matters Committee  
230 Taylor House Office Building  
Annapolis, Maryland 21401

RE: HB0191 - Climate Solutions Affordability Act of 2026

Chairman Valderrama and Members of the Committee,

My name is Matt Libber, and I am the Legislative Committee Chair for the Maryland Tourism Coalition (MTC). I respectfully submit this testimony **in opposition to House Bill 191**, which would prohibit merchants from refusing cash payments for most in-person retail transactions and classify violations as unfair, abusive, or deceptive trade practices under the Maryland Consumer Protection Act.

While this bill is well-intended in seeking to protect consumer payment choice, HB 191 exposes **Maryland businesses—especially small and mid-sized establishments—to significant new risks, including fraud, theft, operational inefficiencies, and hiring challenges.**

#### **HB 191 Increases Exposure to Fraud**

HB 191 mandates that merchants accept cash for in-person transactions between \$5 and \$300, removing their ability to mitigate risks by using more secure and traceable electronic payment methods.

For many sectors—such as hospitality, tourism, retail, and service industries—mandatory acceptance of cash significantly increases::

- **Counterfeit currency**, which remains a persistent threat to retailers.
- **“Quick change” scams**, where employees can be manipulated during manual cash exchanges.
- The loss-prevention benefits businesses currently depend on through digital payments.
- Decreased ability to use secure, trackable electronic payments that reduce fraud exposure.

Mandating cash acceptance elevates fraud risk and undermines modern, effective anti-fraud practices.

#### **Mandatory Cash Acceptance Heightens Theft and Security Risks**

By forcing businesses to accept and store cash, HB 191 naturally increases the amount of physical currency on-site, leading to:

- Greater risk of **robbery** or physical theft.
- Increased exposure to **internal theft**, especially in high-turnover industries.
- Additional costs for **security systems, armored transport, and staff training.**



These negative impacts arise solely from the loss of the business's ability to choose safer, cash-free operational models.

### **The Bill Reduces Efficiency and Drives Up Operating Costs**

Many Maryland employers have transitioned to digital payments to streamline workflow. HB 191 reverses this progress by requiring:

- Time-consuming **cash counting**, reconciliation, and deposit procedures.
- Procurement and maintenance of **cash-handling equipment**.
- Increased exposure to **human error**, including miscounted change and reconciliation discrepancies.

Modernized businesses depend on cash-free processes for efficiency, customer throughput, and cost containment. Many Maryland businesses have moved away from cash precisely because digital payments increase efficiency, reduce costs, and decrease staff time spent on non-revenue tasks. HB 191 reverses these innovations by mandating outdated and costly processes

### **HB 191 Will Make Hiring and Retention More Difficult**

Many front-line workers prefer not to handle cash due to concerns over:

- **Personal safety risks**, especially during opening/closing shifts.
- Stress associated with potential theft incidents or cash-drawer shortages.
- The administrative burdens inherent to cash-based environments.

For industries already struggling to recruit employees—including tourism, hospitality, and retail—HB 191 compounds hiring difficulties by requiring workplaces to reintroduce unwanted risks and responsibilities.

### **5. HB 191 Interferes with Effective, Modern Business Models**

The bill restricts innovative approaches that many sectors, especially tourism venues, stadiums, and hospitality—have implemented to:

- Improve guest flow and reduce wait times,
- Minimize physical cash exposure, and
- Enhance customer safety and experience.

HB 191 forces these operations to reinstate cash acceptance, even where cashless systems are essential to safe and efficient high-volume transaction environments.

### **Conclusion**

While consumer payment flexibility is an important consideration, **HB 191 fails to balance consumer choice with business safety, efficiency, and sustainability**. Consumers have numerous avenues to secure payment cards today, beyond credit cards, to include gift cards and debit cards which link directly to their bank accounts where cash can be deposited.



**MARYLAND  
TOURISM  
COALITION**

By forcing cash acceptance, the bill:

- Increases fraud and counterfeit risk
- Heightens theft and safety concerns
- Creates operational inefficiencies
- Complicates employee hiring and retention
- Disrupts modern business models that benefit both customers and workers

For these reasons, I respectfully urge the **House Economic Matters Committee** to issue an **unfavorable report on House Bill 191**.

Thank you for your time and consideration.

Respectfully submitted,

Matt Libber  
Legislative Chair  
Maryland Tourism Coalition