

## HR 1138

Payment Choice Act of 2025

**Congress:** 119 (2025–2027, Current)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Feb 7, 2025

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Feb 7, 2025)

**Official Text:** <https://www.congress.gov/bill/119th-congress/house-bill/1138>

### Sponsor

**Name:** Rep. Rose, John W. [R-TN-6]

**Party:** Republican • **State:** TN • **Chamber:** House

### Cosponsors (21 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Beatty, Joyce [D-OH-3]	D · OH		Feb 7, 2025
Rep. Davidson, Warren [R-OH-8]	R · OH		Feb 7, 2025
Rep. Garcia, Sylvia R. [D-TX-29]	D · TX		Feb 7, 2025
Rep. Gottheimer, Josh [D-NJ-5]	D · NJ		Feb 7, 2025
Rep. Ivey, Glenn [D-MD-4]	D · MD		Feb 7, 2025
Rep. Kustoff, David [R-TN-8]	R · TN		Feb 7, 2025
Rep. Norcross, Donald [D-NJ-1]	D · NJ		Feb 7, 2025
Rep. Smith, Christopher H. [R-NJ-4]	R · NJ		Feb 7, 2025
Rep. Fields, Cleo [D-LA-6]	D · LA		Jul 15, 2025
Rep. Rutherford, John H. [R-FL-5]	R · FL		Jul 23, 2025
Rep. Stutzman, Marlin A. [R-IN-3]	R · IN		Jul 25, 2025
Rep. Sherman, Brad [D-CA-32]	D · CA		Jul 29, 2025
Rep. Moore, Tim [R-NC-14]	R · NC		Aug 1, 2025
Rep. Huizenga, Bill [R-MI-4]	R · MI		Sep 3, 2025
Rep. Sessions, Pete [R-TX-17]	R · TX		Sep 3, 2025
Rep. Barr, Andy [R-KY-6]	R · KY		Nov 17, 2025
Rep. Kean, Thomas H. [R-NJ-7]	R · NJ		Nov 17, 2025
Rep. Van Drew, Jefferson [R-NJ-2]	R · NJ		Feb 9, 2026
Rep. Taylor, David J. [R-OH-2]	R · OH		Mar 24, 2026
Rep. Case, Ed [D-HI-1]	D · HI		Apr 20, 2026
Rep. Houlahan, Chrissy [D-PA-6]	D · PA		Apr 20, 2026

### Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred To	Feb 7, 2025

## Subjects & Policy Tags

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### Policy Area:

Finance and Financial Sector

### Related Bills

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*No related bills are listed.*

### Summary (as of Feb 7, 2025)

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#### Payment Choice Act of 2025

This bill requires retail businesses to accept cash as a form of payment for on-site sales of \$500 or less and it prohibits them from charging cash-paying customers a higher price compared to customers not paying with cash. Businesses covered by this bill are those engaged in the business of selling or offering goods or services at retail to the public that accept in-person payments at a physical location.

The bill establishes exceptions for this requirement, including by allowing a business to provide a device to provide prepaid cards on site for customers to use as payment. Among other requirements, such a card must not have a fee associated with its use and must not require a minimum payment of more than \$1.

The bill provides for enforcement through preventative relief, damages, and civil penalties.



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