



NEW YORK STATE SENATOR

James Sanders Jr.

## Senator Sanders' Bill to Ban “Cashless” Retail Transactions Passes Both Houses

JAMES SANDERS JR. June 2, 2025



**ALBANY, NY** – In a major victory for economic equity and consumer rights, legislation sponsored by Senator James Sanders Jr. (S4153-A) and Assemblymember Catalina Cruz (A7929-A) has officially passed both houses of the New York State Legislature. The bill prohibits food stores and retail establishments from refusing to accept payment in cash, ensuring that all New Yorkers—especially low-income, elderly, and unbanked individuals—can access essential goods and services.

“Cash is still king for many New Yorkers who live paycheck to paycheck or who simply don’t have access to credit or banking services,” said **Senator James Sanders Jr.** “No one should be denied a sandwich, a bottle of water, or a loaf of bread because they don’t have a debit card. This bill is about fairness and basic dignity.”

"I'm proud to cosponsor this legislation because access and fairness should never be optional at the checkout line," said **State Senator Lea Webb.** “No one should be turned away from buying food or necessities simply because they pay in cash. This bill protects everyday consumers, especially seniors, low-income individuals, and the unbanked, by ensuring that cash remains a legal and accepted form of payment.”

**Senator Joseph P. Addabbo, Jr.,** co-sponsor of the bill, added: “In an increasingly digital society, we must not forget those who rely on cash as their only means of payment. This bill is about fairness and inclusion. No one in New York should be denied a meal, service, or basic necessities simply because they don't have access to a credit card or bank account. By prohibiting businesses from refusing cash, we ensure that purchasing of goods and services are open and accessible to all – especially the most vulnerable members of our community.”

**Senator Cordell Cleare,** also a co-sponsor, said: “I co-sponsored this bill because I do not believe that a potential employer should be able to use someone’s credit history as a determinant for hiring or not. A person looking for a job should be viewed based on their qualifications to succeed in the position, not their personal finances. So yes, I wholeheartedly support the amendment of the general business law, as it relates to prohibiting the disclosure or use of a person's consumer credit history to an employer in any decision to hire, or fire, promote, demote, or set any conditions for employment.”

With the passage of this retail cash acceptance measure, the New York State Legislature has once again demonstrated its commitment to protecting the vital interests of all New

Yorkers,” said Bruce Wayne Renard, Executive Director of The National ATM Council, Inc. “Senator Sanders and Assemblyman Cruz deserve special commendation for their leadership and vision in guiding this key legislation through a challenging process. Preserving and protecting the use of U.S. currency is crucial—especially for our most vulnerable citizens, including seniors and those who rely solely on cash. Cash remains essential in emergencies and for ensuring privacy and protection against digital threats. We strongly urge Governor Hochul to promptly sign this commonsense legislation into law.

With the rise of digital payment systems, many retailers have moved toward cashless models. While convenient for some, these practices disproportionately exclude the most vulnerable populations—including immigrants, seniors, and underbanked communities who rely on cash to manage their daily expenses.

This bill reaffirms that access to the marketplace is a fundamental right, not a luxury reserved for the digitally connected.

For more information or to request a quote or interview from Senator Sanders please reach out to Joshua Green at [jgreen@nysenate.gov](mailto:jgreen@nysenate.gov) or call **718-523-3069**