

1 ENGROSSED SENATE
2 BILL NO. 2132

By: Kern and Frix of the Senate

3 and

4 Gise of the House

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6 An Act relating to credit cards; amending 14A O.S.
7 2021, Section 2-211, as amended by Section 1, Chapter
8 410, O.S.L. 2025 (14A O.S. Supp. 2025, Section 2-
9 211), which relates to discounts inducing payment by
10 cash, check, or similar means; increasing certain
11 surcharge limit; and providing an effective date.

12 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

13 SECTION 1. AMENDATORY 14A O.S. 2021, Section 2-211, as
14 amended by Section 1, Chapter 410, O.S.L. 2025 (14A O.S. Supp. 2025,
15 Section 2-211), is amended to read as follows:

16 Section 2-211. A. With respect to all sales, service, and
17 lease transactions including, but not limited to, any consumer
18 credit sales transaction, a discount which a seller offers, allows,
19 or otherwise makes available for the purpose of inducing payment by
20 cash, check, debit card, or similar means rather than by use of a
21 credit card shall not constitute a credit service charge as
22 determined under Section 2-109 of this title if the discount is
23 offered to all prospective buyers clearly and conspicuously in
24 accordance with regulations of the Administrator of Consumer Credit.
There shall be no limit on the discount that may be offered by the

1 seller. Pursuant to the regulations of the Administrator, a seller
2 who provides a discount not in accordance with regulations shall
3 disclose such information to the Administrator.

4 B. No seller may impose a surcharge on a cardholder who elects
5 to pay using a credit card instead of paying by cash, check, debit
6 card, or similar means unless the seller complies with the following
7 requirements:

8 1. Notice displaying the amount of the surcharge applicable
9 shall be clearly and conspicuously posted at the point of entry and
10 the point of sale for in-person transactions and the home page and
11 the point-of-sale webpage for online transactions. Notice,
12 including all required information, shall be verbally disclosed to
13 the customer for transactions processed over the phone; and

14 2. No surcharge shall exceed ~~two percent (2%)~~ three percent
15 (3%) of the total transaction or the actual amount to be charged to
16 the person or retailer to process the credit card transaction,
17 whichever is less. A customer shall not be considered to have
18 chosen to use a credit card as a method of payment under this
19 section if, at the time of the transaction, the person or retailer
20 accepts only credit cards as payment.

21 C. A seller who is registered with the United States Department
22 of the Treasury as a money transmitter pursuant to 31 C.F.R.,
23 Section 103.41, and who provides an electronic funds transmission
24 service, including service by telephone and the Internet, may charge

1 a different price for a funds transmission service based on the mode
2 of transmission used in the transaction without violating this
3 section so long as the price charged for a service paid for with an
4 open-end credit card or debit card account is not greater than the
5 price charged for such service if paid for with currency or other
6 similar means accepted within the same mode of transmission.

7 D. Any seller subject to the provisions of subsection C of this
8 section shall either conduct business at a location in this state or
9 comply with the provisions of Section 1022 of Title 18 of the
10 Oklahoma Statutes.

11 E. As used in this section:

12 1. "Credit card" means any instrument or device, whether known
13 as a credit card, credit plate, charge card, or by any other name,
14 issued with or without fee by an issuer for the use of the
15 cardholder in money, goods or services, or anything of value on
16 credit;

17 2. "Seller" means any person, entity, or retailer doing
18 business in this state in any sales, service, or lease transaction
19 including, but not limited to, any consumer credit sales
20 transaction; and

21 3. "Surcharge" means any additional amount imposed by a person,
22 entity, or retailer at the time of a credit card transaction that
23 increases the amount of the transaction for the use of a credit card
24 as payment.

1 F. For purposes of this section, a private educational
2 institution as defined in paragraph (e) of Section 3102 of Title 70
3 of the Oklahoma Statutes, a private school defined as a nonpublic
4 entity conducting an educational program for at least one grade
5 between prekindergarten through twelve, a municipality as defined in
6 paragraph 5 of Section 1-102 of Title 11 of the Oklahoma Statutes or
7 a public trust with a municipality as its beneficiary may charge a
8 service fee. The service fee shall be limited to bank processing
9 fees and financial transaction fees, the cost of providing for
10 secure transaction, portal fees, and fees necessary to compensate
11 for increased bandwidth incurred as a result of providing the
12 transaction.

13 SECTION 2. This act shall become effective November 1, 2026.

14 Passed the Senate the 18th day of February, 2026.

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Presiding Officer of the Senate

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18 Passed the House of Representatives the ____ day of _____,
19 2026.

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Presiding Officer of the House
of Representatives

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