

BILL SUMMARY
1st Session of the 60th Legislature

Bill No.:	SB677
Version:	CS
Request Number:	13624
Author:	Rep. Gise
Date:	5/6/2025
Impact:	\$0

Research Analysis

The committee substitute for SB677 allows a seller to offer discounts to a consumer that elects to pay by cash, check or debit card in lieu of payment by credit card. The measure also requires any seller that wishes to impose a surcharge for credit card transactions to clearly post a notice about the surcharge for both in-store and online transactions. If the transaction is processed over the phone, the surcharge must be verbally disclosed to the consumer. The surcharge is limited to 2 percent of the total transaction amount or the processing cost for the retailer, whichever is less. If the seller only accepts credits cards for payment, no surcharge may be imposed.

The measure also repeals [Title 14A, Section 2-417](#) of the Oklahoma Statutes, which bans surcharges for credit and debit card transactions.

Prepared By: Quyen Do

Fiscal Analysis

The CS to SB677 would allow businesses to pass credit card processing fees directly to Oklahomans by repealing the section of law that currently bans businesses from doing so. The measure also allows a seller to offer discounts if the consumer elects to pay by cash, check, or debit card. This may lead to a potential increase in cost to customers that elect to pay by credit card, but there is no anticipated material impact on state budget or appropriations.

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Other Considerations

None.