

**BILL SUMMARY**  
1<sup>st</sup> Session of the 60<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>SB677</b>
<b>Version:</b>	<b>FULLPCS1</b>
<b>Request Number:</b>	<b>13585</b>
<b>Author:</b>	<b>Rep. Gise</b>
<b>Date:</b>	<b>4/23/2025</b>
<b>Impact:</b>	<b>Please see previous summary of this measure</b>

**Research Analysis**

The proposed 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 measure is currently under review and impact information will be completed.

Prepared By: House Fiscal Staff

**Other Considerations**

None.