

**Bill Summary**  
2<sup>nd</sup> Session of the 60<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>SB 2102</b>
<b>Version:</b>	<b>INT</b>
<b>Request No.</b>	<b>2485</b>
<b>Author:</b>	<b>Sen. Thompson</b>
<b>Date:</b>	<b>01/27/2026</b>

**Bill Analysis**

SB 2102 prohibits any credit card issuer with banking and nonbanking assets of more than \$85 billion or payment card network from fixing or conspiring to fix a swipe fee with or on behalf of another credit card issuer or payment card network. Such issuers and networks may not receive an interchange fee with respect to a credit card transaction in an amount that is included on or determined by a fee schedule that has been fixed. Affected issuers and networks may not charge a cardholder or a merchant a fee due to a disputed credit card transaction unless a finding of fact concludes that the cardholder or merchant is responsible. The measure prohibits such issuers and networks from penalizing a merchant that offers a cardholder a discount for using cash, a debit card, or a gift card instead of a credit card for payment. The measure escalating fines based on the offender and the assets of the offender.

Prepared by: Kalen Taylor