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DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

Testimony of the Department of Commerce and Consumer Affairs

Office of Consumer Protection

Before the
House Committee on Consumer Protection and Commerce
Tuesday, March 17, 2026
2:00 p.m.
Via Videoconference
Conference Room 329

On the following measure:
S.B. 3255, S.D. 1, RELATING TO CURRENCY

Chair Matayoshi and Members of the Committee:

My name is Mana Moriarty, and I am the Executive Director of the Department of Commerce and Consumer Affairs' (Department) Office of Consumer Protection (OCP). The Department offers comments.

At least nine states have enacted laws requiring the acceptance of cash at retail sales since 2019.¹ Each of these states has made it unlawful for a covered entity to charge a consumer who pays in cash a higher price for the same good or service than a consumer who pays using a cashless method. Currently, S.B. 3255, S.D. 1 is silent on merchants charging higher prices to cash purchasers.

¹ See [Legislative Map - Cash Acceptance Laws by State | Payment Choice Coalition](#) (last visited 3/16/2026).

Because this bill deems violations an unfair or deceptive act in trade or commerce, it exposes violators to potential government intervention and private civil actions. In a government enforcement action, merchants who violate the cash acceptance requirement face a mandatory minimum penalty of \$500 and a maximum of \$10,000 per violation. Other state laws banning cash discrimination appear to have lower maximum fines for violations.²

This bill's requirement that merchants accept cash as payment for goods or services applies to all "merchants" as defined in HRS section 481B-5.5, with exemptions for online purchases or sales made over the Internet. A "Merchant" means "any person engaged in the business of offering goods for sale to purchasers at retail." HRS section 481B-5.5(a). The application of this law to all "merchants" may be overbroad. For example, many parking lot operators elect to use a parking terminal for parking lot payments that does not accept cash payments. These transactions may be conducted without an operator employee on-site.

Connecticut, Delaware, New Jersey, New York, and Oregon expressly exempt sales made over the phone in addition to sales made online or over the Internet.

In regard to cash transaction rounding, this bill proposes to mandate symmetrical rounding, which raises consumer fairness concerns. According to the AP,³ researchers at the Federal Reserve Bank of Richmond used a 2023 survey to show that prices that didn't end in zero or five were especially likely to end in eight or nine. Under a symmetrical rounding regime, purchases ending in an eight or nine would be rounded up to a zero, costing consumers a penny or two pennies more for every transaction. Overall, prices more often being rounded up could lead to millions of dollars gained by businesses and lost by consumers collectively, amounting to a few pennies lost per person.

Because this bill makes each deviation from symmetrical rounding a violation of state consumer protection law, it exposes violators to potential government and private

² Colo. Rev. Stat. Section 11-61-102 (\$250 fine per transaction or attempted transaction); 6 Del. Code Ann. Section 2504H (for a first violation, civil penalties up to \$1,000; for a second violation, civil penalties up to \$1,500; for third and subsequent violations, civil penalties up to \$2,500); N.J.S.A. section 56:8-2.33 (civil penalties up to \$2,500 for a first offense and up to \$5,000 for a second offense; third and subsequent offenses are deemed unlawful practices under law prohibiting frauds in sales or advertisements of merchandise).

³ [States weigh in on cash purchases without pennies | AP News](#) (last visited 3/16/2026).

civil actions. As mentioned above, in a government enforcement action, merchants who violate state law prohibiting unfair or deceptive acts or practices face a mandatory minimum penalty of \$500 and a maximum of \$10,000 per violation.

A mandatory symmetrical rounding regime also would appear to conflict with HRS section 486-116, which requires rounding down. That statute applies to commodities or services by weight, measure, or count. It provides that “[t]he price displayed and the price actually charged the purchaser shall be identical unless a prior agreement has been reached between the buyer and the seller or the price charged is lower than the price displayed.”

Alternative policies under consideration in other states are authorized rounding or authorized store choice (round up, round down, or round up or round down) that must be made consistently by the store, and mandatory round down.

Thank you for the opportunity to testify on this bill.



Mike Palmer, Chair – Ho'okipa Partners **Ryan Ko**, Vice Chair – Westman Corporation
Andy Huang, Past Chair – L&L Hawaiian Barbecue **Victor Lim**, Government Relations Lead – McDonald's
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To: Rep. Scot Z. Matayoshi, Chair
 Rep. Tina Nakada Grandinetti, Vice Chair
 Committee on Consumer Protection & Commerce

From: Victor Lim, Legislative Lead

Subj: SB 3255, SD 1 Relating to Currency

The Hawaii Restaurant Association representing over 4,000 Eating and Drink Establishments strongly supports SB 3255, SD 1 Relating to Currency.

We know that some businesses in high crime neighborhoods refuse to take cash for safety reasons for their employees.

Since the announcement from the US Treasury last year that they will stop minting Pennies here in America, the shortage of pennies in circulation has currently hit Hawaii's banks and businesses throughout our state.

US Treasury's Press Release and Guidance was for businesses to round down if the end sale number is two or under to zero and to round up if the end sale number is three or above to the nearest nickel (five cents). This Bill calls for also rounding up for \$0.01 or \$0.02. They further recommend that certain jurisdiction with sales tax (excise tax here), need legislation to allow this. Our understanding is that our current State Statute allows us to rounding down but not rounding up. Currently businesses are using their own interpretation because we have no clear recommendation from any state government entity on how to handle this. This is disproportionately hitting the smaller businesses.

The language in this Bill 3255, SD1 addresses this needed process in handling our current dilemma.

Thank you



TESTIMONY OF DAVE ERDMAN INTERIM PRESIDENT & CEO
RETAIL MERCHANTS OF HAWAI'I

IN SUPPORT WITH COMMENTS ON SB 3255 SD1 – RELATING TO CURRENCY

Committee on Consumer Protection & Commerce
Rep. Scot Z. Matayoshi, Chair
Rep. Tina Nakada Grandinetti, Vice Chair

Tuesday, March 17, 2026
2:00 p.m. Conference Room 329

Aloha Chair Matayoshi, Vice Chair Nakada Grandinetti, and Members of the Committee:

My name is Dave Erdman, and I serve as Interim President and CEO of Retail Merchants of Hawai'i (RMH), a statewide nonprofit trade association representing retailers, shopping centers, restaurants located within retail centers, and allied businesses across the islands.

RMH supports the intent of SB 3255 SD1 and appreciates the Legislature's effort to ensure that consumers who rely on cash transactions continue to have access to goods and services. For many kupuna, visitors, and residents who are unbanked or underbanked, the ability to pay with cash remains an important option.

At the same time, we respectfully offer several comments regarding implementation and operational considerations for Hawai'i's retail community.

Regarding Cashless Payments / Requiring a Cash Payment Option

Some merchants have moved toward limited-cash or cashless models for operational, security, and safety reasons. Handling cash can increase the risk of theft or robbery and can add costs related to armored transport, banking services, and internal cash management procedures. These operational realities can be particularly significant for retailers operating on narrow margins.

In addition, retail formats themselves are evolving. In some environments, particularly airports and other high-traffic locations, certain retail or food outlets operate using automated or self-service purchasing models where no employee is physically staffing the location. In these cases, customers may select items and complete the purchase through automated systems that charge

the transaction electronically. These types of “grab-and-go” or self-checkout retail concepts are becoming more common and are designed to allow stores to operate efficiently even when staffing is limited. We see this example at the Daniel K. Inouye International Airport (HNL).

We are also seeing examples of this locally. For instance, the Bites & Bev Blind Vendor located at the Hawai‘i State Capitol ground floor operates during evening hours using a self-checkout “honor” system that encourages card payments. The store can remain open for legislatures, staff and visitors even when a store employee is not present. If cash is used, the system may not provide change, and transactions are completed through a kiosk-based “Cashless Checkout System”.

These examples illustrate how retail environments are continuing to evolve with new technology and operational models. As policymakers consider cash acceptance requirements, it may be important to maintain flexibility for these emerging retail formats.

RMH encourages the Committee to consider reasonable exemptions or limitations that recognize the diversity of Hawai‘i’s retail sector. As an example, policymakers may wish to consider thresholds based on number of employees, such as businesses with approximately twenty-five to fifty employees or fewer, and exemptions for smaller businesses, start-ups, temporary vendors, pop-up retailers, and farmers markets where cash handling may present disproportionate operational challenges. Input from Hawai‘i’s small business community may help inform an appropriate threshold.

Rounding of Cash Payments – Recommended Rounding Framework

Retailers across Hawai‘i and nationally continue to experience challenges related to coin supply, particularly the growing shortage of pennies. The United States Mint has reduced or ceased regular production of pennies due to rising manufacturing costs that exceed the coin’s face value. As pennies gradually disappear from circulation, many businesses are encountering situations where exact change is unavailable.

To address this issue, several jurisdictions and industry organizations have recommended the use of symmetrical rounding, sometimes referred to as “Swedish rounding,” for cash transactions. Under this widely used model, transaction totals are rounded to the nearest five cents only when payment is made with cash. Transactions ending in one or two cents are rounded down, while those ending in three or four cents are rounded up, and similar rounding applies to six through nine cents. Electronic payments continue to be processed to the exact cent.

This approach helps maintain fairness for consumers while simplifying transactions in an environment where pennies are no longer widely available. Importantly, most policy frameworks recommend that sales tax and other applicable fees continue to be calculated on the exact transaction amount before any rounding occurs.

RMH also recommends that any rounding framework adopted in statute provide clear legal certainty for businesses. Legislative language establishing a safe harbor for merchants acting in compliance with rounding provisions would help avoid confusion or potential liability under

other state or local laws. For example, language clarifying that a person selling goods or services shall not be considered in violation of any state or municipal requirement, law, regulation, or standard based on any action taken in compliance with this section would provide important clarity for both businesses and regulators.

Request for “Emergency” Clause – Penny Rounding - Effective Immediately

Given the ongoing challenges related to coin availability and the operational uncertainty facing retailers, the Legislature may wish to consider including an “emergency” clause or other mechanism allowing the measure to take effect sooner if needed.

Retailers remain committed to serving their communities and providing convenient and accessible payment options for customers. RMH looks forward to continuing to work with policymakers to ensure that any policy adopted balances consumer access with the operational realities faced by Hawai‘i’s businesses.

Thank you for the opportunity to provide testimony and for your consideration of these comments.

Respectfully submitted,
Dave Erdman
Interim President & CEO
Retail Merchants of Hawai‘i



DATE: March 16, 2026
TO: Representative Scot Matayoshi, Chair
Committee on Consumer Protection & Commerce
FROM: Tiffany Yajima / Mihoko Ito
RE: **S.B. 3255, SD1 – Relating to Currency**
Hearing Date: Tuesday, March 17, 2026 at 2:00 p.m.
Conference Room: 329

Dear Chair Matayoshi, Vice Chair Grandinetti, and Members of the Committee:

On behalf of the Hawaii Bankers Association (HBA), we thank you for the opportunity to provide **comments** on S.B. 3255, SD1. HBA represents seven Hawai`i banks and one bank from the continent with branches in Hawai`i.

Our comments are limited to the provisions of the bill related to penny rounding for cash transactions.

In February 2025, the U.S. Treasury was directed to stop producing pennies as part of a broader effort to cut government spending. While minting has ended, existing pennies remain legal tender, and banks continue to accept and process them.

As availability declines, some banks and merchants may run low or out of pennies, potentially affecting cash transactions that rely on exact change. A clear and consistent framework for rounding may help to reduce retailer reliance on pennies while minimizing confusion for consumers and businesses.

Rounding standards for cash transactions have historically been addressed at the federal level. At this time, however, federal agencies have not issued formal national standards for penny rounding.

Therefore, as this bill moves forward, HBA would support the addition of a temporary safe harbor provision allowing this statute to remain in effect until federal agencies issue formal standards or guidance regarding the treatment of pennies or cash-transaction rounding.

Thank you for the opportunity to submit this testimony.



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Dylan Waits
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March 16, 2026

Via Online Submission

Representative Scot Z. Matayoshi, Chair
Representative Tina Nakada Grandinetti, Vice Chair
Hawaii House Committee on Consumer Protection & Commerce

Re: Amendments for Effective Rounding in S.B. 3255.SD1

Dear Chair Matayoshi, Vice Chair Grandinetti, and Committee Members:

On behalf of the Council On State Taxation (COST), I respectfully request amendments to S.B. 3255.SD1. With the U.S. Treasury no longer minting pennies, the resultant penny shortage requires this type of guidance; however, the rounding requirements must apply to all elements of the cash transactions.¹

About COST

COST is a nonprofit trade association based in Washington, DC. COST was formed in 1969 as an advisory committee to the Council of State Chambers of Commerce and today has an independent membership of approximately 500 major corporations engaged in interstate and international business. COST’s objective is to preserve and promote the equitable and nondiscriminatory state and local taxation of multijurisdictional business entities, with many of our members conducting business and retail operations in Hawaii.

Rounding Must Include All Taxes, Fees, and Surcharges

The calculation method for the “total price of goods and services” does a very good job of applying rounding to the total amount paid to the seller with respect to taxes, including sales and use tax. We agree that rounding to an amount divisible by a nickel should only occur based on the change a seller must provide to a purchaser using the total transaction amount. However, transactions are also subject to fees and surcharges that can impact the final calculation which should then be rounded to the nearest nickel. We recommend amending subsection 481B(1) to include “fees and surcharges.”

Protection for Rounding

S.B. 3255.SD1 should overtly state that the rounding requirement preempts any consumer protection laws. This eliminates, at the State and local level, any question on

¹ Ideally, COST prefers a uniform federal solution that applies to all states, see COST policy position available at: <https://www.cost.org/globalassets/cost/state-tax-resources-pdf-pages/cost-policy-positions/penny-shortage-conundrum-with-state-and-local-taxes--fees-final.pdf>

the validity of the rounding requirements applying to cash transactions.

Conclusion

We urge you to amend S.B. 3255.SD1 to provide guidance for all businesses in Hawaii to apply rounding to the total price that includes all taxes, fees, and surcharges. With these changes, we would not oppose the bill.

Respectfully,

A handwritten signature in blue ink, appearing to read "Dylan Waits", is written over a light blue rectangular background.

Dylan Waits

cc: COST Board of Directors
Patrick J. Reynolds, COST President & Executive Director



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TO: Committee on Consumer Protection and Commerce

FROM: HAWAII FOOD INDUSTRY ASSOCIATION

Lauren Zirbel, Executive Director

DATE: March 17, 2026

TIME: 2pm

RE: SB3255 SD1 Relating to Currency

Position: Support

The Hawaii Food Industry Association is comprised of two hundred member companies representing retailers, suppliers, producers, manufacturers and distributors of food and beverage related products in the State of Hawaii.

HFIA is in strong support of the provisions in this measure to allow rounding of change. Since the U.S. treasury stopped minting pennies last year many businesses around the state have already run out of pennies and others will shortly. The Hawaii Revised Statutes (HRS) as currently written does not allow rounding to the nearest 5 cents. This creates an impossible situation for retailers who take cash which urgently needs to be rectified.

We appreciate the amendments introduced into this measure by the Senate to allow rounding and we encourage the Committee to pass the measure with this language.

We also ask the Committee to note that the mandate to accept cash can could disadvantage small start up local businesses. Sometimes new entrepreneurs will opt to use a cashless model in order to simplify their operations and avoid the liabilities and risks associated with dealing with cash. In certain circumstances having cash on hand also requires additional more expensive insurance, which can necessitate price increases.

We thank you for the opportunity to testify.

**Testimony to the House Committee on Finance
Representative Scot Z. Matayoshi, Chair
Representative Tina Nakada Grandinetti, Vice Chair**

**Tuesday, March 17, 2026, at 2:00 PM
Conference Room 329 & Videoconference**

RE: SB3255 SD1 Relating to Currency

Aloha e Chair Matayoshi, Vice Chair Grandinetti, and Members of the Committee:

My name is Sherry Menor, President and CEO of the Chamber of Commerce Hawaii (“The Chamber”). The Chamber supports Senate Bill 3255 Senate Draft 1 (SB3255 SD1), Relating to Currency, which seeks to ensure that consumers who rely on cash transactions continue to have access to goods and services by establishing requirements related to the acceptance of cash for in-person retail transactions.

SB3255 SD1 aligns with the 2030 Blueprint for Hawaii, the Chamber’s long-term economic strategy developed with the business community to strengthen the state’s economy. In particular, SB3255 SD1 closely relates to the Small Business policy pillar, which focuses on improving the operating environment for local businesses while ensuring the marketplace remains accessible and inclusive for residents and visitors.

The Chamber recognizes the intent of this measure to ensure that individuals who rely on cash, particularly kūpuna, visitors, and residents who may be unbanked or underbanked, can participate in everyday commerce. Cash remains an important and accessible payment option for many members of our community, and maintaining inclusive access to retail transactions helps support a fair and functioning marketplace.

At the same time, businesses across Hawaii operate in a variety of circumstances, and some merchants have moved toward limited-cash or cashless models for operational, safety, and efficiency reasons. Handling cash can increase risks related to theft or robbery and may create additional costs associated with armored transport, banking services, and internal cash management procedures—considerations that can be particularly significant for small businesses operating on narrow margins.

Retailers and restaurants are also navigating challenges related to coin supply, particularly the growing shortage of pennies, as the United States Mint has reduced production due to rising manufacturing costs. As pennies become less available in circulation, businesses are increasingly encountering situations where exact change cannot be easily provided during cash transactions. Providing clarity in state law regarding how these transactions may be handled can help reduce uncertainty for both businesses and consumers.

For these reasons, the Chamber respectfully asks to pass Senate Bill 3255 Senate Draft 1. Thank you for the opportunity to testify.



Chamber of Commerce HAWAII



The Chamber of Commerce Hawaii is the state's leading business advocacy organization, dedicated to improving Hawaii's economy and securing Hawaii's future for growth and opportunity. Our mission is to foster a vibrant economic climate. As such, we support initiatives and policies that align with the 2030 Blueprint for Hawaii that create opportunities to strengthen overall competitiveness, improve the quantity and skills of the available workforce, diversify the economy, and build greater local wealth.

HAWAII FINANCIAL SERVICES ASSOCIATION

c/o Marvin S.C. Dang, Attorney-at-Law

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March 17, 2026

LATE

Rep. Scot Z. Matayoshi, Chair
Rep. Tina Nakada Grandinetti, Vice Chair
and members of the House Committee on Consumer Protection & Commerce
Hawaii State Capitol
Honolulu, Hawaii 96813

Re: **S.B. 3255, S.D. 1 (Currency)**
Hearing Date/Time: Tuesday, March 17, 2026, 2:00 p.m.

I am Marvin Dang, the attorney for the **Hawaii Financial Services Association** (“HFSA”). The HFSA is a trade association for Hawaii’s consumer credit industry. Its members include Hawaii financial services loan companies (which make mortgage loans and other loans, and which are regulated by the Hawaii Commissioner of Financial Institutions), mortgage lenders, and financial institutions.

The HFSA provides **comments** about this Bill.

This Bill does the following: (a) requires retail merchants to accept cash payments in in-person transactions; and (b) (i) requires cash transactions to be rounded up or down to the nearest five cents, (ii) requires cash transactions that total \$0.01 or \$0.02 to be rounded up to \$0.05; (iii) exempts transactions in which payment is made by demand or negotiable instrument, electronic fund transfer, check, gift card, money order, credit card, or other like instrument or method.

The HFSA is not offering comments at this time about the first part of this Bill relating to acceptance of cash payments (Section 2, starting on page 1, line 15 through page 2, line 4).

However, the HFSA offers comments regarding the second part of this bill relating to rounding up or down to the nearest five cents (Section 3, starting on page 2, line 5 through page 4, line 8).

The changes in the United States for the production and circulation of the one-cent penny coin are creating challenges for businesses that accept cash. As the supply of pennies becomes more limited, these businesses will have increasing difficulty providing the exact change for cash transactions that end in cents.

The rounding concept proposed in this Bill, i.e., rounding the final total of a cash transaction to the nearest five cents, is established in various countries. Australia, New Zealand, Canada., and some European countries have cash rounding to the nearest small unit. Those systems have apparently been simple and transparent.

Importantly and appropriately, this Bill limits rounding to only cash transactions. Unchanged are transactions for which payment is made by any demand or negotiable instrument, electronic fund transfer, check, gift card, money order, credit card, or other like instrument or method. This exemption is consistent with international practices and avoids disruption to existing payment processing systems.

Thank you for considering our testimony.



MARVIN S.C. DANG

Attorney for Hawaii Financial Services Association



MAUI
CHAMBER OF COMMERCE
VOICE OF BUSINESS

LATE

**HEARING BEFORE THE SENATE COMMITTEE ON CONSUMER PROTECTION & COMMERCE
HAWAII STATE CAPITOL, SENATE CONFERENCE ROOM 329
TUESDAY, MARCH 17, 2026 AT 2:00 P.M.**

To The Honorable Senator Scot Z. Matayoshi, Chair
The Honorable Senator Tina Nakada Grandinetti, Vice Chair
Members of the Committee on Consumer Protection & Commerce

COMMENTS ON SB3255 SD1 RELATING TO CURRENCY

The Maui Chamber of Commerce appreciates the opportunity to provide comments on SB3255, which would require retail merchants to accept cash payments for in-person transactions and establish rounding for certain cash transactions.

With regard to the requirement that retail merchants accept cash, we recognize that there are valid perspectives on both sides of this issue. Through our experience hosting the annual Made in Maui County Festival, we regularly hear from vendors who operate as cash-only and those who operate as credit-card-only, as well as customer feedback on both. Each approach can make sense depending on a business's operations, staffing, technology, and security considerations.

For this reason, we believe decisions about whether to accept cash or card payments should remain a business decision. There are often legitimate operational reasons for a business to accept only cash or only electronic payments, and we do not believe this choice should be mandated by the state.

However, the Chamber supports the section of the bill that would require cash transactions to be rounded up or down. With the ongoing penny shortage, establishing clear, consistent guidance for businesses on how to handle cash transactions is important.

We also note that the maximum potential impact to a consumer from rounding would be four cents, and customers would still have the option to pay with a credit card or other electronic form of payment to avoid rounding altogether.

Mahalo for the opportunity to provide our comments on this measure.

Sincerely,

Pamela Tumpap
President

To advance and promote a healthy economic environment for business, advocating for a responsive government and quality education, while preserving Maui's unique community characteristics.

March 17, 2026

House Committee on Consumer Protection & Commerce
Representative Scot Matayoshi, Chair
Representative Nakada Grandinetti, Vice Chair

Tuesday, March 17, 2026, 2:00 p.m.
Conference Room #329 and via video conference

RE: SB 3255 SD1 Relating to Currency



Dear Chair Matayoshi, Vice Chair Grandinetti and members of the Committee,

My name is Kiran Polk, and I am the Executive Director & CEO of the Kapolei Chamber of Commerce. The Kapolei Chamber of Commerce is an advocate for businesses in the Kapolei region including Waipahu, Kapolei, 'Ewa Beach, Nānakūli, Wai'anae, and Mākaha. We work on behalf of our members and the broader business community to improve the regional and State economic climate and to help West O'ahu businesses thrive.

The Kapolei Chamber of Commerce **supports SB 3255 SD1** The Kapolei Chamber of Commerce supports SB 3255 SD1, which requires retail merchants to accept cash payments in in-person transactions and allows for cash transactions to be rounded up or down to the nearest five cents.

We support this measure primarily due to the practical need to address the growing shortage of pennies in circulation. As noted in the measure, the United States Treasury has effectively ceased regular production of pennies, creating operational challenges for many businesses when making exact change . Allowing for standardized rounding to the nearest five cents provides a fair, efficient, and commonsense solution that supports both businesses and consumers.

At the same time, **we respectfully note several implementation considerations.** While ensuring access to cash payments remains important for many residents, including those who are unbanked or underbanked, some **businesses have adopted limited-cash or cashless models due to operational, safety, and cost considerations.** **Handling cash can increase risks related to theft and create additional administrative burdens, particularly for small businesses operating on thin margins.**

Additionally, evolving retail environments; including self-service, kiosk-based, and limited-staff models may not always be structured to efficiently or securely handle cash transactions. These realities highlight the importance of maintaining reasonable flexibility in implementation to account for the diversity of business models across Hawai'i's retail sector.

LATE

With respect to rounding, we strongly support the use of a standardized, symmetrical rounding framework for cash transactions only, while ensuring that electronic payments continue to be processed to the exact cent. This approach promotes fairness, transparency, and consistency for both businesses and consumers, particularly as coin availability continues to decline.

For these reasons, the Kapolei Chamber of Commerce supports SB 3255 SD1 and respectfully urges the Committee to pass this measure.

Thank you for this opportunity to provide testimony.

Respectfully,

Kiran Polk
Executive Director & CEO



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March 13, 2026

LATE

Chair Scot Z. Matayoshi
Vice Chair Tina Nakada Grandinetti
Members of the House Committee on Consumer Protection and Commerce

Comments in Support of SB3255 SD1 – Relating to Currency

Aloha Matayoshi, Vice Chair Grandinetti, and members of the committee, ABC Stores supports SB3255 SD1 and appreciates the Legislature's efforts to preserve consumer access to goods and services for individuals who rely on cash transactions, including kupuna, unbanked, and underbanked customers. We support consumer choice and agree that customers should have a reasonable ability to use cash for in-person purchases.

ABC Stores would also like to express our appreciation for the inclusion of the cash transaction rounding provisions under Chapter 481B, which thoughtfully address the ongoing penny shortage. Allowing cash transactions to be rounded to the nearest five cents provides needed clarity, consistency, and operational practicality for both businesses and consumers. We appreciate the committee's recognition of this longstanding and widespread issue and the pragmatic solution reflected in the bill.

Retailers across Hawai'i continue to navigate evolving operational challenges while striving to meet customer expectations and serve diverse communities. SB3255 SD1, as amended, reflects a balanced approach that promotes consumer access while acknowledging real-world transactional realities faced by businesses.

ABC Stores looks forward to continuing to work with the Legislature as this measure moves forward and appreciates the opportunity to provide comments in support of SB3255 SD1.

Mahalo,

John Mark Mageo
Employee Relations and Government Affairs Manager
ABC Stores

To: Representative Scot Z. Matayoshi, Chair
Representative Tina Nakada Grandinetti, Vice Chair
Committee on Consumer Protection & Commerce

From: Veronica Moore, Individual Citizen

Date: March 15, 2026

RE: Senate Bill 3255 SD1
Measure Title: RELATING TO CURRENCY.
Report Title: Cash Payments; Cash Transactions; Discrimination; Public
Accommodations; Unfair and Deceptive Practices; Rounding; Pennies

To All Concerned,

My name is Veronica Moore and I support Senate Bill 3255 SD1. Thank you for your consideration.

Sincerely,

Veronica M. Moore