

NEW YORK CITY  
DEPARTMENT OF CONSUMER AND WORKER PROTECTION

DCWP RULES HEARING  
CREDIT CARD LIMITATIONS

VIRTUAL PUBLIC HEARING

REMOTE - VIA TELECONFERENCE

March 14, 2025

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Reina Revina, DCWP, Hearing Officer	3
David, Public	5

1 MS. REINA REVINA: Good morning. My name is  
2 Reina Revina. I've been designated as the Hearing  
3 Officer for the public hearing of the Department of  
4 Consumer and Worker Protection on the proposed rules  
5 to amend ru- rules relating to credit card limitations  
6 to ensure consistency with New York General Business  
7 Law section 518.

8 This hearing is being held by teleconference  
9 call. It is now 11:00 a.m. on Friday, March 14, 2025.  
10 I am hereby convening the public hearing on this  
11 proposed rule. The proposed rule was published in The  
12 City Record on February 12, 2025. The published  
13 notice and rules are available online, on the NYC  
14 Rules website and the Department's website.

15 The Department has proposed these rules  
16 pursuant to the authority vested in the Commissioner  
17 of the Department of Consumer and Worker Protection by  
18 sections 1043 and 2203(f) of the New York City  
19 Charter, and section 20-702 of the New York City  
20 Administrative Code.

21 This hearing affords the public the  
22 opportunity to comment on all aspects of the rules the  
23 Department has proposed. The Department will  
24 carefully review all testimony and written comments  
25 received at this hearing and will give due weight and

1 consideration to proposals and recommendations that  
2 are submitted for the record at this hearing.

3 And if anybody is present here who would  
4 like to testify, they will have an opportunity to do  
5 so. I ask that we all follow these rules. During the  
6 hearing, all participants should give due respect and  
7 consideration to the folks offering their testimony,  
8 and to please mute their lines if they are not  
9 speaking.

10 Each witness will have a maximum of three  
11 minutes to provide oral testimony. If your comments  
12 take longer than three minutes, please synthesize your  
13 oral testimony and leave a written copy for the  
14 record. Unlike the limit on the time for oral  
15 testimony, there is no limit on the number of pages  
16 you can submit as written testimony or as documents  
17 for the record. The written submission will be part  
18 of the public record. And if you are looking to  
19 testify today and you have not yet let me know, please  
20 do so in the chat or raise your hand.

21 Now, before we begin, I'll remind folks to  
22 mute their lines until they are called to provide  
23 testimony. Thank you. I did not receive anyone  
24 prior, beforehand, to provide testimony. So, if  
25 anybody here would like to provide testimony, let me

1 know and you can start when you are able. Thank you.

2 Okay, okay. So, seeing as no one is present  
3 to offer testimony, I will go off camera and adjourn  
4 the hearing until an individual appears to offer  
5 testimony or until 12:00 p.m., whichever comes first.  
6 Thank you.

7 [OFF THE RECORD] [00:04:04]

8 [ON THE RECORD] [00:07:54]

9 MS. REVINA: Hi, David. You would like to  
10 provide testimony?

11 DAVID: Yes, I would.

12 MS. REVINA: Okay, give me one second.

13 DAVID: Sure.

14 MS. REVINA: So, you will have three  
15 minutes. You may begin whenever you're ready. Thank  
16 you.

17 DAVID: Okay. The testimony is, is  
18 relatively very simple. The rule, the rule that  
19 requires not to be charged more than whatever the, the  
20 rate that the credit charges the con-, the business is  
21 very difficult, because we don't know that until we  
22 get a statement from the credit card company what the  
23 rate was. There are different interchange fees for  
24 different types of credit cards. For example, I have  
25 three credit cards from Chase. Each one of them

1 would, would charge any business that accepts it a  
2 different fee. Each -- the fee is just different for  
3 the credit card, not for the business. The oth-, the  
4 oth-, it's an unreasonable request to make.

5 In addition, there are other issues with  
6 credit car-, with credit card usage that create  
7 expenses for the company, expenses such as  
8 chargebacks, which are, while not the customer's  
9 fault, they are the, the credit card companies'  
10 themselves fault. They often ignore the, the Fair  
11 Federal Credit Act and just take the customer's side  
12 and take the money back from the, the, the business.  
13 That, there needs to be a mechanism for that to be  
14 recouped by the business.

15 And, finally, posting limitations is very  
16 difficult. For a business like mine, the only  
17 limitation that we have on a credit card is if you've  
18 bounded, is if you've had a check returned or if  
19 you've disputed a charge without letting us know  
20 first, we won't accept a credit card from that  
21 customer anymore. So, posting things like that is  
22 unfair. It, it -- you're, you're holding the business  
23 responsible for a customer's bad actions. And that's  
24 just simply unfair.

25 That is my testimony.

1 MS. REVINA: Okay, thank you so much. That  
2 has been recorded into our records.

3 DAVID: Okay.

4 MS. REVINA: And for those who are still  
5 here, you are also bale to submit comments at NYC  
6 Rules, like I mentioned earlier, or to our  
7 [RuleComments@DCWP.nyc.gov](mailto:RuleComments@DCWP.nyc.gov). You can write as long as  
8 you want, but for the oral testimony it will only be  
9 three minutes. So, again, if you would like to  
10 provide it, let me know. And I can also provide the  
11 e-mail in the com-, in the chat, also. Thank you.

12 And if there is no one else to provide  
13 comments, I will once again go off camera and adjourn  
14 the meeting. Thank you.

15 Is there a way to get the comments? So, all  
16 of the combined comments will be published on our  
17 website once the hearing is done and we have collated  
18 all the comments. And that will be at [nyc.gov/dcwp](http://nyc.gov/dcwp).  
19 That is our website.

20 A transcript of this hearing will also be  
21 published on our website. However, that does take a  
22 bit longer than combined comments from written  
23 sources. And that, and that one, I cannot give you a  
24 estimated projection when that will be up. But a  
25 written comment will be published shortly.

1                   Alright. Like I mentioned earlier, as no  
2                   one is here to pro- provide testimony, I will go off  
3                   camera and adjourn until someone is going to provide  
4                   testimony. Thank you.

5                   [OFF THE RECORD] [00:12:49]

6                   [ON THE RECORD] [00:35:33]

7                   MS. REVINA: Good morning. For those who  
8                   just joined, this is a rules hearing for the proposed  
9                   rule regarding credit card surcharges per, to provide  
10                  consistency with New York State Business Law section  
11                  518. And if you would like to provide testimony,  
12                  please let me know, either in the chat or raising your  
13                  hand. If not, you are able to provide testimony on  
14                  NYC Rules Written Testimony or provide them to our e-  
15                  mail address, [RuleComments@DCWP.nyc.gov](mailto:RuleComments@DCWP.nyc.gov). So, please  
16                  let me know. If not, I will go off camera and adjourn  
17                  the meeting until someone would like to provide  
18                  testimony. Thank you.

19                  Okay. Seeing that no one is present to  
20                  provide testimony, I will go off camera and adjourn  
21                  the meeting until someone is present to provide  
22                  testimony. Thank you.

23                  [OFF THE RECORD] [00:37:27]

24                  [ON THE RECORD] [00:39:26]

25                  MS. REVINA: Again, like I mentioned, this



1 is to consistency to the New York State General  
2 Business Law. For any kind of information regarding  
3 that law, you are able to find it in the New York  
4 State website, and that will have all the, that will  
5 list off all the guidance under the law itself.

6 [OFF THE RECORD] [00:39:50]

7 [ON THE RECORD] [00:59:00]

8 MS. REVINA: Seeing that it is now 12:00  
9 p.m., I will adjourn the hearing. Thank you,  
10 everyone, for participating. Have a nice day.

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CERTIFICATE OF ACCURACY

I, Gabriela Rodriguez, certify that the foregoing transcript of DCWP Rules Hearing - Credit Card Limitations on March 14, 2025, was prepared using the required transcription equipment and is a true and accurate record of the proceedings.

Certified By

A handwritten signature in dark ink, appearing to read 'Gabriela Rodriguez', is written over a horizontal line.

Date: May 5, 2025

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