



Comments Received by the Department of  
Consumer and Worker Protection on

Proposed Rules related to  
Credit Card Limitations

IMPORTANT: The information in this document is made available solely to inform the public about comments submitted to the agency during a rulemaking proceeding and is not intended to be used for any other purpose

## Online comments: 10

- **Ghanshyam Patel**

USD cash or credit card, merchant should have choice to accept. If merchant wants to charge fees for accepting credit card or cash , government should not be bothered about because customers have many choices and there is enough competition in this city so customers are not at the gunpoint to pay any kind of fees or no fees.

Comment added February 12, 2025 3:02pm

- **Joseph**

I would like to submit my opinion. For small businesses, the reason for setting credit card minimums is because the processing fees are too high. Since each processing fee is 30 cents or more, the margin for a sale of \$1-2 is almost 0 profit and the margin goes to the credit processing company. In fact, the seller is left with almost nothing. And for large stores, the processing fee is applied differently and very cheaply. In order to eliminate card minimums, small stores should first be subsidized for the fee. If we sell cheap items, our profit is zero.

Comment added February 12, 2025 3:34pm

- **MOHAMMED AZIM AIBANI**

No credit card over \$1000 should be processed without the Card Holder's approval to the Card issuing Bank by a text message on their registered phone number. Once the Issuing Bank receive an approval reply from the Card Holder only then the transaction should go through. This will protect a lot of fraud that the card holders themselves do and prevent chargebacks.

Comment added February 12, 2025 3:36pm

- **Madhu**

I agree with the comment posted by Ghanshyam and Joseph, separately. It is also my experience at the small store we operate. As

such I request DCWP to make reasonable accommodations / adjustments consistent with the comments when considering to amending rules related to credit card limitations.

Thank you.

Joseph's posted comment: ( "I would like to submit my opinion. For small businesses, the reason for setting credit card minimums is because the processing fees are too high. Since each processing fee is 30 cents or more, the margin for a sale of \$1-2 is almost 0 profit and the margin goes to the credit processing company. In fact, the seller is left with almost nothing. And for large stores, the processing fee is applied differently and very cheaply. In order to eliminate card minimums, small stores should first be subsidized for the fee. If we sell cheap items, our profit is zero." )

(Ghanshyam's posted comment:

"USD cash or credit card, merchant should have choice to accept. If merchant wants to charge fees for accepting credit card or cash , government should not be bothered about because customers have many choices and there is enough competition in this city so customers are not at the gunpoint to pay any kind of fees or no fees." )

Comment added February 12, 2025 4:45pm

- **Juan de los Santos**

Merchants who demand a minimum for a credit card or debit card purchase and gas stations that have different pricing schedules for debit card, cash or credit cards are doing a very poor job as businesses. These business practices are annoying and unfair to all cardholders. Additionally, ALL STORE OWNERS/MERCHANTS should pass on their expenses to their ALL customers equally AND not target people who spend little or people who use cards. If they want to sell gas at 2.79 let that price be equal for both cardholders and for people

using cash. Somehow business owners want to punish consumers for using credit cards.

Comment added February 12, 2025 6:16pm

- **Hector C C Vallejo**

I would like this to take place

Comment added February 13, 2025 7:52am

- **Tohshann Hwang**

Merchants should not be requiring customers to meet a minimum price to pay by card. It is not fair to people who don't really use cash/ aren't looking to spend a large amount at a store.

Comment added February 13, 2025 10:12pm

- **Top Concourse Electronics, Inc.**

Any governmental agency should NOT get involved in 2 party transaction except courts.

Do NOT put any more rules and regulation to follow. There is enough of rules to be posted in the store on online.

Do NOT get involved.

Comment added February 15, 2025 5:41pm

- **JS**

THERE SHOULD NOT BE ANY ADDITIONAL FEES IF A CUSTOMER DECIDES TO USE A CREDIT CARD. IN THE CONTRACT WITH THE MERCHANT & THE BANK, IT STIPULATES THE MERCHANT CANNOT CHARGE AN EXTRA FEE TO ACCEPT A CREDIT CARD. THE MERCHANTS ARE WISE ASSES,, THEYRE PLAYING GAMES WITH THE WORDING,,, THEY SAY THE COST OF THE ITEM OR SERVICE WILL GET A "CASH DISCOUNT" IF PAID BY CASH, THEREFORE NO ADDITIONAL FEE. THATS TOTAL BS!! IF THE MERCHANT DOES NOT WANT TO ACCEPT THE CREDIT CARD WITHOUT ANY ADDITIONAL FEE, HE SHOULDNT BE TAKING CREDIT CARDS IN THE 1ST PLACE!!! ALL THIS

BS STARTED DURING COVID, AND US CUSTOMERS FELT BAD FOR THE MERCHANTS DURING THAT TIME, SO WE PAID IT THINKING WE'RE HELPING THEM DURING THAT DIFFICULT TIME. ITS F'IN OVER! ENOUGH WITH THE BS ADDITIONAL FEES TO USE A CREDIT CARD!!

Comment added February 26, 2025 1:58pm

- **Effie Bogris**

I do agree that v\$5-6 vendors get charged a large % on small sales amounts and that amounts to a loss, but at the same time people use their cards and especially bank cards because we live at a time that salaries are deposited automatically to bank accounts and people can't run to the bank to get cash all the time. In addition, unless you have a branch every few blocks you get charged a fee from a different bank atm and then your bank charges you as well so if you need to take out \$100 you will lose \$5-6 from your money each time you get cash.

It would be more fare to ask the cc card companies to lower the % they charge vendors since anyway they charge extreme interest between 25-34% to they card holders. For bank cards they shouldn't charge a fee to vendors for less than \$10 because again banks profit everyday from the amount of money daily in their keeping. They invest that money on a daily basis.

Thank you,

Comment added March 5, 2025 3:51pm