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February 5, 2026

The Honorable Joseph Solomon Jr.
House Corporations Committee
State House
Providence, RI 02903

Chairman Solomon and Committee Members:

The Northern RI Chamber of Commerce (NRICC) represents businesses in the communities of Burrillville, Central Falls, Cumberland, Foster, Glocester, Johnston, Lincoln, North Providence, North Smithfield, Pawtucket, Scituate, Smithfield and Woonsocket. The Chamber respectfully opposes the passage of H.7409, An Act Relating to Commercial Law — Deceptive Trade Practices.

H.7409 is very straightforward. Any retail establishment that imposes a surcharge fee on customers who use credit cards for completing purchases, is guilty of a deceptive trade practice under Rhode Island law.

Credit card processing fees are not optional or discretionary costs. They are imposed by card networks and payment processors and can represent a significant expense, particularly for businesses operating on thin margins. Today, credit card companies charge between 1.5% - 3.5% per transaction depending upon the card (plus flat transaction fees in some cases). Preventing businesses from transparently passing along these costs forces them to absorb fees they did not create and cannot control. In practice, this either raises overall prices for all customers—including those who pay with cash—or threatens the financial viability of the business itself.

Allowing businesses to pass along credit card fees promotes transparency and consumer choice. When customers are informed that a particular payment method carries an additional cost, they are empowered to decide how they wish to pay. This is more honest than embedding fees into higher base prices, where the true cost of payment methods is hidden from consumers.

For these reasons, penalizing businesses for passing through credit card processing fees is economically unsound and counterproductive. A fair approach recognizes these fees as a legitimate cost of doing business and allows merchants to address them openly and transparently.

Respectfully,

Monika P. Zuluaga
President & CEO