

March 24, 2026

The Honorable Robert Britto
Chair, Senate Commerce Committee
82 Smith Street
Providence, RI 02903

Chairman and Members of the Committee,

My name is Crystal Panciera, and I proudly operate Dunkin' restaurants across eighteen cities and towns throughout Rhode Island. Our family business was founded right here by Rhode Island natives, and we opened our very first shop on Smith Street in Providence fifty years ago. We have grown alongside the communities we serve, and we remain locally owned, locally operated, and deeply rooted in the neighborhoods that have supported us for generations.

Admiral Donuts, Inc	Providence	Friars Donuts, LLC	Providence	Slate Donuts, Inc.	North Smithfield
Academy Donuts, Inc	Providence	Greenwich Donuts, Inc	Warwick	Smith Street Donuts, Inc.	Providence
Apex Donuts, Inc.	Warwick	Hopkins Hill Donuts, Inc.	West Greenwich	Square Donuts, Inc.	Woonsocket
Beaver River Donuts, Inc.	Richmond	LaSalle Donuts, Inc.	Providence	Tollgate Donuts, Inc.	Warwick
Boulevard Donuts, Inc.	Warwick	Main Street Donuts, LLC	Coventry	Tower Hill Donuts, Inc.	Saunderstown
Borden Donuts, Inc	Johnston	Ninigret Donuts, Inc.	Charlestown	Triangle Donuts, Inc.	Woonsocket
Branch Donuts, Inc.	Providence	Oaklawn Donuts, LLC	Cranston	Wedgewood Donuts, Inc.	Smithfield
Burrillville Donuts, Inc.	Burrillville	Oaklawn Gas Donuts, LLC	Cranston	West Warwick Donuts, Inc.	West Warwick
Centerville Donuts, LLC	Warwick	Pascoag Donuts, Inc.	Pascoag	Wyoming Donuts, Inc.	Wyoming
Coventry Gas Donuts, LLC	Coventry	Pike Donuts, LLC	Coventry		
Chepachet Donuts, Inc.	Chepachet	Plainfield Donuts, Inc.	Providence		
Clyde Donuts, Inc.	West Warwick	Pleasant Donuts, Inc	Providence		
Dowling Donuts, Inc.	North Smithfield	Pontiac Donuts, LLC	Cranston		
Eddy Street Donuts, LLC	Providence	Rich Donuts, Inc.	Richmond		
Edgewood Donuts, LLC	Cranston	Rock Donuts, Inc.	East Greenwich		

I am writing to express my strong support for S 2344.

Like many hospitality businesses in Rhode Island, we operate on thin margins while facing rising costs for food, labor, rent, insurance, and utilities. At the same time, most of our customers now pay with credit cards. As a result, swipe fees are one of our fastest-growing operating expenses.

Currently, swipe fees are charged on the **entire transaction amount**, including:

- State and local sales taxes that we are required to collect and remit to the state; and
- Gratuities that guests voluntarily leave for our employees.

These funds are not revenue to our business. We do not keep sales tax, and gratuities are passed directly to our staff. Yet we pay percentage-based interchange and assessment fees on those amounts as if they were part of our sales.

S 2344 would simply require that separately listed taxes and gratuities be excluded from the swipe fee calculation. It does not cap interchange rates or regulate overall pricing. It ensures that businesses are not charged fees on money that does not belong to them.

Our point-of-sale systems already itemize taxes and gratuities separately, so this reform aligns with existing business practices. For small hospitality operators, the savings from this change would be meaningful and could be reinvested in wages, improvements, and price stability for our guests.

I respectfully urge you to support S 2344.

Sincerely,

Crystal Panciera

Chief Executive Officer

Local Dunkin Donuts Operator