



April 15, 2026

The Honorable Robert Britto
Chairman, Senate Commerce
State House
Providence, RI 02908

Dear Chairman,

On behalf of the Rhode Island Retail Federation, I write in opposition to S-2430 – the Senior Savings Protection Act which would requires anyone engaged in the sale of goods or services, and who offers a discount to its customers’ for utilizing automatic payment systems, via ACH or EFT or similar payment systems, provide the same discount to any person who is sixty-five (65).

While we fully support efforts to assist seniors and improve affordability. This legislation poses significant operational and financial burdens on brick-and-mortar retailers across Rhode Island, many of which are small businesses which cannot easily nor immediately afford system upgrades to allow for this form of discount.

First, mandating in-store discounts introduces administrative complexity at the point of sale. Retails employees would be required to verify eligibility, applying variant discount structures and manage potential disputes – all of which would slow transactions, increase labor costs and create inconsistency in customer

experience. In contrast, online or ACH-based discount systems allow for streamlined verification and uniform application, reducing errors and improving accessibility.

Second, this requirement disproportionately impacts small and mid-sized retailers that may lack the staffing or technological infrastructure to implement and monitor in-store discount compliance. Many businesses have already invested in digital platforms that allow them to offer targeted customers – including those for seniors – in a controlled, scalable and cost-effective manner. Forcing a retailer to shift in-store mandates undermines those investments and creates unnecessary duplication.

We respectfully urge the committee to reconsider this legislation. Thank you for your consideration of this matter.

Sincerely,

A handwritten signature in blue ink that reads "Laurie White". The signature is written in a cursive style with a large initial "L" and a long, sweeping underline.

Laurie White

President, Rhode Island Retail Federation