



March 15, 2022

Rep. Kotyza-Witthuhn, Chair Stephenson and Members of the House Commerce Finance and Policy Committee:

Thank you for the opportunity to provide feedback on HF 2629 (credit card surcharges modified).

Based on the feedback our organizations receive, Minnesota's existing surcharge on credit card statute provides transparency for consumers and standards for sellers.

Since 1987 sellers have been required to provide a two-point notification to consumers when implementing a surcharge. Based on how the system works today it is not apparent changes are needed.

We do however appreciate the constructive dialogue with the proponents of HF 2629. In the event a bill moves forward, the amendment presented to us by proponents on March 2, 2022, which leaves the existing consumer notification language in place while adding similar, specific requirements for web, mobile and phone transactions, is an improvement from the bill as introduced.

Should this bill advance would we appreciate further conversations on the language regarding implications for remote payment devices and the term "point of sale" as used in the amendment.

Again, while we appreciate the opportunity to have conversations on this bill, we remain unclear about the necessity of these changes given the current surcharge standards in statute today.

Sincerely,

Bruce Nustad, Minnesota Retailers Association

Jamie Pfuhl, Minnesota Grocers Association

Lance Klatt, Minnesota Service Station and Convenience Store Association

Liz Rammer, Hospitality Minnesota

Tim Gross, Minnesota Petroleum Marketers Association

John Reynolds, National Federation of Independent Business