

HOUSE No. 5450

The Commonwealth of Massachusetts

HOUSE OF REPRESENTATIVES, May 26, 2026.

The committee on Consumer Protection and Professional Licensure, to whom was referred the joint petition (accompanied by bill, House, No. 5138) of Tackey Chan, Kate Donaghue and others relative to consumer protections for low valued legal tender scarcity, reports recommending that the accompanying bill (House, No. 5450) ought to pass.

For the committee,

TACKEY CHAN.

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**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act regarding currency efficiency and non-digital tendering scarcity.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 10A of chapter 255D of the General Laws, as appearing in the
2 2024 Official Edition, is hereby amended by added at the end thereof of the following 3
3 paragraphs:-

4 Notwithstanding any general or special law or rule or regulation regulating consumer
5 transactions to the contrary, in any case in which the total transaction amount, including any
6 taxes or fees, ends with 1 cent, 2 cents, 6 cents, or 7 cents as the final digit, and the buyer cannot
7 provide the exact amount in legal tender, the amount of cents in the sum shall be rounded down
8 to the nearest amount divisible by 5 for any buyer seeking to make a payment or portion thereof
9 with legal tender. In any case in which the total transaction amount, including any taxes or fees,
10 ends with 3 cents, 4 cents, 8 cents, or 9 cents as the final digit, and the buyer cannot provide the
11 exact amount in legal tender, the amount of cents in the sum shall be rounded up to the nearest
12 amount divisible by 5 for any buyer seeking to make a payment or portion thereof with legal
13 tender; provided, however, where the total transaction amount, including any taxes or fees, totals
14 \$0.01 or \$0.02, and the buyer cannot provide the exact amount in legal tender such transaction

15 may be rounded up to \$0.05 for any buyer seeking to make a payment with legal tender. Any
16 person selling goods or services shall calculate and remit any taxes or fees imposed by the
17 commonwealth or by any of its political subdivisions based on the sales price prior to any
18 rounding in transactions completed with legal tender.

19 The foregoing paragraph shall not apply to goods or services in transactions with legal
20 tender where exact change can be remitted to the buyer without rounding, or where a buyer
21 offers to use as total payment: electronic fund transfer, check, gift card, money order, credit card,
22 or other similar instrument or method not legal tender.

23 Clear and conspicuous disclosure of rounding is required.

24 SECTION 2. The office of consumer affairs and business regulation, in consultation with
25 the department of revenue, shall issue guidance to all persons selling goods or services regarding
26 the required disclosure notice relative to rounding and the use of legal tender or other forms of
27 payment for goods and services.