

GENERAL ASSEMBLY OF NORTH CAROLINA
SESSION 2025

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HOUSE BILL 13

Short Title: Charges for Payments by Credit or Debit Card. (Public)

Sponsors: Representatives Warren, Ross, Setzer, and Tyson (Primary Sponsors).
For a complete list of sponsors, refer to the North Carolina General Assembly web site.

Referred to: Rules, Calendar, and Operations of the House

January 30, 2025

1 A BILL TO BE ENTITLED
2 AN ACT TO REGULATE THE AMOUNT A MERCHANT MAY CHARGE CUSTOMERS
3 FOR PAYMENTS BY CREDIT CARD OR DEBIT CARD.

4 The General Assembly of North Carolina enacts:

5 SECTION 1. Article 13 of Chapter 66 of the General Statutes is amended by adding
6 a new section to read:

7 "**§ 66-67.10. Charges for payments by credit card or debit card.**

8 (a) In this section, the following definitions apply:

9 (1) Merchant. – A person that engages in the business of selling goods or services
10 at retail.

11 (2) Payment card entity. – An entity involved in facilitating or processing an
12 electronic transfer of funds between a merchant and a customer using a credit
13 card or debit card.

14 (b) A merchant operating in this State shall not impose a charge for payments by credit
15 card or debit card that is more than the charge that the merchant pays to a payment card entity to
16 facilitate or process these payments. If a merchant operating in this State advertises that it accepts
17 payments by credit card or debit card and imposes a charge for these payments, the merchant
18 shall conspicuously disclose the amount of the charge in the advertisement.

19 (c) The Secretary of Commerce may assess a civil penalty against a merchant for a
20 violation of this section. The amount of the penalty shall not exceed two thousand five hundred
21 dollars (\$2,500) for the first violation or five thousand dollars (\$5,000) for a subsequent violation.
22 The clear proceeds of civil penalties imposed pursuant to this subsection shall be remitted to the
23 Civil Penalty and Forfeiture Fund in accordance with G.S. 115C-457.2."

24 SECTION 2. This act becomes effective October 1, 2025, and applies to payments
25 made on or after that date.

