

ONE HUNDRED EIGHTH LEGISLATURE

SECOND SESSION

**LEGISLATIVE RESOLUTION 370**

Introduced by Day, 49.

PURPOSE: The purpose of this interim study is to examine the rise of retailers moving to digital-only transactions. A number of Nebraskans prefer to use cash, including individuals with concerns about the privacy of digital transactions, and individuals that do not have bank accounts or easy access to a bank account. As a result, several municipalities have adopted requirements that cash be an accepted option in all retail transactions that are not online. Federal legislation has been introduced that would require cash options for transactions under two thousand dollars. A study on cashless transactions can ensure access to goods and services, while working to protect the rights and interests of businesses in Nebraska.

The interim study shall include, but need not be limited to:

(1) A determination of how many Nebraskans rely primarily on cash for their purchases;

(2) The effect of requiring an option to use a cash-payment on businesses in Nebraska;

(3) The effect that widespread digital-only transactions would have on partners trying to leave relationships with joint finances;

(4) A consideration of exemptions for a cashless ban;

(5) Options to protect consumer privacy in cash and cashless transactions;  
and

(6) Ways to increase accessibility of digital payments for individuals without bank accounts.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF THE ONE HUNDRED EIGHTH LEGISLATURE OF NEBRASKA, SECOND SESSION:

1. That the Banking, Commerce and Insurance Committee of the Legislature

shall be designated to conduct an interim study to carry out the purposes of this resolution.

2. That the committee shall upon the conclusion of its study make a report of its findings, together with its recommendations, to the Legislative Council or Legislature.