



TO: The Honorable Members of the PA House Consumer Protection, Technology & Utilities Committee

FROM: Allie Kutz, Manager, Government Affairs

DATE: June 9, 2026

RE: **PA Chamber memo: Amend H.B. 1780 - Surcharge Disclosure Compliance Concerns**

I write on behalf of the PA Chamber of Business and Industry to respectfully oppose House Bill 1780 in its current form, which is scheduled for consideration in committee this morning. While we support efforts to promote transparency, the bill as drafted imposes requirements that do not reflect how credit card processing systems function in practice and would be difficult for many businesses to comply with.

Transaction-level credit card processing fees can vary significantly depending on the type of card used, payment method, and other factors outside a merchant's control. This variability creates real challenges for businesses attempting to disclose surcharge information consistently and accurately in advance of each transaction. As a result, many employers, particularly small and mid-sized businesses, may face compliance uncertainty and potential penalties despite acting in good faith.

The PA Chamber encourages continued engagement with the business community to ensure any policy in this space is practical, clear, and workable across industries. We respectfully urge the Committee to hold the bill and work collaboratively toward a more balanced approach.

For further information or discussion, please contact Allie Kutz at **717-439-4829** or akutz@pachamber.org.

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