



## E-ALERT

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## NEW JERSEY AND PHILADELPHIA BAN CASH-FREE RESTAURANTS AND STORES

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Last month, both the city of Philadelphia and the State of New Jersey banned cash-free restaurants and stores. New Jersey was the second state to do so since Massachusetts banned them in 1978. Philadelphia is the first U.S. city to enact the ban. [Please click HERE for the full text of the bill.](#)

The debate surrounding cashless businesses has escalated as a result of media attention given to Amazon Go, Dig Inn and Sweetgreen, all of whom have adopted cashless models. Philadelphia Mayor Jim Kenney signed a bill requiring Philadelphia restaurants and stores to accept cash in an amendment to the Fair Practices Ordinance: Protections Against Unlawful Discrimination section of the Philadelphia City Code. The amendment goes into effect on July 1, 2019 and will impose fines of up to \$2,000 for each violation.

New Jersey Governor Phil Murphy signed legislation on March 18, 2019 outlawing cash-free restaurants and stores in the Garden State and imposing a fine of up to \$2,500 for a first offense, and up to \$5,000 for a second offense. After the second offense, restaurant and store owners could be subject to higher fines under the Consumer Fraud Act. The New Jersey law became effective immediately upon passage.

Both the Philadelphia and New Jersey laws exclude certain businesses and transactions from the cash-free ban: parking facilities, rental car companies and airport vendors, as well as transactions made over the telephone, through the mail or online. In other words, these businesses are legally permitted to remain cash-free.

If you have any questions related to this Alert, please contact [Marjorie Obod](#) or [Katharine Hartman](#).