

## Cash, Cards, and Your Privacy: The Quiet Battle Over How We Pay

November 29, 2025 - Lawmakers in Ohio and Washington are pushing new bills that would require businesses to accept cash. At first glance, it sounds like a small, practical rule. But beneath it is a bigger conversation about personal privacy, corporate tracking, and how much choice consumers should have in the way they pay for everyday things.

Ohio's proposal, the CASH Act, would require businesses and government offices to accept cash for any in-person purchase up to \$500. The federal version, the Payment Choice Act, would set a similar standard nationwide. Both bills also prohibit charging extra fees to people who use cash, preventing businesses from quietly steering customers toward electronic payments.

Supporters say this isn't nostalgia - it's about consumer protection. Every time someone pays with a card, phone, or app, their purchase is logged, analyzed, and often sold or shared. Retailers, data brokers, banks, and sometimes government agencies can build detailed profiles of people based entirely on their spending habits. Cash, on the other hand, doesn't leave a record. For those who value privacy, or simply don't trust digital payment systems, physical currency is one of the last ways to make an untracked transaction.

The move toward cashless stores, especially those relying heavily on self-checkout machines, is what pushed lawmakers into action. Big retailers like Target, Walmart, Costco, and many grocery chains have installed card-only stations. That creates a real barrier for people who budget with cash or don't want their financial lives digitized. Legislators say they're hearing from residents who feel locked out of basic commerce unless they give up their privacy or switch to payment methods they don't want to use.

Another important piece is financial accessibility. Millions of Americans don't have bank accounts, don't qualify for credit cards, or prefer cash because it's easier to manage. These bills are meant to ensure that stores remain usable for everyone, not just those who can swipe or tap.

And just to keep the scope clear: these proposals deal only with face-to-face transactions. Online shopping, apps, and delivery platforms are outside their reach. A website can still require digital payment; nothing in these bills changes that. What they do say is that if a business serves customers in person, it needs to offer a way to pay with actual money. Lawmakers want physical currency to remain usable in the real world, especially for those who see privacy as a right, not a luxury.

Whether these bills pass remains to be seen. But the fight over them highlights something easy to overlook: in a digital age where almost everything we do is tracked, a handful of crumpled bills might be the most private technology most of us still have.

by Jim Malmberg

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