Illinois Retailers Must Accept Cash Up To $500 Under New Sen. Belt Law

by Matt Marshall, Senator Belt's Communications
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SPRINGFIELD – State Senator Christopher Belt's measure to prohibit retailers from refusing cash payments up to $500 was signed into law.

“Cash is still necessary for many working people and seniors across our state,” said Belt (D-Swansea). “This law ensures no one is turned away from making a purchase because they choose to pay with the money they have in their pocket.”

Belt’s law will prohibit retailers from refusing cash payments up to $500 or posting signage that cash is not accepted. The law includes reasonable exceptions, including retailers with self-service checkout but at least one staffed cash register, late-night sales after 10 p.m. and retailers offering prepaid card systems that allow cash conversion.

The law will focus on retail transactions and would not affect local government payments. The legislation reflects a growing recognition that, while digital payments are convenient, access to cash remains essential for many households across Illinois.

House Bill 4592 was signed into law on Friday.