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New York City bans cashless stores – 15th February, 2020

Level 4

New York City lawmakers have banned cashless businesses. With the non-stop push to replace cash with plastic or digital payments, officials decided cash is still important in our lives. Stores, restaurants and other outlets can no longer refuse cash. Officials want people to be able to pay with notes and coins. Businesses in New York City will not be able to insist that customers use cashless payments in any transactions.

Businesses could get fines of up to \$1,500 for not following the law. Critics say cashless businesses discriminate against the poor and "communities of color". They say many people do not have bank accounts or credit cards. A city resident said: "It's incredibly discriminatory not to accept cash because some people can't get credit." An opponent of the bill said it puts government in "the business of business in a way that we don't have the right to."

Level 5

The advance of technology has been halted slightly in New York. Lawmakers passed a bill to ban cashless businesses. With the seemingly relentless drive to replace cash with plastic or digital payments, New York City officials decided cash still has a part to play in our lives. Officials approved legislation that prohibits stores, restaurants and other outlets from refusing cash. They want people to be able to pay via notes and coins. This means businesses in the city will not be able to insist that customers use cashless payments in any transactions.

Businesses could face big fines of up to \$1,500 for not following the law. Critics of cashless businesses say they discriminate against the poor because many people do not have bank accounts or credit cards. One city resident said: "I worry about the real-world discriminatory effect that cashless business can have on...communities of color." Another said: "It's incredibly discriminatory not to accept cash because some people can't get credit." An opponent of the bill said: "We are inserting ourselves in the business of business in a way that we don't have the right to."

Level 6

The advance of technology in our lives has been halted somewhat in New York City. Lawmakers have passed a bill to ban cashless businesses. With many parts of the world in a seemingly relentless drive to replace cash with plastic or digital payments, New York City officials have decided cash still has a valuable part to play in our lives. The officials have approved legislation that prohibits stores, restaurants and other retail outlets from refusing to accept cash. They want to provide the ability for people who prefer to pay via traditional means, through notes and coins. This means businesses in the city will no longer be able to insist that customers make use of cashless payments in any transactions.

Businesses that violate the new regulation could face hefty fines of up to \$1,500 for each offense. Critics of cashless businesses say they discriminate against the poorer sections of society, many of whom do not have bank accounts or credit cards. One city resident said: "I worry about the real-world discriminatory effect that cashless business can have on New Yorkers, especially in communities of color." Another said: "I think it's incredibly discriminatory not to accept cash because some people can't get credit." An opponent of the bill said it was a sign of government interference: He said: "We are inserting ourselves in the business of business in a way that we don't have the right to."