



February 19, 2026

**TO:** Members of the House Committee on Rules

**FR:** Derek Sangston, Oregon Business & Industry

**RE:** Support for HB 4178 – Oregon’s ‘Common Cents Act’

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Oregon Business & Industry (OBI) is a statewide association representing businesses from a wide variety of industries and from each of Oregon’s 36 counties. In addition to being the statewide chamber of commerce, OBI is the state affiliate for the National Association of Manufacturers and the National Retail Federation. Our 1,600 member companies, more than 80% of which are small businesses, employ more than 250,000 Oregonians. Oregon’s private sector businesses help drive a healthy, prosperous economy for the benefit of everyone.

Thank you for the opportunity to comment on HB 4178. OBI supports HB 4178 because, by allowing places of public accommodation to establish a rounding policy for in-person cash transactions or mixed-tender transactions, the bill would provide Oregon’s retailers with clear guidance on acceptable rounding policies. Without exact change being available (due to the elimination of the 1-cent coin in June 2025) and Oregon’s laws prohibiting discrimination against cash payments, that guidance is necessary.

HB 4178 is simple and practical – it allows retailers to round to the nearest nickel while ensuring that customers are clearly informed when those establishments implement that policy.

Specifically, the bill:

- Allows a place of public accommodation to establish a rounding policy for in-person cash transactions or mixed-tender transactions (does not require rounding)
- Leaves electronic payments, credit cards, and other non-cash transactions unaffected
- If a rounding policy is adopted it must be applied consistently to all transactions
- If a rounding policy is adopted, it should adhere to the provided formula:
  - If .01, .02, .06, .07 then round down to nearest .05
  - If .03, .04, .08, .09 then round up to nearest .05
  - If .00 or .05 then no rounding
- Addresses mixed-tender transactions – meaning when a customer chooses to pay part of their transaction with a debit, credit or gift card and cash – the rounding is only applicable to the cash portion of the transaction and only if cash is used to pay the balance
- Requires signage to notify customers of the rounding policy
- Provides protection from potential liability under Oregon’s pricing and UTPA laws if rounding done in accordance with the law
- Expressly exempts rounding from Oregon’s cash law found at ORS 659A.410
- Makes the law effective upon adoption – Emergency Clause

Inaction by the federal government has created uncertainty for Oregon retailers. HB 4178 provides a fair and practical solution for Oregon consumers while clarifying this issue for businesses.

Thank you for your leadership on this issue and we urge your strong support for HB 4178.

*Contact: [dereksangston@oregonbusinessindustry.com](mailto:dereksangston@oregonbusinessindustry.com)*