



Fiscal Note

Legislative Council Staff

Nonpartisan Services for Colorado's Legislature

HB 25-1282: PAYMENT CARD NETWORK PRACTICES & FEES

Prime Sponsors:

Rep. Brooks; Lindstedt
Sen. Daugherty; Kirkmeyer

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Published for: House Finance**Drafting number:** LLS 25-0801**Version:** Initial Fiscal Note**Date:** March 11, 2025**Fiscal note status:** The fiscal note reflects the introduced bill.

Summary Information

Overview. The bill restricts how payment card networks set interchange fees and use data.**Types of impacts.** The bill is projected to affect the following areas on an ongoing basis:

- Minimal State Workload
- State Revenue
- Local Government

Appropriations. No appropriation is required.

Table 1
State Fiscal Impacts

Type of Impact	Budget Year FY 2025-26	Out Year FY 2026-27
State Revenue	\$0	\$0
State Expenditures	\$0	\$0
Transferred Funds	\$0	\$0
Change in TABOR Refunds	\$0	\$0
Change in State FTE	0.0 FTE	0.0 FTE

Summary of Legislation

The bill restricts how credit card and other electronic payment companies (payment card networks) set interchange fees, which merchants pay per transaction. Specifically, the bill limits how fee can be set by:

- prohibiting a payment card network from fixing a fee with another payment card network or a credit card issuer;
- limiting what information, a fee formula can consider; and
- capping fees for charitable donations.

Additionally, the bill limits how data from fee transactions can be used, and what fees can be charged for a disputed transaction. The bill also establishes a civil action process and penalty amounts for remedying violations.

State Revenue and Expenditures

The bill primarily concerns contracts between private parties. Although the Department of Law serves as the administrator of the Colorado Uniform Consumer Credit Code, which the bill amends, the changes are not anticipated to affect the expenditures or revenues of the department. To the extent that civil filings with the trial courts increase, Judicial Department workload and revenue from filing fees may increase. Revenue from filing fees is subject to TABOR. No change in appropriations is required.

Local Government

Similar to the state, to the extent civil cases are filed, workload and revenue for Denver County Court may increase.

Effective Date

The bill takes effect November 7, 2025, assuming no referendum petition is filed.

State and Local Government Contacts

Judicial	Regulatory Agencies
Law	Revenue

The revenue and expenditure impacts in this fiscal note represent changes from current law under the bill for each fiscal year. For additional information about fiscal notes, please visit the [General Assembly website](#).