

ALASKA STATE LEGISLATURE

HOUSE LABOR & COMMERCE COMMITTEE



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Summary of Changes: Senate Bill 79, Version A to Version N (House L&C CS)

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Section 1.

This section adds new sections to AS 06.90:

Sec 06.09.020(a): prohibits issuers, payment card networks, acquirer banks, or processors from receiving or charging merchants interchange fees on the tax or gratuity portion of an electronic payment transaction if proper documentation is provided during the authorization or settlement process.

Sec 06.09.020(b): Allows merchants to submit tax or gratuity documentation up to 180 days after the transaction if it was not originally transmitted. The issuer must refund the merchant within 30 days of receiving this documentation.

Sec 06.09.020(c): Clarifies that documentation may be for individual or multiple transactions, as long as it clearly shows total transaction amounts and tax or gratuity portions.

Sec 06.09.020(d): States that payment card networks are not liable for the accuracy of the tax or gratuity documentation submitted by merchants.

Sec 06.09.020(e): Prohibits raising interchange fees on the remaining (non-tax/gratuity) portion of a transaction to compensate for prohibited fees on tax or gratuity.

Sec 06.09.020(f): Establishes a civil penalty of \$1,000 per violation and requires refunding the improper fee to the merchant.

Sec 06.09.020(g): Restricts use of electronic payment transaction data to processing or legal requirements only, safeguarding data privacy.

Sec 06.09.020(h): Defines key terms such as “acquirer bank,” “issuer,” “interchange fee,” “electronic payment transaction,” “settlement,” “tax,” and others for the purposes of this section.

Section 4.

AS 45.50.471(b): Amended to add a new violation under the Act for misuse of electronic payment transaction data as described in Section 1, AS 06.09.020 (g).