

1 WHEREAS, American households with bank accounts at formal financial institutions
2 use only a little cash at a low cost, but households without such accounts carry higher cash
3 balances and are more likely to pay fees to access their own money; and

4 WHEREAS, cash is losing share in consumer transactions to other payment methods
5 and since 2010 has been superseded by electronic payments, primarily triggered by
6 businesses seeking to reduce vulnerability to theft, and consumers seeking to reduce loss of
7 time spent obtaining cash.

8 THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby
9 request all state agencies to seek out opportunities to replace cash-based government
10 payment systems with electronic systems that reduce costs for government, taxpayers, and
11 citizens.

12 BE IT FURTHER RESOLVED that the Legislature of Louisiana encourages
13 Louisiana citizens to choose electronic payment methods over cash.

14 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the
15 Commissioner of Administration.

16 BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to
17 Bhaskar Chakravorti and Benjamin D. Mazzotta at The Fletcher School of Law and
18 Diplomacy, Tufts University.

The original instrument and the following digest, which constitutes no part
of the legislative instrument, were prepared by LG Sullivan.

DIGEST

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SCR No. 90

Recognizes the superiority of electronic forms of payment in lieu of cash.