From:	Teddy Kramer
To:	Dorsey, Matt (BOS); WongStaff (BOS); Mahmood, Bilal (BOS); Crayton, Monique (BOS)
Subject:	Support for BOS File 260025
Date:	Monday, January 12, 2026 12:19:10 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Public Safety and Neighborhood Services Committee members,

My name is Teddy Kramer and I am the owner of NEON, a drop-in workspace and neighborhood event space on Union Street in Cow Hollow.

I'm writing to express my support for Supervisor Mandelman's proposal to remove the requirement that San Francisco's small businesses accept cash payments, BOS File 260025.

- As a small business owner, the requirement to keep and accept cash puts my business and my staff at greater risk of robbery and break ins.
- To reduce the chance of break ins, depositing cash at a bank at the end of the day requires additional staff time or additional costs for a cash management company to collect the money onsite
- Cash transactions take longer and can slow down business at peak hours
- Businesses whose clientele value cash transactions can continue to accept cash under this proposal, but business owners like me should be able to decide what operations and processes work best.
- Some small businesses have moved away from accepting cash because of the high circulation of counterfeit bills.

The City has made great progress in the past year removing red tape and allowing small businesses to thrive.

We have done a great job being given the freedom to open and operate our businesses as we see fit.

Accepting cash at a business as a choice, not a requirement, should be part of that freedom.

I urge you to support this commonsense legislation.

--
Teddy Kramer
CEO/Founder

NEON

From: Michael Rotella
To: Dorsey, Matt (BOS); Mahmood, Bilal (BOS); Crayton, Monique (BOS); WongStaff (BOS)
Subject: Repeal Cash Mandate: A Proven Public Safety Issue for Small Businesses
Date: Tuesday, January 13, 2026 3:37:58 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Public Safety and Neighborhood Services Committee Members,

I am writing in strong support of Supervisor Mandelman's proposal to repeal San Francisco's cash-acceptance mandate for small businesses (BOS File 260025).

I own and operate Rocco's Café. Prior to going cashless, my business was robbed twice. Our front window was smashed. We lost over **$4,500 in sales due to counterfeit bills**, in addition to property damage, staff trauma, and lost operating time. These were not abstract risks — they were real, repeated incidents that directly threatened my employees and my livelihood.

After these incidents, we made the decision to go cashless and clearly posted signage for our guests. **The result was immediate and measurable:** we have not experienced a single break-in since. Removing cash from the operation removed the incentive for theft. It made my staff safer. It stabilized our business.

Instead of recognizing that outcome, the City fined me and lectured me for prioritizing safety.

Requiring small businesses to accept cash does not make us safer — it does the opposite.

- Keeping cash on hand increases the likelihood of robbery and break-ins, putting frontline workers at risk.
- Depositing cash requires additional labor at the end of the night or costly armored-car services, both of which disproportionately burden small operators.
- Cash transactions slow service during peak hours, directly impacting revenue and guest experience.
- This proposal does not ban cash — it simply restores **choice**. Businesses whose customers prefer cash can continue to accept it. Others, like mine, should not be forced into unsafe operating conditions by mandate.

Small business owners are closest to the realities on the ground. We are the ones locking up at night. We are the ones responsible for our employees' safety. We should be trusted to make operational decisions that reflect those realities.

This is a common-sense correction to a well-intentioned but harmful requirement. I urge you to support repealing the cash-acceptance mandate and allow small businesses to operate in ways that protect their people, their property, and their viability.

Respectfully,

Michael Rotella
Owner
Rocco's Café

916.206.4702

From: Evan Bloom
To: Dorsey, Matt (BOS); WongStaff (BOS); Crayton, Monique (BOS); Mahmood, Bilal (BOS)
Cc: Ojjeh, Faisal (MYR); Segal, Ned (MYR); Birnbach, Kerry (ECN)
Subject: Wise Sons - Support for BOS File 260025 – Repeal of the Cash Acceptance Requirement
Date: Thursday, January 15, 2026 10:23:36 AM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

RE: Support for BOS File 260025 – Repeal of the Cash Acceptance Requirement

Dear Members of the Public Safety and Neighborhood Services Committee,

I'm writing to express my strong support for **Supervisor Rafael Mandelman's proposal to remove the requirement that San Francisco small businesses accept cash payments (BOS File 260025).**

I am the founder of Wise Sons, a locally owned restaurant business with multiple locations in San Francisco, and a long-time resident of the city. While the intent of the cash-acceptance mandate may have been well-meaning, in practice it fails to account for the real operational, safety, and financial risks faced by small businesses operating in San Francisco today.

After repeated break-ins and armed robberies over the years, we made the decision to transition to a cashless model to protect our employees and customers. Since doing so, we have experienced **zero break-ins**. Prior to that change, we were dealing with **double-digit incidents annually**. Accepting cash on site creates a known target and materially increases risk, particularly in neighborhoods that have seen sustained property crime.

Beyond the risk of theft, requiring staff to handle and transport cash is not something we believe should be part of a food service job. Off-site insurance coverage for employee cash transport is limited and carries a **$10,000 deductible per incident**, which is untenable. Armored car services cost more than the amount of cash we would collect in a day, and accumulating cash on site is neither safe nor practical.

Insurance realities further compound the issue. In 2021, our liability coverage was dropped due to repeated claims and safety warnings associated with our operating zip codes. After extensive effort, we secured a non-admitted carrier at significantly higher cost and reduced coverage. In 2023, we were able to return to an admitted carrier, again at a much higher premium, with a **$10,000 deductible—ten times our previous deductible**. Filing claims for typical break-in damage of $2,000–$5,000 is no longer viable, and additional claims risk losing coverage altogether. This puts us in direct conflict with lease requirements and threatens the stability of our business.

All of this is in service of accommodating a form of payment that represented **less than 2% of our daily sales**. The mandate places a disproportionate burden on small businesses while delivering minimal public benefit.

I'm also concerned about the **uneven application of this policy**. Food trucks, pop-ups, and many service-based businesses are exempt from the cash requirement, despite serving the same customer base as brick-and-mortar restaurants. If refusing cash is considered

disenfranchisement, it is unclear why these businesses are treated differently. This inconsistency undermines both fairness and the credibility of the mandate.

Finally, I want to note the troubling allocation of city resources. A uniformed officer was sent to our 24th Street location to attempt to purchase a sandwich to enforce this rule, while we have not had a regular beat officer in our neighborhood for over a decade. Calls to non-emergency lines following break-ins and property damage often go unanswered. The contrast between these realities is difficult to reconcile and sends a discouraging message to small business owners who are trying to operate responsibly in a challenging environment.

Supervisor Mandelman's proposal recognizes the current conditions on the ground and restores discretion to small businesses to operate in ways that best protect their employees, customers, and livelihoods. Repealing the cash-acceptance requirement would be a meaningful step toward aligning city policy with public safety, economic sustainability, and common sense.

Thank you for your time and consideration. I would welcome the opportunity to discuss this further or answer any questions about our experience.

Sincerely,

Evan Bloom
Founder, Wise Sons
San Francisco Resident

--
Evan Bloom

From:	Muhammad Joyo
To:	Dorsey, Matt (BOS); Mahmood, Bilal (BOS); Crayton, Monique (BOS); WongStaff (BOS)
Subject:	Support for BOS File 260025
Date:	Tuesday, January 20, 2026 10:59:58 AM

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Public Safety and Neighborhood Services Committee members,

I'm writing to express my support for Supervisor Mandelman's proposal to remove the requirement that San Francisco's small businesses accept cash payments, BOS File 260025.

- As a small business owner, the requirement to keep and accept cash puts my business and my staff at greater risk of robbery and break ins.
- To reduce the chance of break-ins, depositing cash at a bank at the end of the day requires additional staff time or additional costs for a cash management company to collect the money onsite.
- Cash transactions take longer and can slow down business at peak hours.
- In a food business, handling cash is inherently unsafe and unsanitary. The vast majority of our customers prefer cashless payments anyway.
- Businesses whose clientele value cash transactions can continue to accept cash under this proposal, but business owners like myself should be able to decide what operations and processes work best.
- Counterfeit currency can be a problem for small businesses.

I urge you to support this common sense legislation.

Best,

ıoto

Mojo
Founder, General Manager

(914) 215-0627
elaichico.com
mojo@elaichico.com
2161 Allston Way, Ste. C, Berkeley CA 94704

GOLDEN GATE
RESTAURANT
ASSOCIATION
est: 1936

Public Safety and Neighborhood Services Committee
Board of Supervisors
City Hall
1 Dr. Carlton B. Goodlett Place
San Francisco, CA 94102

February 5, 2026

Dear Public Safety and Neighborhood Services Committee,

On behalf of the Golden Gate Restaurant Association (GGRA), I am writing in strong support for Ordinance 260025, Supervisor Mandelman's proposal to remove the requirement that San Francisco's small businesses accept cash payments.

This measure is something that our membership has been advocating for for several years. Although the original ordinance was well intentioned, business have expressed many concerns including:

- The requirement to keep and accept cash has put businesses and their staff at greater risk of robbery and break ins
- To reduce the chance of break ins, depositing cash at a bank at the end of the day requires additional staff time or additional costs for a cash management company to collect the money onsite
- Cash transactions take longer and can slow down business at peak hours, especially with the growing use of app payments.
- Businesses whose clientele value cash transactions can continue to accept cash under this proposal, but business owners should be able to decide what operations and processes work best
- Counterfeit currency can be a problem for small businesses

We are hopeful that this ordinance can help with some of these challenges and provide greater safety and security for our restaurant community. We urge you to support this common sense legislation.

Laurie Thomas

Executive Director, Golden Gate Restaurant Association

From:	Tiffany Carter
To:	Dorsey, Matt (BOS); Mahmood, Bilal (BOS); Crayton, Monique (BOS); WongStaff (BOS)
Cc:	Birnbach, Kerry (ECN)
Subject:	Support for BOS File 260025
Date:	Monday, January 19, 2026 3:06:03 PM

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Public Safety and Neighborhood Services Committee Members,

I'm writing to express my support for Supervisor Mandelman's proposal to remove the requirement that San Francisco small businesses accept cash payments (BOS File 260025).

As a **former small business owner and former San Francisco Small Business Commissioner**, I have firsthand operational experience with the public safety and cost challenges this mandate creates. I previously operated **Boug Cali at La Cocina Marketplace** and **Palmvy at the San Francisco Ferry Building**, both high-visibility locations that experienced repeated break-ins and ongoing safety concerns.

Based on this experience:

- Requiring businesses to accept and store cash increases the risk of robbery and break-ins, putting staff and owners at greater risk.
- Reducing that risk requires additional staff time to make bank deposits after hours or paying for costly cash management services.
- Cash transactions are slower and can significantly disrupt service during peak hours, especially in high-volume locations.
- This proposal preserves choice: businesses whose customers prefer cash may continue to accept it, while others should have the flexibility to operate in ways that best protect their staff, customers, and assets.

This is a common-sense, safety-forward update that reflects the realities small businesses face today. I urge you to support BOS File 260025 and give business owners the discretion to choose the operational practices that work best for them.

Respectfully,
Tiffany Carter
Former Owner, Boug Cali (La Cocina Marketplace)
Former Operator, Palmvy (San Francisco Ferry Building)
Former San Francisco Small Business Commissioner

From: Kevin Lieu
To: Dorsey, Matt (BOS); WongStaff (BOS); Crayton, Monique (BOS); Mahmood, Bilal (BOS)
Cc: Birnbach, Kerry (ECN); Mathewson, Melanie (BOS)
Subject: Support for BOS File 260025 (cash impacts on safety)- from a Small Business Owner
Date: Tuesday, February 10, 2026 2:13:39 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Public Safety and Neighborhood Services Committee Members,

I am writing in support of Supervisor Mandelman's proposal (BOS File 260025) and to respectfully ask the Committee to reconsider San Francisco's mandatory cash-acceptance requirement through the lens of worker safety.

I own Gai Chicken Rice, a small restaurant in San Francisco. Like many small business owners, I feel a deep personal responsibility for the people who work with me every day. The fear of robbery is not abstract for us. It is constant and ever-present. It shows up in the silence after a break-in, in the way my team flinches when the door chime rings, and in the stress we carry home long after closing time.

In 2024, our restaurant was burglarized four times. In 2025, it was burglarized twice. The pattern has been clear. Once a business is targeted, it becomes a repeat target. Cash on site makes us a magnet. Removing it removes the incentive. This is not theoretical. It is our lived experience.

I did not open a restaurant expecting to become an expert in security. I expected to focus on food, service, and community. But today, safety considerations shape every decision we make. What is difficult to accept is knowing there is a clear way to reduce risk by operating without cash, while being legally required to operate otherwise.

Accepting cash introduces risk beyond normal business hours. It requires counting cash late at night, securing it on site, and physically transporting it to the bank after closing. This adds time to already long shifts and places owners or managers in situations that increase exposure outside the restaurant. These vulnerabilities are not related to customer service, but to required cash-handling practices that elevate risk after hours.

I want to be clear that this is not about exclusion. I care deeply about our unbanked and underbanked neighbors. At the same time, the landscape has changed. Most public benefits are already distributed digitally through EBT or prepaid cards, which modern point-of-sale systems handle securely. Tools like reverse ATMs also exist, allowing customers to convert cash to cards on the spot while preserving access and dignity without putting workers in harm's way.

I am not asking the City to ban cash. I am asking for flexibility. I am asking for the ability to choose a safer operating model when circumstances demand it, without being forced by law to expose employees to unnecessary danger.

Running a small business in San Francisco has changed significantly since the pandemic. For those of us who have experienced repeated break-ins, safety is no longer a secondary concern. It is foundational.

I appreciate the Committee's work to balance public safety, equity, and the realities faced by small businesses. I urge you to support this proposal and allow safety-forward solutions that reflect the city we are today.

Thank you for your time and consideration.

Sincerely,
Kevin
Owner, Gai Chicken Rice
San Francisco

Dear Public Safety and Neighborhood Services Committee Members,

My name is Jade Quizon with the Food and Agriculture Action Coalition Toward Sovereignty (FAACTS) and I am writing to urge you to **oppose File No. 260025** . Deleting Article 55 of the Police Code in its entirety and repealing San Francisco's requirement that brick-and-mortar businesses accept cash for most goods and services, allowing businesses to operate fully cashless, undermines economic inclusion, disproportionately harms vulnerable groups, and entrenches corporate surveillance in our local economy.

Cash Access is an Equity Issue

San Francisco adopted Article 55 to ensure all residents can participate in the City's economy. That rationale still rings true today.

Millions of Americans are unbanked or underbanked. In California alone, an estimated 2 million people are unbanked and 5.5 million more are underbanked[1]. A City-commissioned study previously estimated that up to 50% of African-American and Latino households in San Francisco did not have a bank account. Where is the data to prove things have changed?

Cashless models harm low-income residents, seniors, young people, unhoused neighbors, immigrants, and undocumented San Franciscans. As a City that strives to be welcoming and inclusive, we should not remove protections that encourage economic inclusion.

This is Anti-Poor Legislation

Cashless systems impose hidden costs. Credit and debit card processing fees (often 2 - 3%) increase the cost of goods and services. These costs are passed on to consumers or absorbed by small businesses already operating on thin margins.

Denying cash as a payment option effectively punishes those without access to traditional banking while increasing costs for everyone.

Consumer Privacy, Surveillance, and Data Exploitation Concerns

Cash remains the only universally accessible, anonymous form of payment. Expanding cashless models increases dependence on banks, credit card companies, and surveillance-based technologies.

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[1] https://calmatters.org/commentary/2024/07/californians-cash-is-still-king/#:~:text=The%20problem%20is%20many%20businesses,all%20debts%20p ublic%20and%20private

It has been proven that corporate grocers and large retailers monetize consumer purchasing data[2]. The sale of data-driven advertising and analytics account for a significant share of corporate grocery profits. The refusal of cash shifts us toward data extraction and surveillance capitalism, which benefit corporations at the expense of our privacy.

Impact on Small Businesses

While some small businesses have expressed support for repeal, the broader impact could harm many neighborhood merchants. Not all small businesses can afford digital payment infrastructure. Increased reliance on payment processors means ongoing fees incurred by the businesses, which can be passed on to consumers.

Additionally, during emergencies, such as the recent PG&E outages that affected a significant portion of the City, cash remains the most reliable payment method when point-of-sale systems fail. Removing cash protections makes our local economy more fragile, not more resilient.

San Francisco proclaims to be a sanctuary city committing to equity and inclusion, but the repeal of Article 55 proves otherwise. We respectfully urge you to **oppose File No. 260025** at the February 12, 2026 committee hearing and preserve San Francisco's commitment to economic inclusion.

Thank you for your consideration.

Sincerely,
Jade Quizon
Project Director
FAACTS (Food and Agriculture Action Coalition Toward Sovereignty)

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[2] https://www.consumerreports.org/media-room/press-releases/2025/05/consumer-reports-investigation-uncovers-krogers-widespread-data-collection-of-loyalty-program-members-to-create-secret-shopper-profiles/

From: Hannah Smith
To: Crayton, Monique (BOS)
Subject: Please Pass Along: Support for San Francisco's Cash Acceptance Law
Date: Friday, February 13, 2026 3:33:31 PM

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

Hi,

It has come to my attention that The Board of Supervisors Public Safety Committee will be voting on whether to appeal the law requiring businesses to accept cash. As a San Francisco resident, I beg of the board not to repeal that law.

Allowing businesses to refuse cash would create barriers for many. Not everyone has equal access to credit cards, bank accounts, or digital payment tools. Cash is essential for low-income residents, seniors, people experiencing homelessness, undocumented individuals, and others who may be unbanked or underbanked. Removing cash as an option would effectively exclude some of the most vulnerable San Franciscans from participating in everyday commerce.

Cash acceptance also protects consumer choice and privacy. Digital payments create permanent records and require sharing personal financial data, which not everyone is comfortable with or able to manage safely. Cash provides an important alternative that allows people to make basic purchases without surveillance or technology barriers.

I often prefer paying with cash for personal/budget maintenance reasons and have always strongly appreciated this law being in place in San Francisco. I think maintaining the cash acceptance requirement is so key for economic inclusion and consumer protection. I urge you to please keep this law in place!

Hope this email reaches the right person and you can pass this perspective along to the board!

Appreciate it,

Hannah

From:	Board of Supervisors (BOS)
To:	BOS-Supervisors; BOS-Legislative Aides
Cc:	Calvillo, Angela (BOS); Somera, Alisa (BOS); Ng, Wilson (BOS); De Asis, Edward (BOS); Mchugh, Eileen (BOS); BOS-Operations; BOS Legislation, (BOS); Crayton, Monique (BOS)
Subject:	FW: accepting cash!
Date:	Thursday, March 5, 2026 3:00:40 PM

Hello,

Please see below for communication from George Smith regarding File No. 260025.

File No. 260025: Ordinance amending the Police Code to delete Article 55 and thereby repeal the requirement that brick-and-mortar businesses accept cash for the purchase of goods and services other than professional services.

Sincerely,

Joe Adkins
Office of the Clerk of the Board
San Francisco Board of Supervisors
1 Dr. Carlton B. Goodlett Place, Room 244
San Francisco, CA 94102
Phone: (415) 554-5184 | Fax: (415) 554-5163
board.of.supervisors@sfgov.org | www.sfbos.org

-----Original Message-----
From: george <gdemps3@gmail.com>
Sent: Tuesday, March 3, 2026 9:17 AM
To: Board of Supervisors (BOS) <board.of.supervisors@sfgov.org>
Subject: accepting cash!

This message is from outside the City email system. Do not open links or attachments from untrusted sources.

dear supervisors,

it has come to my attention that supervisors, including rafael mandelman, seek to remove from us san franciscans the option of using cash for local purchases. please keep cash as an option for payment in san francisco! if there was ever any doubt about the dangers of unfettered access to everybody's data, those concerns have borne themselves out as evidenced by our out-of-control tech oligarchy! if paying for goods and services in san francisco by cash isn't accessible, then we are forced to give big brother the tools to know us better than we know ourselves, to control us. this is a dystopian future i can only hope to avoid.

as for the threat of robbery, credit card payments are subject to their own inefficiencies, from fraud, to the transaction fees that help to cover the costs of those fraudulent purchases, to our own leakage of data to the folks who would influence our spending habits and political leanings. compared to these costs for credit card transactions, what is the cost of a small safe to protect cash inside a store?! i would argue that the burden faced by a business to accept cash is actually on par with, or less burdensome than, what it takes to accept credit.

if you are hell-bent on moving past cash and into a solely digital currency system, the first step must be robust data privacy laws to allow consumers to shed the paradigm of data serfdom! without robust data privacy laws, there can be no privacy without cash payments! please consider these serious concerns before committing to any rash action. don't sell us out to the tech industry!

sincerely,
george smith