

**45.345 Authorization of electronic payment methods for deposit in State Treasury -  
- Provider fees -- Cash rounding. (Effective July 15, 2026)**

- (1) (a) In addition to any payment method authorized by law, and notwithstanding any statute to the contrary, any state agency may accept the following methods of payment to secure funds for deposit into the State Treasury:
  1. Credit card;
  2. Debit card;
  3. Electronic check;
  4. Automated clearinghouse (ACH) debit; or
  5. Any other electronic payment method upon the prior written approval of both the Finance and Administration Cabinet and the Office of the State Treasurer.
- (b) Any fees charged to a state agency by the provider of the payment services listed in paragraph (a) of this subsection shall be deemed to represent collection expenses and may be considered normal operating expenses of the agency, or the agency may collect convenience fees from users to supplement agency costs of delivering services.
- (2) (a) In satisfaction of debts owed to the Commonwealth:
  1. Rounding cash transactions to the nearest five cent (\$0.05) increment shall occur:
    - a. When pennies are not available to complete resolution of a transaction; and
    - b. On settlement of the final bill of sale, invoice, or fee after all individual items, duties, fees, taxes, and charges are calculated to the exact cent; and
  2. Noncash transactions shall continue to be settled to the cent without rounding.
- (b) As used in this subsection, "the nearest five cent (\$0.05) increment" means:
  1. Amounts ending in one cent (\$0.01) and two cents (\$0.02) are rounded down to the nearest ten cents (\$0.10);
  2. Amounts ending in three cents (\$0.03) and four cents (\$0.04) are rounded up to the nearest five cents (\$0.05);
  3. Amounts ending in six cents (\$0.06) and seven cents (\$0.07) are rounded down to the nearest five cents (\$0.05);
  4. Amounts ending in eight cents (\$0.08) and nine cents (\$0.09) are rounded up to the nearest ten cents (\$0.10); and
  5. Amounts ending in zero cents (\$0.00) and five cents (\$0.05) remain unchanged.
- (c) Notwithstanding any other statute to the contrary, any person selling goods or services shall not be in violation of any requirements, laws, administrative regulations, or standards of this state or political subdivision of this state based on any action taken in compliance with this section.

**Effective:** July 15, 2026

**History:** Amended 2026 Ky. Acts ch. 161, sec. 22, effective July 15, 2026. -- Created  
2003 Ky. Acts ch. 191, sec. 1, effective June 24, 2003.