

HOUSE BILL NO. HB0108

Firearm purchase protections.

Sponsored by: Representative(s) Allemand, Angelos, Banks, Bear, Brown, G, Campbell, K, Haroldson, Heiner, Locke, Neiman and Pendergraft and Senator(s) Ide

A BILL

for

1 AN ACT relating to trade and commerce; prohibiting the  
2 categorization of firearms and ammunition merchants  
3 separately from general merchandise or sporting goods  
4 retailers as specified; creating a penalty; making  
5 conforming amendments; specifying applicability; and  
6 providing for an effective date.

7

8 *Be It Enacted by the Legislature of the State of Wyoming:*

9

10 **Section 1.** W.S. 40-32-101 is created to read:

11

12

CHAPTER 32

13

MERCHANT CODES

14

1           **40-32-101. Purchase of firearms and ammunition**  
2 **protections; merchant code limitations; enforcement.**

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4           (a) As used in this section:

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6                   (i) "Acquirer" means a financial institution  
7 that acts as an intermediary between merchants and card  
8 payment networks;

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10                   (ii) "Merchant acquiring entity" means the bank  
11 or other organization that has the contractual obligation  
12 to make payment to participating payees in settlement of  
13 payment card transactions;

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15                   (iii) "Payment settlement entity" means:

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17                           (A) In the case of a payment card  
18 transaction, the merchant acquiring entity; and

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20                           (B) In the case of a third party network  
21 transaction, the third party settlement organization.

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1           (iv) "Third party settlement organization" means  
2 an organization that has the contractual obligation to make  
3 payment to participating payees of third party network  
4 transactions.

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6           (b) A payment settlement entity, merchant acquiring  
7 entity or third party settlement organization shall not  
8 assign a merchant category code to or otherwise classify a  
9 merchant that is a seller of firearms or ammunition in a  
10 way that is different from general merchandise retailers or  
11 sporting goods retailers, except as otherwise required by  
12 federal law.

13  
14           (c) An entity involved in facilitating or processing  
15 a payment card transaction, including a financial  
16 institution, an acquirer, a payment card network or a  
17 payment card issuer, shall not assign to or require a  
18 merchant to use a merchant category code that classifies  
19 the merchant as a firearms or ammunition retailer or places  
20 the merchant in a similar classification. A merchant of  
21 firearms or ammunition may be assigned or may use a  
22 merchant category code used for general merchandise  
23 retailers or sporting goods retailers.

1

2 (d) Any person who violates this section is guilty of  
3 a misdemeanor punishable by a fine of one thousand dollars  
4 (\$1,000.00) for every one (1) merchant category code  
5 assigned to a merchant in violation of this section or for  
6 each instance that a person is classified as a firearms,  
7 ammunition or similar retailer in violation of this  
8 section.

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10 **Section 2.** W.S. 13-10-302(a) is amended to read:

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12 **13-10-302. Unlawful discrimination against a firearm**  
13 **entity; exception.**

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15 (a) A financial institution shall not discriminate  
16 against a firearm entity:

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18 (i) Because the firearm entity supports or is  
19 engaged in the lawful commerce of firearms, firearm  
20 accessories or ammunition products;

21

22 (ii) By declining a lawful payment card  
23 transaction based solely on the assignment or nonassignment

1 of a firearms or ammunition code pursuant to W.S.  
2 40-32-101.

3

4       **Section 3.** Nothing in this act shall amend, alter or  
5 impair any contract entered into before July 1, 2025 and  
6 this act shall apply to any contract entered into before  
7 July 1, 2025 only upon the renewal, extension or  
8 modification of those contractual provisions to which this  
9 act would apply.

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11       **Section 4.** This act is effective July 1, 2025.

12

13

(END)