

ATM UP Applauds Bipartisan Payment Choice Act: Protecting Consumer Rights and Cash Access

ATM UP CEO Sal Salpietro applauds bipartisan 'Payment Choice Act' by Senators Cramer & Fetterman protecting consumer cash payment rights nationwide.

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[ATM UP](#) Applauds Bipartisan Payment
Choice Act: Protecting Consumer
Rights and Cash Access
Industry Leader Sal Salpietro Calls
Cramer-Fetterman Legislation
"Essential for Financial Freedom"



ATM UP Company Owners, Sal and Stephanie Salpietro Listen to Byron Donalds' Staff Talk About The 'Payment Choice Act'

ATM UP, one of America's fastest-growing ATM Independent Sales Organizations (ISOs), today praised the introduction of the bipartisan Payment Choice Act (S.2326) by U.S. Senators Kevin Cramer (R-ND) and John Fetterman (D-PA). The landmark legislation aims to preserve payment options for consumers and ensure cash remains a viable payment method without discriminatory pricing.

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Sal Salpietro

Sal Salpietro, CEO of ATM UP and known throughout the industry as "[The ATM CEO](#)," participated in advocacy efforts in Washington, D.C. earlier this month alongside the National ATM Council (NAC) to support legislative measures protecting consumer payment choice.

"This bipartisan legislation is absolutely critical for maintaining financial freedom and consumer choice in America," said Salpietro, who has operated in the ATM industry since 2008. "Senator

Cramer and Senator Fetterman understand that cash isn't just currency – it's about preserving options for millions of Americans who depend on cash transactions for their daily needs."

The Payment Choice Act addresses growing concerns about businesses that refuse to accept cash or impose premium prices on cash transactions. According to federal data, 4.5% of U.S. households – representing millions of Americans – do not have access to traditional banking services, with cash payments still representing nearly 20% of all transactions in the U.S. economy.

"Our advocacy trip to Washington earlier this month with NAC reinforced the importance of having strong legislative champions like Senators Cramer and Fetterman," Salpietro added. "They recognize that forcing consumers into digital-only payments limits choice and disproportionately impacts underbanked communities."

ATM Universal Processors (ATM UP), founded by Salpietro after his transformation from real estate crash victim in 2008, to ATM industry success story, processes transactions for major national brands including Hilton, Hyatt, Marriott, and Exxon, among others. ATM UP's focus on superior service and transparent pricing has made it a leader in the rapidly evolving ATM processing space.

Bruce Renard, Executive Director of the National ATM Council (NAC), emphasized the broader implications: "The continued vitality and universality of cash in America is essential to maintaining the US Dollar's position abroad as the world's premier fiat currency, while also preserving personal financial freedom of choice and purchasing privacy for us all here at home."

The Payment Choice Act ensures that:



Joseph Simon, ATM UP's New Business Dev Manager, and Sal Salpietro, ATM UP's CEO, Stand Outside Rep. Wasserman Schultz's Office in Washington, DC

ATM UP

ATM Universal Processors, LLC

ATM UP Universal Processors

- *Customers can use cash as a form of payment for in-person purchases.
- * Businesses cannot charge higher prices for cash transactions.
- * Underbanked Americans maintain access to essential goods and services.
- * Consumer payment choice remains protected.

Senator Cramer noted that "Cash is still legal tender in the United States, despite some businesses' exclusive acceptance of electronic payments. Americans should have the option of using cards or cash, but they should be the ones who make that choice."

Senator Fetterman added, "It's simple: if you're open for business in America, you should take U.S. dollars. We have millions of people in this country who don't have access to bank accounts, and they must be able to go shopping with their hard-earned dollars."

For ATM UP and the broader ATM industry, the legislation represents crucial protection for the infrastructure that enables cash access nationwide. The company's network of ATM operators and merchants depends on robust cash circulation to serve communities across America.

"This isn't just about ATMs – it's about fundamental fairness," Salpietro concluded. "Every person in America deserves the right to choose how they pay for goods and services. Senators Cramer and Fetterman are standing up for that principle."

About ATM UP: ATM UP is one of America's fastest-growing ATM Independent Sales Organizations, founded by industry veteran Sal Salpietro. Founded in 2008, ATM UP processes transactions for major national brands and serves on government relations committees advocating for operator rights and fair banking practices. The company is known for its transparent pricing, superior service, and exclusive focus on ATM operational support.

Learn more at atm-up.com.

Media Contact: ATM UP Media Relations Email: MarketingDept@atm-up.com Website: atm-up.com

Louie Bischoff

ATM UP

marketingdept@atm-up.com

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