



## Ohio Revised Code

### Section 1349.85

Effective: April 9, 2025

Legislation: Senate Bill 58

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(A) Except for those records kept during the regular course of a criminal investigation and prosecution, or as otherwise required by law, no government entity or official, and no agent or employee of a governmental entity shall knowingly keep or cause to be kept any list, record, or registry of privately owned firearms or the owners of those firearms.

(B) No financial institution or agent of a financial institution shall do either of the following:

(1) Require the assignment of a firearms code in a way that distinguishes a firearms retailer from other retailers;

(2) Subject to divisions (C) and (D) of this section, decline a payment card transaction involving a firearms retailer based solely on the assignment of a firearms code.

(C) Nothing in this section prohibits a financial institution from declining or otherwise refusing to process a payment card transaction for any of the following reasons:

(1) If necessary to comply with applicable state or federal law;

(2) If requested by the customer;

(3) If necessary due to fraud controls;

(4) For the purpose of merchant category exclusions offered by a financial institution for the purpose of expenditure control or corporate card control.

(D) Nothing in this section limits the authority of a financial institution to negotiate with responsible parties or otherwise impairs a financial institution's actions related to any of the following:



- (1) Dispute processing;
  - (2) Fraud risk or credit management or other controls in the ordinary course of business operations;
  - (3) Protecting against illegal activities, breach, or cyber risks;
  - (4) Restricting the use or availability of a firearms code in this state.
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