

THE GENERAL ASSEMBLY OF PENNSYLVANIA

HOUSE RESOLUTION

No. 475 Session of 2024

INTRODUCED BY KUTZ, JUNE 10, 2024

REFERRED TO COMMITTEE ON STATE GOVERNMENT, JUNE 10, 2024

A RESOLUTION

1 Urging the Congress of the United States to protect consumers
2 from government interference in the free markets and any
3 actions that would weaken our national security by opposing
4 Congressional efforts to overreach into the wallets of
5 American consumers and small businesses.

6 WHEREAS, Americans have developed an exceptionally advanced
7 and innovative payments system through a steadfast focus on
8 private sector leadership that respects the right of consumers
9 and companies to make their own informed choices about how they
10 pay and are paid; and

11 WHEREAS, The market-based payments approach in this country
12 responds to the dynamic and diverse needs of American
13 entrepreneurs and consumers rather than operating under static
14 government mandates; and

15 WHEREAS, While other nations import payments technology to
16 run their economy, American companies set the standard of the
17 global payments ecosystem; and

18 WHEREAS, It is important to prioritize the protection of
19 consumers from government interference that would shift
20 financial transactions to less secure, less innovative and

1 potentially risky providers that could place consumers and their
2 financial data in a more vulnerable position; and

3 WHEREAS, States should oppose any governmental economic
4 favoritism, wherever proposed, that would negatively impact
5 consumers, provide less choice and access to popular consumer
6 benefits, threaten airline services or undermine critical
7 payment fraud protections while increasing national security
8 risks; and

9 WHEREAS, The commandeering of the payments system by a
10 centralized government or bank threatens personal privacy,
11 innovation and American economic leadership; and

12 WHEREAS, The United States has the most robust and secure
13 financial system in the world and a strong network supporting
14 small businesses and protecting consumers; and

15 WHEREAS, More than 486 million credit cards are in use in the
16 United States, with more than 196 million Americans holding at
17 least one credit card; and

18 WHEREAS, States should protect the right of consumers to
19 choose their payment methods and pay transparent prices by
20 preventing the addition of surcharges when consumers choose to
21 pay with credit cards; and

22 WHEREAS, The credit card payments industry is a healthy and
23 competitive space, and further legislation to impose government-
24 mandated price controls in this area is both unnecessary and
25 harmful to innovation and security; therefore be it

26 RESOLVED, That the House of Representatives urge the Congress
27 of the United States to protect consumers from government
28 interference in the free markets and any actions that would
29 weaken our national security by opposing Congressional efforts
30 to overreach into the wallets of American consumers and small

1 businesses.