

Union Calendar No. 590

118TH CONGRESS
2D SESSION

H. R. 9488

[Report No. 118-696]

To amend the Federal Election Campaign Act of 1971 to require the disclosure of the card verification value as a condition of the acceptance of online contributions made through the use of credit or debit cards in elections for Federal office and to prohibit the acceptance of contributions made through the use of gift cards and prepaid credit cards in such elections, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 6, 2024

Mr. STEIL (for himself, Mrs. BICE, Ms. LEE of Florida, and Mr. D'ESPOSITO) introduced the following bill; which was referred to the Committee on House Administration

SEPTEMBER 20, 2024

Additional sponsors: Mr. MURPHY and Mr. CALVERT

SEPTEMBER 20, 2024

Reported with amendments, committed to the Committee of the Whole House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italic*]

[For text of introduced bill, see copy of bill as introduced on September 6, 2024]

A BILL

To amend the Federal Election Campaign Act of 1971 to require the disclosure of the card verification value as a condition of the acceptance of online contributions made through the use of credit or debit cards in elections for Federal office and to prohibit the acceptance of contributions made through the use of gift cards and pre-paid credit cards in such elections, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 *This Act may be cited as the “Secure Handling of*
5 *Internet Electronic Donations Act” or the “SHIELD Act”.*

6 **SEC. 2. REQUIRING DISCLOSURE OF CARD VERIFICATION**
7 **VALUE AS CONDITION OF ACCEPTANCE OF**
8 **ONLINE CONTRIBUTIONS MADE USING CRED-**
9 **IT OR DEBIT CARDS IN FEDERAL ELECTIONS.**

10 *(a) REQUIREMENT.—Section 302 of the Federal Elec-*
11 *tion Campaign Act of 1971 (52 U.S.C. 30102) is amended*
12 *by adding at the end the following:*

13 *“(j)(1) No political committee shall accept any Inter-*
14 *net credit or debit card contribution unless—*

15 *“(A) the individual or entity making such con-*
16 *tribution is required, at the time such individual*
17 *makes such contribution, to disclose the card*
18 *verification value of such credit or debit card; and*

19 *“(B)(i) the billing address associated with such*
20 *credit or debit card is located in the United States;*
21 *or*

22 *“(ii) in the case of a contribution made by an*
23 *individual living outside of the United States who, at*
24 *the time the individual makes the contribution, is a*
25 *United States national or an individual who is law-*

1 *fully admitted for permanent residence, as defined by*
2 *section 101(a)(20) of the Immigration and Nation-*
3 *ality Act (8 U.S.C. 1101(a)(20)), the individual pro-*
4 *vides the committee with—*

5 *“(I) the United States mailing address the*
6 *individual uses for voter registration purposes;*

7 *“(II) a copy of the individual’s United*
8 *States passport;*

9 *“(III) a copy of the individual’s permanent*
10 *resident card; or*

11 *“(IV) a copy of a comparable acceptable*
12 *identification document, or the unique identi-*
13 *fying number from such a document, for the in-*
14 *dividual.*

15 *“(2) Notwithstanding subsection (b) or (c), in the case*
16 *of an Internet credit or debit card contribution—*

17 *“(A) no later than 10 days after receiving the*
18 *contribution, the person who receives the contribution*
19 *shall forward to the treasurer such contribution, the*
20 *name and address of the person making the contribu-*
21 *tion, and the date of receipt; and*

22 *“(B) the treasurer of a political committee shall*
23 *keep an account of the name and address of any per-*
24 *son making any such contribution, together with the*
25 *date and amount of such contribution by any person.*

1 “(3) *If the treasurer of a political committee shows*
2 *that best efforts have been used to comply with the require-*
3 *ments of this subsection, the committee shall be considered*
4 *in compliance with this subsection.*

5 “(4) *In this subsection, the term ‘Internet credit or*
6 *debit card contribution’ means a contribution that—*

7 “(A) *is made using a credit or debit card; and*

8 “(B) *is received through an Internet website.”.*

9 (b) *EFFECTIVE DATE.—The amendment made by sub-*
10 *section (a) shall apply to contributions the receipt of which*
11 *a political committee is required to include in a report filed*
12 *under section 304 of the Federal Election Campaign Act*
13 *of 1971 (52 U.S.C. 30104) on or after the date of the enact-*
14 *ment of this Act.*

15 **SEC. 3. PROHIBITING ACCEPTANCE OF CONTRIBUTIONS**
16 **MADE USING GIFT CARDS IN FEDERAL ELEC-**
17 **TIONS.**

18 (a) *PROHIBITION.—Section 302 of the Federal Elec-*
19 *tion Campaign Act of 1971 (52 U.S.C. 30102), as amended*
20 *by section 2(a), is amended by adding at the end the fol-*
21 *lowing:*

22 “(k)(1) *No political committee shall accept a contribu-*
23 *tion made through the use of a general-use prepaid card,*
24 *gift certificate, or store gift card, as such terms are defined,*

1 *respectively, under section 915(a) of the Electronic Fund*
2 *Transfer Act (15 U.S.C. 1693l-1(a)).*

3 “(2) *If the treasurer of a political committee shows*
4 *that best efforts have been used to comply with the require-*
5 *ments of this subsection, the committee shall be considered*
6 *in compliance with this subsection.”.*

7 (b) *EFFECTIVE DATE.*—*The amendment made by sub-*
8 *section (a) shall apply with respect to contributions the re-*
9 *ceipt of which a political committee is required to include*
10 *in a report filed under section 304 of the Federal Election*
11 *Campaign Act of 1971 (52 U.S.C. 30104) on or after the*
12 *date of the enactment of this Act.*

13 **SEC. 4. PROHIBITING AIDING OR ABETTING MAKING OF**
14 **CONTRIBUTION IN THE NAME OF ANOTHER.**

15 *Section 320 of the Federal Election Campaign Act of*
16 *1971 (52 U.S.C. 30122) is amended by adding at the end*
17 *the following new sentence: “No person shall knowingly di-*
18 *rect, help, or assist any person in making a contribution*
19 *in the name of another person.”.*

20 **SEC. 5. REGULATIONS.**

21 (a) *DEADLINE.*—*Not later than 10 days after the date*
22 *of the enactment of this Act, the Federal Election Commis-*
23 *sion shall promulgate regulations to carry out the amend-*
24 *ments made by this Act.*

1 **(b) CONSULTATION WITH CREDIT CARD PAYMENT**
2 *NETWORKS.*—*In promulgating regulations under sub-*
3 *section (a) to carry out the amendments made by sections*
4 *2 and 3, the Commission shall consult with representatives*
5 *of payment card networks, as defined under section 921(c)*
6 *of the Electronic Fund Transfer Act (15 U.S.C. 1693o–*
7 *2(c)).*

Amend the title so as to read: “A bill to amend the Federal Election Campaign Act of 1971 to require the disclosure of the card verification value as a condition of the acceptance of online contributions made through the use of credit or debit cards in elections for Federal office and to prohibit the acceptance of contributions made through the use of gift cards in such elections, and for other purposes.”.

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