

2024 Regular Session

HOUSE CONCURRENT RESOLUTION NO. 102

BY REPRESENTATIVE WRIGHT

A CONCURRENT RESOLUTION

To memorialize the United States Congress to protect consumers from government interference by opposing congressional efforts to prevent surcharges or an extra fee when a customer chooses to pay with a credit card.

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

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

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

WHEREAS, the importance of prioritizing the protection of consumers from government interference that would shift financial transactions to less secure, less innovative, and potentially risky providers who could place consumers and their financial data in a more vulnerable position; and

WHEREAS, states should oppose any governmental economic favoritism that would negatively impact consumers, provide less choice and access to popular consumer benefits such as cashback and rewards programs, threaten airline services, or undermine critical payment fraud protections while increasing national security risks; and

WHEREAS, the commandeering of the payments system by the government or the central bank threatens personal privacy, innovation, and American economic leadership; and

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

WHEREAS, more than four hundred eighty-six million credit cards are in use in the United States, with more than one hundred ninety-one million Americans holding at least one credit card; and

WHEREAS, states should protect consumers' right to choose their payment methods and pay transparent prices by preventing the addition of a surcharge or an extra fee when a customer chooses to pay with a credit card; and

WHEREAS, the credit card payments industry is a healthy and competitive space, and further legislation to impose government-mandated price controls in this area is both unnecessary and harmful to innovation and security.

THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby urge the United States Congress to protect consumers from government interference in the free market and any actions that would weaken our national security by opposing congressional efforts to overreach into the wallets of American consumers and small businesses.

BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the presiding officers of the Senate and the House of Representatives of the Congress of the United States of America and to each member of the Louisiana congressional delegation.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE