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(Original Signature of Member)

116TH CONGRESS  
2D SESSION

**H. R.**

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To amend the Electronic Fund Transfer Act to allow for touchless  
transactions, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

Mr. HILL of Arkansas introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

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**A BILL**

To amend the Electronic Fund Transfer Act to allow for  
touchless transactions, 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 “Touchless Trans-  
5       actions Act of 2020”.

6       **SEC. 2. TOUCHLESS TRANSACTIONS.**

7        Section 921 of the Electronic Fund Transfer Act (15  
8       U.S.C. 1693o–2, relating to “Reasonable fees and rules

1 for payment card transactions") is amended by adding at  
2 the end the following new section:

3 "(e) TOUCHLESS TRANSACTIONS.—

4 "(1) IN GENERAL.—Any person who allows for  
5 a swipe, dip, or tap transaction to initiate an elec-  
6 tronic fund transfer that is a point-of-sale transfer  
7 shall not be required to capture a signature of an in-  
8 dividual.

9 "(2) ENFORCEMENT.—Notwithstanding any  
10 other provision of this title, the Federal Trade Com-  
11 mission shall be authorized to enforce the require-  
12 ments of this subsection in the manner provided  
13 under section 918(c).".