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(Original Signature of Member)

116TH CONGRESS
2D SESSION

H. R. _____

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

IN THE HOUSE OF REPRESENTATIVES

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

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).”.