

116TH CONGRESS
2D SESSION

H. R. 6241

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

IN THE HOUSE OF REPRESENTATIVES

MARCH 12, 2020

Mr. HILL of Arkansas (for himself and Mr. MCHENRY) introduced the following bill; which was referred to the Committee on Financial Services

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
9 for payment card transactions”) is amended by adding at
10 the end the following new section:

1 “(e) TOUCHLESS TRANSACTIONS.—

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

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

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