

July 17, 2019

The Honorable Frank Pallone
Chairman
Committee on Energy & Commerce
House of Representatives
Washington, DC 20515

The Honorable Greg Walden
Ranking Member
Committee on Energy & Commerce
House of Representatives
Washington, DC 20515

Dear Chairman Pallone and Ranking Member Walden:

On behalf of the members of the Electronic Transactions Association (ETA), I am writing ahead of the Committee on Energy & Commerce's mark-up of H.R. 3375, the *Stopping Bad Robocalls Act*.

ETA is the leading trade association for the payments industry, representing over 500 companies that offer electronic transaction processing products and services; its membership spans the breadth of the payments industry to include independent sales organizations, payments networks, financial institutions, transaction processors, mobile payments products and services, payments technologies, equipment suppliers, and online small business lenders.

ETA continues to applaud, and support efforts made to combat illegal robocalls. We also understand and agree that robocalls from fraudulent sources are a nuisance, or even worse, predatory, for many consumers. Efforts to detect and eliminate these calls are important for consumer protection.

However, efforts to combat illegal robocalls must take into account the difference between calls from a merchant attempting to sell a product or service to a potential customer and purely informational calls and other communications between businesses and their existing customers.

Indeed, ETA's member companies must be permitted to contact their customers efficiently and quickly in order to provide them with important and vital information about their accounts. ETA contends that illegal robocalls made with the intent to defraud consumers (e.g. the IRS scams) damage the trusted communication channels between customers and businesses.

Again, ETA supports and appreciates Chairman Pallone and Ranking Member Walden's interest in and pursuit of solutions to combat illegal robocalls. We look forward to working together with Congress and other stakeholders to find reasonable solutions to achieve this important consumer protection goal. If you have any questions, please feel free to contact me directly at stalbott@electran.org.

Sincerely,



Scott Talbott
Senior Vice President of Government Affairs
Electronic Transactions Association