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The Honorable Mark Warner
Senate Select Committee on Intelligence
Washington, DC 20510

The Honorable Michael McCaul
Chairman
House Committee on Homeland Security
Washington, DC 20515

March 21, 2016

Dear Senator Warner and Chairman McCaul,

On behalf of the members of the Electronic Transactions Association (ETA), I write in support of your introductions of S. 2604 and H.R. 4651, respectively. ETA is encouraged by your leadership and the bipartisan support in both chambers of Congress for the Digital Security Commission Act of 2016.

While the unprecedented advancements in technology this decade continue to show great benefits for the U.S. economy, businesses, and consumers, there are also great risks that come with the exchange of information and data. As the trade association of the payments industry, ETA represents more than 500 of the nation's leading payments and technology companies; our members have a vested interest in protecting consumer data and preventing fraud, while continuing to be the most innovative companies in the payments sector.

Any congressional action to regulate the exchange of information and data in this space should be done collaboratively and with careful consideration. The Digital Security Commission Act shows great promise to establish a robust, industry-reflective commission membership. As both bills move through the legislative process, ETA is hopeful that both Chambers will remain thoughtful and forward-thinking in how to best support the private sector and law enforcement's efforts in detecting and preventing fraud while continuing to innovate for consumers.

As the trade association of the payments industry, ETA stands ready to assist you all in your efforts to ensure that consumers and merchants continue to benefit from the safety and security of our nation's payments systems.

Sincerely,

A handwritten signature in black ink that reads "Scott Talbott". The signature is written in a cursive style with a large, stylized "S" and "T".

Scott Talbott
Senior Vice President
Electronic Transactions Association