

HR 1081

Consumers Payment System Protection Act

Congress: 112 (2011–2013, Ended)

Chamber: House

Policy Area: Finance and Financial Sector

Introduced: Mar 15, 2011

Current Status: Referred to the Subcommittee on Financial Institutions and Consumer Credit.

Latest Action: Referred to the Subcommittee on Financial Institutions and Consumer Credit. (Apr 4, 2011)

Official Text: <https://www.congress.gov/bill/112th-congress/house-bill/1081>

Sponsor

Name: Rep. Capito, Shelley Moore [R-WV-2]

Party: Republican • **State:** WV • **Chamber:** Senate

Cosponsors (102 total)

Cosponsor	Party / State	Role	Date Joined
Rep. Bachmann, Michele [R-MN-6]	R · MN		Mar 15, 2011
Rep. Bartlett, Roscoe G. [R-MD-6]	R · MD		Mar 15, 2011
Rep. Canseco, Francisco "Quico" [R-TX-23]	R · TX		Mar 15, 2011
Rep. Carney, John C., Jr. [D-DE-At Large]	D · DE		Mar 15, 2011
Rep. Chaffetz, Jason [R-UT-3]	R · UT		Mar 15, 2011
Rep. Connolly, Gerald E. [D-VA-11]	D · VA		Mar 15, 2011
Rep. Gibbs, Bob [R-OH-18]	R · OH		Mar 15, 2011
Rep. Hensarling, Jeb [R-TX-5]	R · TX		Mar 15, 2011
Rep. Herger, Wally [R-CA-2]	R · CA		Mar 15, 2011
Rep. Kelly, Mike [R-PA-3]	R · PA		Mar 15, 2011
Rep. Kildee, Dale E. [D-MI-5]	D · MI		Mar 15, 2011
Rep. Kissell, Larry [D-NC-8]	D · NC		Mar 15, 2011
Rep. Luetkemeyer, Blaine [R-MO-9]	R · MO		Mar 15, 2011
Rep. Marchant, Kenny [R-TX-24]	R · TX		Mar 15, 2011
Rep. McCarthy, Carolyn [D-NY-4]	D · NY		Mar 15, 2011
Rep. McClintock, Tom [R-CA-4]	R · CA		Mar 15, 2011
Rep. Meeks, Gregory W. [D-NY-6]	D · NY		Mar 15, 2011
Rep. Miller, Gary G. [R-CA-42]	R · CA		Mar 15, 2011
Rep. Neugebauer, Randy [R-TX-19]	R · TX		Mar 15, 2011
Rep. Owens, William L. [D-NY-23]	D · NY		Mar 15, 2011
Rep. Perlmutter, Ed [D-CO-7]	D · CO		Mar 15, 2011
Rep. Peters, Gary C. [D-MI-9]	D · MI		Mar 15, 2011
Rep. Polis, Jared [D-CO-2]	D · CO		Mar 15, 2011
Rep. Renacci, James B. [R-OH-16]	R · OH		Mar 15, 2011
Rep. Royce, Edward R. [R-CA-40]	R · CA		Mar 15, 2011
Rep. Wasserman Schultz, Debbie [D-FL-20]	D · FL		Mar 15, 2011
Rep. Woolsey, Lynn C. [D-CA-6]	D · CA		Mar 15, 2011
Rep. Burton, Dan [R-IN-5]	R · IN		Mar 16, 2011
Rep. Sessions, Pete [R-TX-32]	R · TX		Mar 16, 2011
Rep. Sires, Albio [D-NJ-13]	D · NJ		Mar 16, 2011
Rep. Tipton, Scott R. [R-CO-3]	R · CO		Mar 16, 2011
Rep. Bonner, Jo [R-AL-1]	R · AL		Mar 17, 2011
Rep. Crowley, Joseph [D-NY-7]	D · NY		Mar 17, 2011
Rep. Cuellar, Henry [D-TX-28]	D · TX		Mar 17, 2011
Rep. Foxx, Virginia [R-NC-5]	R · NC		Mar 17, 2011
Rep. Heinrich, Martin [D-NM-1]	D · NM		Mar 17, 2011
Rep. Johnson, Henry C. "Hank," Jr. [D-GA-4]	D · GA		Mar 17, 2011
Rep. Lamborn, Doug [R-CO-5]	R · CO		Mar 17, 2011
Rep. Landry, Jeffrey M. [R-LA-3]	R · LA		Mar 17, 2011
Rep. Lujan, Ben Ray [D-NM-3]	D · NM		Mar 17, 2011
Rep. Napolitano, Grace F. [D-CA-38]	D · CA		Mar 17, 2011

Cosponsor	Party / State	Role	Date Joined
Rep. Rahall, Nick J., II [D-WV-3]	D · WV		Mar 17, 2011
Rep. Butterfield, G. K. [D-NC-1]	D · NC		Mar 29, 2011
Rep. Coffman, Mike [R-CO-6]	R · CO		Mar 29, 2011
Rep. Filner, Bob [D-CA-51]	D · CA		Mar 29, 2011
Rep. Flores, Bill [R-TX-17]	R · TX		Mar 29, 2011
Rep. Hastings, Alcee L. [D-FL-23]	D · FL		Mar 29, 2011
Rep. Holden, Tim [D-PA-17]	D · PA		Mar 29, 2011
Rep. McIntyre, Mike [D-NC-7]	D · NC		Mar 29, 2011
Rep. Paul, Ron [R-TX-14]	R · TX		Mar 29, 2011
Rep. Ruppersberger, C. A. Dutch [D-MD-2]	D · MD		Mar 29, 2011
Rep. Scott, David [D-GA-13]	D · GA		Mar 29, 2011
Rep. Bucshon, Larry [R-IN-8]	R · IN		Mar 30, 2011
Rep. Critz, Mark S. [D-PA-12]	D · PA		Mar 30, 2011
Rep. Ellmers, Renee L. [R-NC-2]	R · NC		Mar 30, 2011
Rep. Gowdy, Trey [R-SC-4]	R · SC		Mar 30, 2011
Rep. Rivera, David [R-FL-25]	R · FL		Mar 30, 2011
Rep. Terry, Lee [R-NE-2]	R · NE		Mar 30, 2011
Rep. Wolf, Frank R. [R-VA-10]	R · VA		Mar 30, 2011
Rep. Courtney, Joe [D-CT-2]	D · CT		Mar 31, 2011
Rep. Davis, Susan A. [D-CA-53]	D · CA		Mar 31, 2011
Rep. Green, Al [D-TX-9]	D · TX		Mar 31, 2011
Rep. Larsen, Rick [D-WA-2]	D · WA		Mar 31, 2011
Rep. Sensenbrenner, F. James, Jr. [R-WI-5]	R · WI		Mar 31, 2011
Rep. Thornberry, Mac [R-TX-13]	R · TX		Mar 31, 2011
Rep. Bilbray, Brian P. [R-CA-50]	R · CA		Apr 1, 2011
Rep. Miller, Jeff [R-FL-1]	R · FL		Apr 1, 2011
Rep. Wilson, Joe [R-SC-2]	R · SC		Apr 1, 2011
Rep. Clarke, Hansen [D-MI-13]	D · MI		Apr 4, 2011
Rep. Huelskamp, Tim [R-KS-1]	R · KS		Apr 4, 2011
Rep. Sarbanes, John P. [D-MD-3]	D · MD		Apr 4, 2011
Rep. West, Allen B. [R-FL-22]	R · FL		Apr 4, 2011
Rep. DeFazio, Peter A. [D-OR-4]	D · OR		Apr 8, 2011
Rep. Hunter, Duncan D. [R-CA-52]	R · CA		Apr 8, 2011
Rep. Moore, Gwen [D-WI-4]	D · WI		Apr 8, 2011
Rep. Sherman, Brad [D-CA-27]	D · CA		Apr 8, 2011
Rep. Smith, Adrian [R-NE-3]	R · NE		Apr 8, 2011
Rep. Stutzman, Marlin A. [R-IN-3]	R · IN		Apr 8, 2011
Rep. Watt, Melvin L. [D-NC-12]	D · NC		Apr 12, 2011
Rep. Young, Don [R-AK-At Large]	R · AK		Apr 12, 2011
Rep. Dent, Charles W. [R-PA-15]	R · PA		Apr 14, 2011
Rep. Duncan, Jeff [R-SC-3]	R · SC		Apr 14, 2011
Rep. Flake, Jeff [R-AZ-6]	R · AZ		Apr 14, 2011

Cosponsor	Party / State	Role	Date Joined
Rep. Jordan, Jim [R-OH-4]	R · OH		Apr 14, 2011
Rep. Michaud, Michael H. [D-ME-2]	D · ME		Apr 14, 2011
Rep. Tonko, Paul [D-NY-21]	D · NY		Apr 14, 2011
Rep. Alexander, Rodney [R-LA-5]	R · LA		May 2, 2011
Rep. Amash, Justin [R-MI-3]	R · MI		May 2, 2011
Rep. Carter, John R. [R-TX-31]	R · TX		May 2, 2011
Rep. Mulvaney, Mick [R-SC-5]	R · SC		May 2, 2011
Rep. Thompson, Glenn [R-PA-5]	R · PA		May 2, 2011
Rep. DeGette, Diana [D-CO-1]	D · CO		May 4, 2011
Rep. Miller, Candice S. [R-MI-10]	R · MI		May 4, 2011
Rep. Olson, Pete [R-TX-22]	R · TX		May 4, 2011
Rep. Stearns, Cliff [R-FL-6]	R · FL		May 4, 2011
Rep. Benishek, Dan [R-MI-1]	R · MI		May 13, 2011
Rep. Hirono, Mazie K. [D-HI-2]	D · HI		May 13, 2011
Rep. Woodall, Rob [R-GA-7]	R · GA		May 13, 2011
Rep. Franks, Trent [R-AZ-2]	R · AZ		Jun 3, 2011
Rep. Latta, Robert E. [R-OH-5]	R · OH		Jun 3, 2011
Rep. Lance, Leonard [R-NJ-7]	R · NJ		Nov 16, 2011
Rep. Schiff, Adam B. [D-CA-29]	D · CA		Nov 16, 2011

Committee Activity

Committee	Chamber	Activity	Date
Financial Services Committee	House	Referred to	Apr 4, 2011

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

No related bills are listed.

Consumers Payment System Protection Act - Delays until one year after enactment of this Act any proposed or final rule issued under the authority of specified requirements of the Dodd-Frank Wall Street Reform and Consumer Protection Act governing interchange transaction (swipe) fees for electronic debit transactions (EDTs).

Requires the Board of Governors of the Federal Reserve System and specified federal banking agencies jointly to study and report to Congress on the effect of such requirements upon consumers, card issuers, merchants, and financial institutions.

Sets a deadline for the Board to make revisions to any proposed or final rule regarding such EDTs if at least two of the agencies contributing to such report determine that any one of the following is true: (1) either such requirements or the Board's proposed rule entitled "Debit Card Interchange Fees and Routing" does not encompass all costs and investments associated with debit card transactions; (2) consumers will be adversely affected by either the requirements or the proposed rule; or (3) the current exemption of small financial institutions (with less than \$10 billion in assets) from such requirements, or as carried out by the proposed rule, is not effective in practice.

Actions Timeline

- **Apr 4, 2011:** Referred to the Subcommittee on Financial Institutions and Consumer Credit.
- **Mar 15, 2011:** Introduced in House
- **Mar 15, 2011:** Referred to the House Committee on Financial Services.