

ONE HUNDRED FOURTEENTH CONGRESS  
**Congress of the United States**  
**House of Representatives**

COMMITTEE ON ENERGY AND COMMERCE

2125 RAYBURN HOUSE OFFICE BUILDING  
WASHINGTON, DC 20515-6115

Majority (202) 225-2927  
Minority (202) 225-3641

December 16, 2015

Ms. Sarah Jane Hughes  
University Scholar and Fellow in Commercial Law  
Maurer School of Law  
Indiana University  
Bauer Hall 266  
211 South Indiana Avenue  
Bloomington, IN 47405

Dear Ms. Hughes,

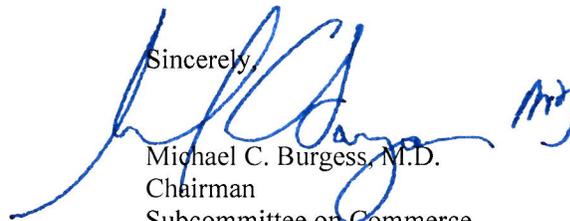
Thank you for appearing before the Subcommittee on Commerce, Manufacturing, and Trade on Tuesday, December 1, 2015, to testify at the hearing entitled "The Disrupter Series: Mobile Payments."

Pursuant to the Rules of the Committee on Energy and Commerce, the hearing record remains open for ten business days to permit Members to submit additional questions for the record, which are attached. The format of your responses to these questions should be as follows: (1) the name of the Member whose question you are addressing, (2) the complete text of the question you are addressing in bold, and (3) your answer to that question in plain text.

To facilitate the printing of the hearing record, please respond to these questions by the close of business on Wednesday, December 30, 2015. Your responses should be mailed to Dylan Vorbach, Legislative Clerk, Committee on Energy and Commerce, 2125 Rayburn House Office Building, Washington, DC 20515 and e-mailed in Word format to [Dylan.Vorbach@mail.house.gov](mailto:Dylan.Vorbach@mail.house.gov).

Thank you again for your time and effort preparing and delivering testimony before the Subcommittee.

Sincerely,



Michael C. Burgess, M.D.  
Chairman  
Subcommittee on Commerce,  
Manufacturing, and Trade

cc: Jan Schakowsky, Ranking Member, Subcommittee on Commerce, Manufacturing, and Trade

Attachment

Attachment - Additional Questions for the Record

**The Honorable Tony Cárdenas**

1. How do mobile payments assist unbanked and under-banked individuals? Is this at a lower cost than other options available?
2. How do mobile payments help small businesses?
3. What do you see as the biggest obstacle to mobile payment adoption? What can be done to fix it?