

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

Mr. John Muller
Vice President for Global Payments Policy
PayPal, Inc.
1250 I Street, N.W., Suite 1202
Washington, DC 20005

Dear Mr. Muller,

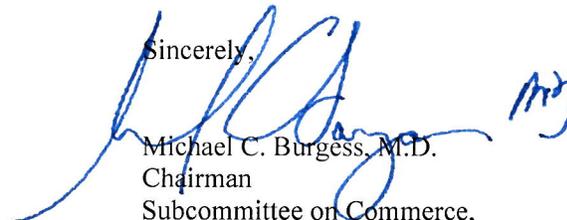
Thank you for appearing before the Subcommittee on Commerce, Manufacturing, and Trade on Tuesday, December 1, 2015, to testify at the hearing entitled "The Disrupter Series: Mobile Payments."

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.

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

Sincerely,

A handwritten signature in blue ink, appearing to read "M. Burgess", with a small circular mark to the right.

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. What happens if a transaction doesn't go through — for instance, if the consumer uses a mobile device to pay at a parking meter and the payment doesn't go through for some reason, what is the consumer's recourse for the resulting ticket?
2. What if a consumer is charged the wrong amount?
3. Currently credit cards charge merchants a fee for the transaction. How will fees be determined with mobile pay? Who pays the fee in a charitable giving situation?