Testimony of Christine Bliss
President, Coalition of Services Industries (CSI)
House Committee on Ways and Means
Subcommittee on Trade
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Mr. Chairman, Ranking Member Sanchez, and Members of the Subcommittee, I appreciate the opportunity to appear before you today to discuss the importance of services to the America First Trade Policy.

My name is Christine Bliss, and I am President of the Coalition of Services Industries, a non-profit trade association that represents US services firms on services and digital trade issues. Our members include companies that provide financial services, information and communication technology services, telecom services, e-commerce, express delivery and logistics, media and entertainment, distribution, and professional services supporting manufacturing and agriculture and all other sectors of the economy.

CSI members also include manufacturers of consumer electronics, telecommunications equipment and health and nutrition products. Our members operate in all 50 states and in nearly 200 countries, representing both large and small firms. CSI members provide reskilling and training programs for workers and small businesses around the country to help them gain the tools they need to grow and prosper by providing their services in both domestic and international markets. CSI also collaborates with counterpart organizations around the globe as co-chair of the Global Services Coalition and the Asia Pacific Services Coalition.

Introduction

As Congress considers how best to advance an America First Trade Policy, it is crucially important to recognize that services and digital trade are key to strengthening American economic leadership and ensuring the global competitiveness of US businesses and workers.

The United States is the world's leading exporter of services. In 2023, US exports of cross-border services grew to $1.0 trillion, generating a trade surplus of $278 billion.[1]

An even larger portion of services are provided through foreign direct investment, which generated sales of $2.1 trillion in 2022, the most recent year for which data is available.[2] This is not business that can be onshored. Services are highly regulated, and US companies operating overseas may be subject to mandates such as capital requirements, necessitating local establishment. Firms also often require proximity to customers.

Judged by volume alone, services are a major contributor to US economic competitiveness. American services suppliers also promote US competitiveness and economic growth as global leaders in leading-edge services, including artificial intelligence, quantum computing, and other emerging technologies.

Indeed, services are increasingly delivered in digital form. By 2023, US exports of digitally enabled services had grown to account for nearly two thirds of US services exports. The US digital economy has now expanded to employ 8.9 million people, across nearly every sector.[3]

Services are not only a major source of competitive advantage in their own right, but are also deeply integrated into and enhance the value of American goods and manufacturing as well as agriculture.[4] Consider how critical logistics, financing, insurance, cloud services and e-payment systems are for the sales and delivery of US hardware and farm exports. In other words, services trade is vital not just for service providers, but also for American

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[1] Bureau of Economic Analysis, Commerce Department, Table 2.1. US Trade in Services, by Type of Service, July 3, 2024,
https://apps.bea.gov/iTable/?reqid=62&step=9&isuri=1&product=4#eyJhcHBpZCI6NjIsInN0ZXBzIjpbMSw5LDZdLCJkYXRhIjpbWyJwcm9kdWN0IiwiNCJdLFsiVGFibGVMaXN0IiwiMjQ1Il1dfQ==

[2] Bureau of Economic Analysis, Commerce Department, Table 4.1. Services Supplied to Foreign Persons by US MNEs Through Their MOFAs, by Industry of Affiliate and by Country of Affiliate, October 8, 2024,
https://apps.bea.gov/iTable/?reqid=62&step=9&isuri=1&product=4#eyJhcHBpZCI6NjIsInN0ZXBzIjpbMSw5LDZdLCJkYXRhIjpbWyJwcm9kdWN0IiwiNCJdLFsiVGFibGVMaXN0IiwiMzYzIl1dfQ==

[3] Commerce Department, "International Trade Administration Efforts to Advance US Competitiveness and Trade in the Digital Economy," September 19, 2024, https://www.commerce.gov/news/fact-sheets/2024/09/fact-sheet-international-trade-administration-efforts-advance-us

[4] See CSI's Services and Digital Trade 101, March 2025, https://uscsi.org/wp-content/uploads/2025/03/2025-Coalition-of-Services-Industries_Services.pdf

manufacturers, farmers, and ranchers who rely on services and digital inputs to innovate and compete.

To illustrate this point, consider that services represent more than 30 percent of the value of manufactured goods exports on a global basis,[5] and products that incorporate advanced services often command a price premium in global markets. In fact, US manufacturers are the second-largest exporter of digitally enabled services, ranking just behind the financial services sector.

US services need a strong , well targeted America First Trade policy as they are confronting growing barriers to services trade, especially to digital services.[6] Global barriers to digitally enabled services grew by 25 percent between 2014 and 2023, according to the OECD. That is due in part to the spread of restrictions on data transfers.[7]

For US services suppliers , it is becoming ever more urgent to enforce and expand rules of the road to protect trade and investment. As Congress articulates its objectives in the America First Trade Policy, it should prioritize securing strong services and digital trade disciplines in future trade agreements, addressing non-tariff barriers that restrict market access, and ensure that US firms can continue to innovate and compete on a level playing field.

In the testimony I will provide today, I will outline the services and digital rules that would be most commercially meaningful to US services providers. I will also discuss markets the US government should prioritize for future agreements and negotiations.

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[5] OECD, Revitalising Services Trade for Global Growth: Evidence from Ten Years of Monitoring Services Trade Policies through the OECD STRI, p. 6, June 2024, https://www.oecd.org/en/publications/revitalising-services-trade-for-global-growth_3cc371ac-en.html

[6] Many of these barriers are cited in more detail in the Coalition of Services Industries (CSI) Submission: Comments to the United States Trade Representative to assist in the Review and Identification of Unfair Trade Practices and Harm from Non-Reciprocal Trade Arrangements, March 2025 https://comments.ustr.gov/s/commentdetails?rid=H3RTB6M632

[7] OECD, *Revitalising Services Trade for Global Growth: Evidence from Ten Years of Monitoring Services Trade Policies through the OECD STRI*, June 2024, https://www.oecd.org/en/publications/revitalising-services-trade-for-global-growth_3cc371ac-en.html

Services Rules and Commitments

Amid the rapid growth of digital services, more foreign governments are implementing measures that discriminate in favor of their own domestic providers at the expense of US services suppliers. For example, such restrictive policies may take the form of limits on foreign investment, data transfers, and nationality of ownership, barriers to the use of cloud services, and requirements to localize computing facilities or to use local instead of international standards.

To check the expansion of such trade barriers, we believe trade negotiations should build on the high-standard digital disciplines found in the US-Mexico-Canada Agreement's services, digital trade and financial services chapters, as well as the US-Japan Digital Trade Agreement.

Below, I will briefly describe some of the disciplines we consider foundational to the continued growth of services and digital trade. The digital commitments listed below should apply to all services and financial services sectors without exclusions (including for audiovisual services or digital content).

Data Flows

The core provision of any digital trade chapter must be a robust commitment to promote data flows. American exporters continually transmit data back and forth across borders to allow for seamless marketing, sales and customer service. Foreign policies that disrupt routine commercial data flows impede US economic competitiveness and should be recognized and addressed as significant trade barriers. We appreciate the White House February trade memo acknowledging the harmful impact of restrictions on data flows.[8]

On a related front, digital trade disciplines must also include a ban on localization requirements in all services sectors. American businesses should not be forced to buy redundant computing infrastructure as a prerequisite to sell into foreign markets.

Source Code and Algorithms

To protect American intellectual property, digital trade provisions should prohibit the forced transfer of source code or algorithms. They should also ban discrimination against digital content.

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[8] White House, "Defending American Companies and Innovators from Overseas Extortion and Unfair Fines and Penalties," February 21, 2025, https://www.whitehouse.gov/presidential-actions/2025/02/defending-american-companies-and-innovators-from-overseas-extortion-and-unfair-fines-and-penalties/

Moratorium on E-Commerce Duties
Another vital provision is a permanent ban on the imposition of customs duties on electronic transmissions.

Digital Services Taxes
The presidential White House memo of February 21, 2025 also identified the proliferation of digital services taxes as a serious trade concern for the US. We agree, and CSI proposes adding specific language to any trade agreement to prohibit taxes that discriminate either 1) through their application exclusively to services supplied by digital means and/or 2) through their application to only a subset of suppliers of digital services.

Digitally Enabled Services Standards
Another emerging trade barrier relates to standards on digital services. Regulators around the world are increasingly adopting country-specific or regional standards and related technical regulations in areas such as cybersecurity, AI and cloud computing. Too often international standards are overlooked, while local standards are developed without opportunities for US stakeholder input. The resulting market fragmentation drives up costs and can force US companies to develop different products for individual markets.

In response, CSI and our partners at the Business Software Alliance and Information Technology Industry Council have developed language that we believe helps set a baseline for the fair and equitable application of standards, technical regulations and conformity assessment to digital services. The concepts underlying this text have been adopted from longstanding and well-established trade principles that apply to standards on goods. They include commitments to ensure even-handed treatment for foreign and domestic firms; transparency; adequate notice and consultation periods; and the use of international standards whenever possible. While a brief summary of the provisions is provided here, we would be happy to share draft language for your consideration.

Trade Facilitation
Recognizing the tight link between services and goods trade, we recommend including commitments on modernized trade facilitation and customs simplification.

Services Disciplines
In addition, we recommend adopting high-standard disciplines on services and financial services, telecommunications, investment and market access commitments based on USMCA.

Financial Services
Financial services are a critical component of the US trade agenda, as American financial firms export their services worldwide and consistently generate a trade surplus.

As Congress and the Administration consider future trade negotiations, it is essential to prioritize financial services and include strong provisions that facilitate the cross-border flow of financial data, ensuring that US firms can compete effectively in global markets. Building on the high-standard financial services commitments in the US-Mexico-Canada Agreement and the previous US-UK trade negotiations initiated under the first Trump administration, future agreements must prohibit data localization requirements while guaranteeing financial regulatory authorities immediate and direct access to financial services data as required for oversight.

Electronic payment services providers must be treated fairly and allowed to compete on equal terms with in-country firms, while regulatory frameworks should promote international standards and prevent local regulations from being used as barriers to competition.

A well-coordinated approach to financial services trade should also strengthen regulatory cooperation, formalize industry engagement, and enhance transparency through structured dialogue, public reporting, and clear procedural frameworks. Addressing technical standards barriers to electronic payment services is also important.

Investment
Financial, telecommunications, and other services suppliers not only engage in cross-border transactions but also operate directly in foreign markets through foreign direct investment. This is both because they require proximity to customers and because foreign regulations often require them to invest local capital and open local offices, especially in highly regulated sectors. The services these foreign affiliates provide cannot be nearshored. If they ceased to exist, so would the US jobs and capital inflows they support.

When US companies invest abroad, they may be subject to bias, discrimination, and unreliable rule of law. They are targets for predatory taxation or regulation when a foreign government needs more revenue or local competitors seek unfair advantage. For these reasons, US companies investing abroad need access to neutral, independent dispute settlement to deter foreign governments from inequitable treatment and to provide a last-resort remedy. Investor protections, including investor state dispute settlement, are crucial to promoting US investor confidence and supporting the jobs and capital flows they enable.

AI

Working with our trading partners and international organizations, the US should lead in promoting best practices on AI and ensuring that the development of global AI governance aligns with America's economic priorities.

This is an urgent exercise. Foreign governments are already implementing AI regulatory frameworks in ways that weaken US market access and erode our advantage in digital services trade. US leadership is needed to uphold a risk-based approach and promote an affirmative alternative to burdensome foreign AI regulation, including in China and the EU, that undermines our ability to compete.

Such an approach should be specific, targeted, and cognizant of economic and social trade-offs. It should employ industry-led, voluntary accountability mechanisms.
The US government should check the imposition of foreign restrictions on data flows or requirements that data be stored locally – both policies that would impede access to US AI technologies. It is especially important for countries to avoid imposing duplicative requirements on sectors that are heavily regulated and already subject to regulations addressing the highlighted risks. To facilitate AI adoption, we should work with our trading partners to promote interoperable privacy and cybersecurity frameworks. And to prevent global regulatory divergence, we encourage the administration to utilize NIST to promote US industry-driven, consensus-based standards and frameworks for AI.

Priority Targets for New Trade Agreements and Negotiations

UK

CSI was disappointed when the Biden administration suspended trade negotiations with the U.K. that were launched and had made considerable progress during President Trump's first term in office. We recommend relaunching those negotiations given what are likely to be substantial benefits for American services trade.

The UK is the biggest customer for US services sold through overseas offices, helping contribute to the $630 billion global US trade surplus in foreign affiliate sales. The UK is also the second biggest customer (after Ireland) for cross-border services sold by US companies.[9] It is a strong and reliable partner to the US in promoting strong rules for services and digital trade and in its support for the continuation of the WTO e-commerce moratorium.

Our two economies are particularly well integrated in financial services trade. The UK – like the US – has an entrepreneurial and dynamic AI sector. And future negotiations on digital trade, services and financial services would be in a position to make rapid progress if negotiators could review and modernize text that had already been agreed to by both sides. In short, we suggest the UK should top the list of candidates for a trade agreement. A high-standard bilateral trade agreement on services, financial services and digital trade would offer a robust template for other US trade agreements.

India

CSI commends President Trump's commitment to engage in trade negotiations with India. We also strongly believe that any future agreement should prioritize removing the considerable existing services and digital barriers to level the playing field for US services providers.

India maintains data localization requirements on insurers and payments services providers including banks, as well as limitations on geospatial data. Other measures that handicap US service suppliers include restrictions on digital content aggregation, equity cap limitations, mandatory testing regimes using country-specific standards, and licensing restrictions. Though India has taken some positive steps to ease limitations on foreign ownership of Indian insurance companies, it has also imposed management and governance requirements that disadvantage foreign insurers. India also maintains onerous regulations on the broadcast sector, stifling innovation and hindering competition. These and additional barriers are listed in CSI's recent comments to the administration.[10]

We also maintain serious concerns with India's proposed digital competition legislation, which would adopt rules based on the EU's Digital Markets Act that subject US companies to strict and discriminatory restrictions. Also troubling are digital regulatory measures

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[9] USITC, Recent Trends in US Services Trade: 2024 Annual Report, May 2024.

[10] See Coalition of Services Industries (CSI) Submission: Comments to the United States Trade Representative to assist in the Review and Identification of Unfair Trade Practices and Harm from Non-Reciprocal Trade Arrangements, March 2025
https://comments.ustr.gov/s/commentdetails?rid=H3RTB6M632

including state-driven Digital Public Infrastructure (DPI) to control domestic digital ecosystems.

On the banking front, US banks operating in India face significant tax disadvantages compared to their domestic counterparts. US banks also face barriers in accessing India's ASTROID trading platform, limiting their ability to compete in the market for rupee derivatives and disadvantaging American financial institutions.

At the same time, we see significant opportunities for greater collaboration and integration on services and digital issues. India is a longstanding partner in promoting regional military and economic security and is a major exporter of digital technologies and services with one of the fastest-growing ICT markets in the world.

In sum, any bilateral agreement that the US negotiates with India should include meaningful disciplines and market access commitments on services, financial services, and digital trade that address persistent barriers for US services firms. An agreement should also include a commitment that India will support the extension of the WTO moratorium on e-commerce duties.

China

The United States currently enjoys a significant trade surplus in services with China of nearly $27 billion, helping offset the substantial bilateral goods deficit. But we believe the surplus could be considerably larger if US services suppliers enjoyed fair market access in China.

An overriding concern is that, as bilateral tensions have grown, Beijing has applied selective pressure to US companies through targeted regulatory enforcement and anti-monopoly investigations. Such actions are arbitrary and deliberately intimidating to American business.

In potential trade talks with China, the US government should address these issues. It should also include enforcement of outstanding services commitments under Phase One as a prerequisite for further negotiations. China has fallen well short of many of its Phase One Agreement commitments. We, therefore, welcome the Administration's review and enforcement of the deal. China has failed to comply with its obligation to advance the applications of all US electronic payment services suppliers to obtain a bank card clearing institution license, facilitating their access to the market. China should promptly complete the approvals required for all pending applicants to obtain a BCCI license.

Beijing has also not met its commitments on services purchases. The agreement called for China to purchase at least $12.8 billion additional services in the first year of implementation and $25.1 billion after that. In practice, however, US services exports to China declined sharply immediately after the agreement was signed, reaching only an estimated 54 percent of the mandated level.

In addition to these issues, CSI has outlined in our National Trade Estimate submission other specific concerns that we hope would be addressed in any future negotiations with China. These include trade barriers related to financial services, insurance, SOE procurement, cloud services, telecommunications, express delivery, and audiovisual services.

Asia-Pacific Services Agreement

We believe there is an important opportunity to pursue a digital and services agreement that would set the US at the forefront of writing digital rules with like-minded partners, as the US-Japan Digital Trade Agreement did. By aligning ourselves with countries with similar high standards, such as Australia, Japan, Singapore, the UK and Costa Rica, the US would be able to set a benchmark globally for world-class digital and services disciplines.

An ambitious negotiation of this nature would provide an affirmative rules-based counterpoint to China's mercantilist approach. Any such sectoral digital services agreement should focus on core digital trade priorities, incorporate issues critical for US leadership in the development of AI, and ensure that digital trade provisions extend to all relevant sectors, including financial services.

USMCA

With the six-year review approaching, CSI encourages the Trump administration to constructively engage with Canada and Mexico to, above all else, preserve a landmark agreement that was approved with historic bipartisan margins, including by Members in this room, during the first Trump administration.

While the USMCA is not perfect, trade frictions could be addressed through full implementation and enforcement efforts, which we believe should include rescinding Canada's discriminatory digital services tax and tackling inequitable requirements targeting US online streaming services. Likewise, Mexico must address ongoing barriers, including with respect to the government's stated intention to retroactively collect VAT on claims paid from insurers, and the unfair treatment of US electronic payments and telecommunications services providers. These and other barriers are cited in more detail in CSI's recent comments to the Trump administration.[11]

We note that USMCA eliminated the investor-state-dispute settlement provision for Canada and curtailed it with Mexico. Most US services suppliers can only access the ISDS mechanism through claims limited to a narrow set of obligations, direct expropriation and discriminatory treatment. Claimants must also pursue claims first through domestic courts for an extensive period of time.

CSI is concerned with the roll-back of such an important and effective dispute settlement remedy for investors. This is particularly alarming given recent judicial and constitutional amendments in Mexico that have raised questions about the government's commitment to the rule of law, creating new uncertainty and risk for US investors. The United States should consider prioritizing the restoration of robust investor state dispute settlement to include financial services.

We also support maintaining commitments on modernized trade facilitation and customs simplification. This is especially important for cross-border e-commerce, where the ease of trading low-value (de minimis) shipments plays a critical role. Many buyers and sellers on e-commerce platforms lack the resources and expertise of large businesses to navigate complex trade and customs laws. While consumers are responsible for duties and fees based on local regulations, they often rely on simplified trade procedures to stay competitive. The de minimis exemption has been crucial in reducing compliance burdens, allowing small businesses and individual consumers to participate in global trade without prohibitive costs.

Korea

The US-Korea Free Trade Agreement (KORUS) was meant to ensure a level playing field for American businesses, and we have the first Trump Administration to thank for strengthening its enforcement. Korea is a critical market for US service suppliers, and we encourage the US to prioritize removing market access barriers that further skew the trade balance in Korea's favor. This includes addressing discriminatory cloud policies, network

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[11] See Coalition of Services Industries (CSI) Submission: Comments to the United States Trade Representative to assist in the Review and Identification of Unfair Trade Practices and Harm from Non-Reciprocal Trade Arrangements, March 2025
https://comments.ustr.gov/s/commentdetails?rid=H3RTB6M632

segregation, and data localization restrictions, particularly those affecting geospatial location, reinsurance, and financial services data.

We are particularly concerned with recent Korean regulatory and legislative proposals resembling the European Union's Digital Markets Act that seem to unfairly target US technology companies while giving many Korean and even Chinese firms a free pass. These measures not only violate the spirit of KORUS but also invite Chinese firms to expand their influence in Korea at the expense of American businesses.

We also seek to leverage the KORUS Financial Services Committee to support Korea in finalizing its KORUS implementation for insurance by completing its sandbox approval process, which would allow US insurers and reinsurers to utilize their global data and compliance platforms without data localization requirements.

Kenya

We urge USTR to resume negotiations with Kenya that got underway in the first Trump administration, only to be suspended when President Biden took office. A US-Kenya trade agreement offers the chance to set a high-standard precedent for future engagement with other African nations, including through strong trade commitments on services, financial services and digital trade.

While Beijing has busied itself bankrolling an ambitious infrastructure buildout and promoting Chinese corporate investment across the continent, the US government has had far more limited engagement in Africa. It currently claims only one FTA with an African country, Morocco – an agreement that went into force in 2005.

Services industries account for a significant amount of Kenya's recent economic growth, representing roughly half of annual GDP. The US Department of Commerce has highlighted Kenya's status as a regional leader in internet connectivity and broadband, with an ICT sector ranked as one of the fastest growing in Africa. Kenya has also become a regional hub of financial services activity. In sum, Kenya would make an excellent partner for the US to expand its trade engagement in Africa.

EU

We urge the administration to engage with the EU to address a number of discriminatory measures and regulations related to services. Of particular concern, EU authorities have proposed and suspended for now a requirement in a draft cloud cyber security certification that only EU-headquartered vendors can provide cloud services at the highest level of security. We are concerned that an upcoming review of the EU Cybersecurity Act, which authorizes the cloud certification scheme, may be used to promote similar discriminatory sovereignty requirements that would exclude US firms from key sectors of the EU cloud market.

In implementing and enforcing existing digital policies, such as the Digital Markets Act and Digital Services Act, the EU should avoid imposing further excessive burdens on US providers. As it stands, the EU has designated a handful of "gatekeeper" companies –the vast majority of which are American – that are subject to far more rigorous oversight and reporting requirements than their EU peers. An upcoming review of the DMA could expand its scope to draw in new services, such as generative AI and cloud.

US services suppliers are also concerned that standards developed by EU bodies to implement the AI Act, including for risk management and quality assurance, may not be consistent with international standards. The EC has previously expressed interest in localizing standards setting in key sectors to avoid what it calls the "undue influence" of foreign actors. Divergent standards would require businesses to adapt to EU-specific requirements.

In addition, the AI Act will require providers of general-purpose AI models to disclose a "sufficiently detailed" summary of their model training data. The European Commission is currently developing a template for these disclosures. If the template requires granular disclosure of training data, it could impinge on the IP and trade secrets of model developers.

Many EU member states are either considering or have implemented a digital services tax, and momentum for DSTs may accelerate since the OECD Pillar 1 negotiations had reached an impasse even before the Trump administration announced its withdrawal from the process. We appreciate the February White House memo declaring the administration's opposition to DSTs and recognizing the related harm to US business.[12]

EU-US Data Flows

The Data Privacy Framework (DPF), which ensures that personal data from the EU can be legally transferred to the US, effectively bridges differing privacy governance systems in the two markets. It facilitates commercial transactions with one of our biggest trading partners

[12] White House, "Defending American Companies and Innovators from Overseas Extortion and Unfair Fines and Penalties," February 21, 2025, https://www.whitehouse.gov/presidential-actions/2025/02/defending-american-companies-and-innovators-from-overseas-extortion-and-unfair-fines-and-penalties/

and is essential for US exports of goods and services to the EU. Maintaining the framework serves to bolster US export competitiveness.

The Privacy and Civil Liberties Oversight Board, established as part of the 9/11 Commission Act, plays an important role in the oversight of the DPF but currently lacks a quorum. We recommend the administration appoint a slate of new directors to preserve the continued healthy functioning of the DPF.

WTO

For nearly 30 years, members of the WTO have consistently renewed an agreement not to apply digital duties, and that commitment has been vital to the growth of US technology leadership. However, the WTO moratorium on e-commerce duties is not permanent, and there is a risk that the lapse of the agreement could lead to severe fragmentation of the global digital landscape. We appreciate the White House directive that calls on USTR to identify tools to secure a lasting digital moratorium. In addition to including such a commitment in any future US trade agreements, we believe it is also critical that the US government ensure the agreement is extended at the next WTO ministerial conference, which will take place in 2026.

We also recommend the administration re-engage in the WTO's Joint Statement Initiative on Electronic Commerce to promote the highest possible level of ambition. The current version of the statement contains constructive provisions on trade facilitation, electronic payments and the permanent e-commerce moratorium. We urge the administration to expand the agreement to include high-standard commitments on cross-border data flows, data localization prohibitions, protections on source code and a ban on discriminatory treatment of digital products.

Conclusion

In closing, ensuring a robust and forward-looking services and digital trade agenda is essential to sustaining US economic leadership, fostering innovation, and creating high-quality jobs across all sectors. By removing trade barriers, securing fair market access, and promoting policies that support the growth of services and digital trade, the United States can strengthen its competitive edge in the global economy.

I urge Congress and the Administration to prioritize these efforts and reaffirm America's commitment to an open, rules-based trade system that benefits businesses, workers, and consumers alike. Thank you again for the opportunity to testify, and I welcome any questions you may have.