

**Suspend the Rules and Pass the Bill H.R. 9488 With Amendments**

**(The amendments strike all after the enacting clause and insert a new text and a new title)**

118<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 9488

To amend the Federal Election Campaign Act of 1971 to require the disclosure of the card verification value as a condition of the acceptance of online contributions made through the use of credit or debit cards in elections for Federal office and to prohibit the acceptance of contributions made through the use of gift cards and prepaid credit cards in such elections, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

SEPTEMBER 6, 2024

Mr. STEIL (for himself, Mrs. BICE, Ms. LEE of Florida, and Mr. D'ESPOSITO) introduced the following bill; which was referred to the Committee on House Administration

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## A BILL

To amend the Federal Election Campaign Act of 1971 to require the disclosure of the card verification value as a condition of the acceptance of online contributions made through the use of credit or debit cards in elections for Federal office and to prohibit the acceptance of contributions made through the use of gift cards and prepaid credit cards in such elections, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Secure Handling of  
5 Internet Electronic Donations Act” or the “SHIELD  
6 Act”.

7 **SEC. 2. REQUIRING DISCLOSURE OF CARD VERIFICATION**  
8 **VALUE AS CONDITION OF ACCEPTANCE OF**  
9 **ONLINE CONTRIBUTIONS MADE USING CRED-**  
10 **IT OR DEBIT CARDS IN FEDERAL ELECTIONS.**

11 Section 302 of the Federal Election Campaign Act  
12 of 1971 (52 U.S.C. 30102) is amended by adding at the  
13 end the following:

14 “(j)(1) No political committee shall accept any Inter-  
15 net credit or debit card contribution unless—

16 “(A) the individual or entity making such con-  
17 tribution is required, at the time such individual  
18 makes such contribution, to disclose the card  
19 verification value of such credit or debit card; and

20 “(B)(i) the mailing address of the individual or  
21 entity is located in the United States; or

22 “(ii) in the case of a contribution made by an  
23 individual whose mailing address is located outside  
24 of the United States, the individual provides the

1 committee with the applicable information described  
2 in paragraph (2).

3 “(2) The applicable information described in this  
4 paragraph is as follows:

5 “(A) In the case of an individual who is a cit-  
6 izen or national of the United States—

7 “(i) the United States mailing address the  
8 individual uses for voter registration purposes;

9 “(ii) a copy of the individual’s United  
10 States passport; or

11 “(iii) a copy of a comparable acceptable  
12 identification document, or the unique identi-  
13 fying number from such a document, for the in-  
14 dividual.

15 “(B) In the case of a contribution made by an  
16 individual who is lawfully admitted for permanent  
17 residence, as defined by section 101(a)(20) of the  
18 Immigration and Nationality Act (8 U.S.C.  
19 1101(a)(20)—

20 “(i) a copy of the individual’s permanent  
21 resident card; or

22 “(ii) or a copy of a comparable acceptable  
23 identification document issued by the Depart-  
24 ment of Homeland Security.

1           “(3) A political committee that accepts any Internet  
2 credit or debit card contribution as a recurring contribu-  
3 tion shall require the individual or entity making such con-  
4 tribution to comply with the requirements of this sub-  
5 section for the first such contribution, but shall not re-  
6 quire the individual or entity to provide the information  
7 identified in paragraphs (1) and (2) for subsequent recur-  
8 ring contributions made using the same credit or debit  
9 card as the initial contribution.

10           “(4) A political committee that stores or saves, or ar-  
11 ranges to store or save, any credit or debit card informa-  
12 tion shall require the individual or entity making such con-  
13 tribution to comply with the requirements of this sub-  
14 section for the first such contribution or at the time of  
15 storing or saving such information, but shall not require  
16 the individual or entity to provide the information identi-  
17 fied in paragraphs (1) and (2) for subsequent contribu-  
18 tions made using the same credit or debit card as the ini-  
19 tial contribution.

20           “(5) An Internet credit or debit card contribution re-  
21 ceived by a political committee made through the use of  
22 a digital wallet shall be treated as complying with the re-  
23 quirements of this subsection.

24           “(6) Notwithstanding subsection (b) or (c), in the  
25 case of an Internet credit or debit card contribution—

1           “(A) no later than 10 days after receiving the  
2           contribution, the person who receives the contribu-  
3           tion shall forward to the treasurer such contribution,  
4           the name and address of the person making the con-  
5           tribution, and the date of receipt; and

6           “(B) the treasurer of a political committee shall  
7           keep an account of the name and address of any  
8           person making any such contribution, together with  
9           the date and amount of such contribution by any  
10          person consistent with applicable regulations of the  
11          Commission, including regulations relating to the pe-  
12          riod for which contribution records must be pre-  
13          served and the anonymity of certain contributors.

14          “(7)(A) A treasurer of a political committee shall de-  
15          termine whether a contribution is in compliance with this  
16          subsection. If the treasurer is unable to verify that the  
17          acceptance of the contribution was not in violation of this  
18          subsection, the treasurer shall, not later than 30 days  
19          after the receipt of the contribution, refund the contribu-  
20          tion to the individual or entity making the contribution.

21          “(B) If the treasurer of a political committee shows  
22          that best efforts have been used to comply with the re-  
23          quirements of this paragraph, the committee shall be con-  
24          sidered in compliance with this subsection.

25          “(8) In this subsection—

1           “(A) the term ‘Internet credit or debit card  
2           contribution’ means a contribution that—

3                   “(i) is made using a credit or debit card;  
4                   and

5                   “(ii) is received through an Internet  
6                   website or application; and

7           “(B) the term ‘digital wallet’ means a software  
8           application that stores payment or account informa-  
9           tion to facilitate traditional payments that use bank  
10          and credit card information.”.

11 **SEC. 3. PROHIBITING ACCEPTANCE OF CONTRIBUTIONS**  
12                   **MADE USING GIFT CARDS IN FEDERAL ELEC-**  
13                   **TIONS.**

14          Section 302 of the Federal Election Campaign Act  
15          of 1971 (52 U.S.C. 30102), as amended by section 2(a),  
16          is amended by adding at the end the following:

17           “(k)(1) No political committee shall knowingly accept  
18          a contribution made through the use of a gift certificate  
19          or store gift card, as such terms are defined, respectively,  
20          under section 915(a) of the Electronic Fund Transfer Act.

21           “(2)(A) A treasurer of a political committee shall de-  
22          termine whether a contribution is in compliance with this  
23          subsection. If the treasurer is unable to verify that the  
24          acceptance of the contribution was not in violation of this  
25          subsection, the treasurer shall, not later than 30 days

1 after the receipt of the contribution, refund the contribu-  
2 tion to the individual or entity making the contribution.

3 “(B) If the treasurer of a political committee shows  
4 that best efforts have been used to comply with the re-  
5 quirements of this subsection, the committee shall be con-  
6 sidered in compliance with this subsection.”.

7 **SEC. 4. PROHIBITING AIDING OR ABETTING MAKING OF**  
8 **CONTRIBUTION IN THE NAME OF ANOTHER.**

9 Section 320 of the Federal Election Campaign Act  
10 of 1971 (52 U.S.C. 30122) is amended by adding at the  
11 end the following new sentence: “No person shall know-  
12 ingly direct, help, or assist any person in making a con-  
13 tribution in the name of another person.”.

14 **SEC. 5. REGULATIONS.**

15 (a) **DEADLINE.**—Not later than 90 days after the  
16 date of the enactment of this Act, the Federal Election  
17 Commission shall promulgate regulations to carry out the  
18 amendments made by this Act.

19 (b) **CONSULTATION WITH CREDIT CARD PAYMENT**  
20 **NETWORKS.**—In promulgating regulations under sub-  
21 section (a) to carry out the amendments made by this Act,  
22 the Commission shall consult with representatives of pay-  
23 ment card networks, as defined under section 921(c) of  
24 the Electronic Fund Transfer Act (15 U.S.C. 1693o–  
25 2(c)), and other relevant stakeholders.

1 **SEC. 6. EFFECTIVE DATE.**

2       The amendments made by this Act shall apply with  
3 respect to contributions made after the expiration of the  
4 90-day period which begins on the date the Commission  
5 promulgates regulations under section 5.

Amend the title so as to read: “A bill to amend the Federal Election Campaign Act of 1971 to require the disclosure of the card verification value as a condition of the acceptance of online contributions made through the use of credit or debit cards in elections for Federal office and to prohibit the acceptance of contributions made through the use of gift cards in such elections, and for other purposes.”.