

118TH CONGRESS
2D 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.

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

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,*

1 **SECTION 1. SHORT TITLE.**

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

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

9 (a) REQUIREMENT.—Section 302 of the Federal
10 Election Campaign Act of 1971 (52 U.S.C. 30102) is
11 amended by adding at the end the following:

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

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

18 “(B)(i) the billing address associated with such
19 credit or debit card is located in the United States;
20 or

21 “(ii) in the case of a contribution made by an
22 individual who is a United States national or lawful
23 permanent resident living outside of the United
24 States, the individual provides the committee with—

25 “(I) the United States mailing address the
26 individual uses for voter registration purposes;

1 “(II) a copy of the individual’s United
2 States passport;

3 “(III) a copy of the individual’s permanent
4 resident card; or

5 “(IV) a copy of a comparable acceptable
6 identification document, or the unique identi-
7 fying number from such a document, for the in-
8 dividual.

9 “(2) Notwithstanding subsection (b) or (c), in the
10 case of an Internet credit or debit card contribution—

11 “(A) no later than 10 days after receiving the
12 contribution, the person who receives the contribu-
13 tion shall forward to the treasurer such contribution,
14 the name and address of the person making the con-
15 tribution, and the date of receipt; and

16 “(B) the treasurer of a political committee shall
17 keep an account of the name and address of any
18 person making any such contribution, together with
19 the date and amount of such contribution by any
20 person.

21 “(3) In this subsection, the term ‘Internet credit or
22 debit card contribution’ means a contribution that—

23 “(A) is made using a credit or debit card; and

24 “(B) is received through an Internet website.”.

25 (b) REGULATIONS.—

1 (1) DEADLINE.—Not later than 10 days after
 2 the date of the enactment of this Act, the Federal
 3 Election Commission shall promulgate regulations to
 4 carry out the amendments made by subsection (a).

5 (2) CONSULTATION WITH CREDIT CARD PAY-
 6 MENT NETWORKS.—In promulgating regulations
 7 under paragraph (1), the Commission shall consult
 8 with representatives of payment card networks, as
 9 defined under section 921(c) of the Electronic Fund
 10 Transfer Act (15 U.S.C. 1693o–2(c)).

11 (c) EFFECTIVE DATE.—The amendment made by
 12 subsection (a) shall apply with respect to contributions
 13 made after the expiration of the 180-day period which be-
 14 gins on the date of the enactment of this Act.

15 **SEC. 3. PROHIBITING ACCEPTANCE OF CONTRIBUTIONS**
 16 **MADE USING GIFT CARDS AND PREPAID**
 17 **CREDIT CARDS IN FEDERAL ELECTIONS.**

18 (a) PROHIBITION.—Section 302 of the Federal Elec-
 19 tion Campaign Act of 1971 (52 U.S.C. 30102), as amend-
 20 ed by section 2(a), is amended by adding at the end the
 21 following:

22 “(k) No political committee shall accept a contribu-
 23 tion made through the use of a general-use prepaid card,
 24 gift certificate, or store gift card, as such terms are de-

1 fined, respectively, under section 915(a) of the Electronic
2 Fund Transfer Act (15 U.S.C. 1693l–1(a)).”.

3 (b) EFFECTIVE DATE.—The amendment made by
4 subsection (a) shall apply with respect to contributions
5 made after the expiration of the 180-day period which be-
6 gins on the date of the enactment of this Act.

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.”.

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