

# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Ajay Banga  
President and Chief Executive Officer  
Mastercard Incorporated  
2000 Purchase Street  
Purchase, NY 10577

Dear Mr. Banga:

With 364 million open credit card accounts in the U.S. in 2017, credit card companies and credit card processors facilitate a significant portion of economic transactions made throughout our country every day, including the sale of firearms. Given your company's leading position in the financial sector, your industry can play an important role in establishing standards that foster safer firearm policies and prevent future mass shootings and tragedies in the communities you serve. We write in support of corporate responsibility efforts by the financial services industry to adopt measures that encourage legal and safe purchase of firearms.

On February 14, a 19-year-old individual used firearms he legally purchased to kill 17 students and educators at Marjory Stoneman Douglas High School in Parkland, Florida. Just months after that tragedy, another teenage gunman claimed the lives of 10 people at Santa Fe High School in Santa Fe, Texas.

Gun violence is a growing epidemic in our nation. Each year, nearly 125,000 Americans are shot by a firearm, including over 35,000 fatally. Students in classrooms, families in cities, worshippers in churches, and countless other Americans across the country are victims of gun violence. In response to these tragic shootings, many companies stepped forward to demonstrate leadership and corporate responsibility. Some companies have taken the following steps to improve public safety by urging new and existing clients to:

- Require background checks on all firearm sales, including intrastate online sales;
- Raise the minimum age of firearm sales to 21;
- Detect and prevent straw purchases; and
- Prohibit the sale of high-capacity magazines, bump stocks, and assault-style weapons.

Many prominent retailers that you currently service including Walmart and Dick's Sporting Goods chose to put their deeply held values above short-term profits by enacting gun safety measures including raising the minimum age to purchase a firearm to 21 and restricting the sale of high-capacity magazines and assault-style weapons.

Financial institutions are also reevaluating their portfolios and client businesses. On March 22, 2018, Citibank announced that it would no longer lend to new clients that do not adhere to common sense firearm policies such as preventing teenagers from purchasing assault

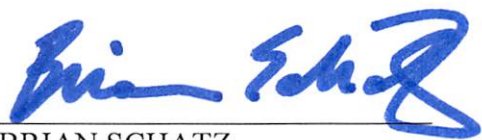
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These companies made voluntary determinations that, for the public good, the use of their services should take into consideration the public’s safety related to firearm transactions. Other companies are in the process of examining the way they process payments for firearms. Some firms have chosen to make incremental steps including devoting additional resources to customer integrity units that detect straw purchases and flagging suspicious transactions for law enforcement. Other firms are considering assigning particular customer codes to firearms dealers to better detect suspicious activity patterns. Some firms have chosen to require all clients to perform background checks for firearm purchases made through non-federally licensed private sellers—as required in states like California, Illinois, and New York.

While your industry has used the “lawful purchase” standard with regards to firearm sales, there is a growing consensus in the private sector that companies can and should take additional action to address the problem of gun violence in our country. We appreciate your commitment to greater public safety for your customers, employees, and shareholders. Your company’s leadership to address gun violence after Parkland, Santa Fe, and countless other tragedies will help save lives by reducing the prevalence of mass shootings in our country.

We thank you for your attention to this issue and we welcome the opportunity to work collaboratively with you to work to end gun violence.

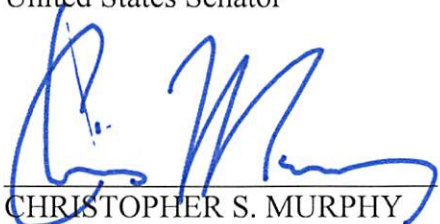
Sincerely,



BRIAN SCHATZ  
United States Senator



DIANNE FEINSTEIN  
United States Senator



CHRISTOPHER S. MURPHY  
United States Senator



RICHARD BLUMENTHAL  
United States Senator



CORY A. BOOKER  
United States Senator



KIRSTEN GILLIBRAND  
United States Senator

*Edward J. Markey*

EDWARD J. MARKEY  
United States Senator

*Kamala D. Harris*

KAMALA D. HARRIS  
United States Senator



# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Alfred F. Kelly, Jr.  
Chief Executive Officer  
Visa Inc.  
900 Metro Center Blvd  
Foster City, CA 94404-2172

Dear Mr. Kelly:

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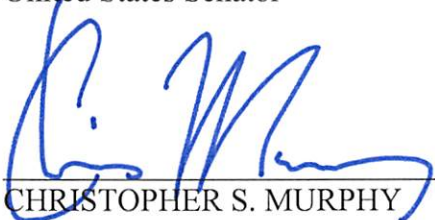
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BRIAN SCHATZ  
United States Senator



DIANNE FEINSTEIN  
United States Senator



CHRISTOPHER S. MURPHY  
United States Senator



RICHARD BLUMENTHAL  
United States Senator



CORY A. BOOKER  
United States Senator



KIRSTEN GILLIBRAND  
United States Senator

  
EDWARD J. MARKEY  
United States Senator

  
KAMALA D. HARRIS  
United States Senator



# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Stephen Squeri  
Chairman and Chief Executive Officer  
American Express Company  
200 Vesey Street  
New York, New York 10285

Dear Mr. Squeri:

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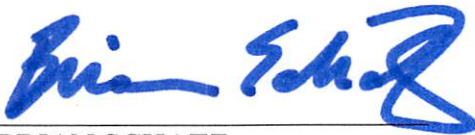
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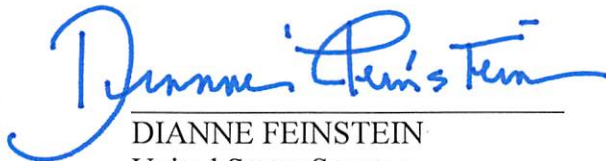
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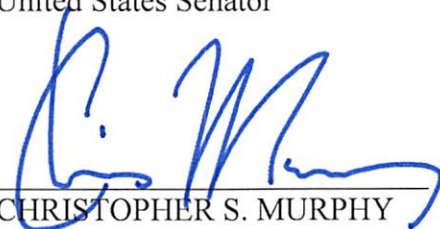
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United States Senator



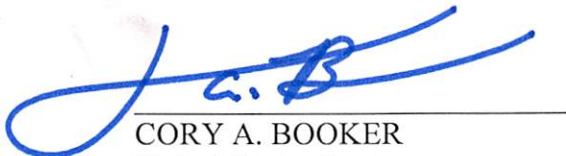
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United States Senator





EDWARD J. MARKEY  
United States Senator



KAMALA D. HARRIS  
United States Senator

# United States Senate

WASHINGTON, DC 20510

June 6, 2018

David Nelms  
Chairman and Chief Executive Officer  
Discover Financial Services  
P.O. Box 17019  
Wilmington, DE 19850-7019

Dear Mr. Nelms:

With 364 million open credit card accounts in the U.S. in 2017, credit card companies and credit card processors facilitate a significant portion of economic transactions made throughout our country every day, including the sale of firearms. Given your company's leading position in the financial sector, your industry can play an important role in establishing standards that foster safer firearm policies and prevent future mass shootings and tragedies in the communities you serve. We write in support of corporate responsibility efforts by the financial services industry to adopt measures that encourage legal and safe purchase of firearms.

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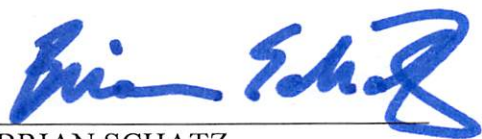
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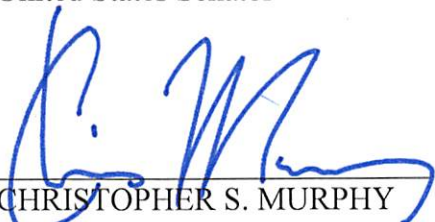
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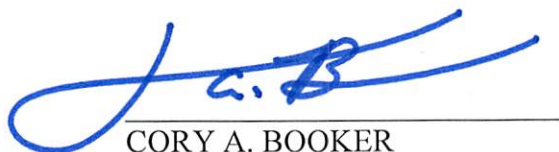
DIANNE FEINSTEIN  
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United States Senator



 Edward J. Markey  
United States Senator

  
KAMALA D. HARRIS  
United States Senator

# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Jes Staley  
Chief Executive Officer  
Barclays PLC  
745 7<sup>th</sup> Ave.  
New York, NY 10019

Dear Mr. Staley:

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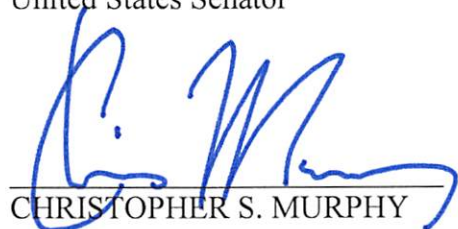
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United States Senator



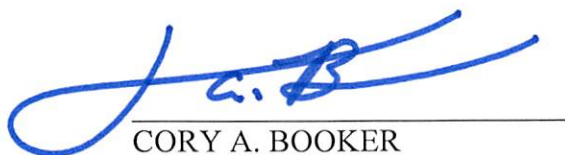
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*Edward J. Markey*

EDWARD J. MARKEY  
United States Senator

*Kamala D. Harris*

KAMALA D. HARRIS  
United States Senator

# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Frank Bisignano  
Chairman and Chief Executive Officer  
First Data Corporation  
5565 Glenridge Connector NE, Suite 2000  
Atlanta, GA 30342

Dear Mr. Bisignano:

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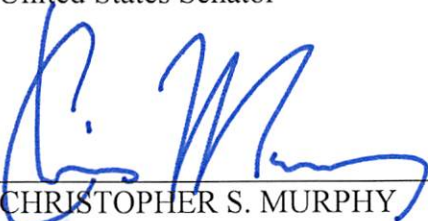
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KAMALA D. HARRIS  
United States Senator

# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Jeffery W. Yabuki  
President and Chief Executive Officer  
Fiserv, Inc.  
255 Fiserv Drive  
Brookfield, WI 53045

Dear Mr. Yabuki:

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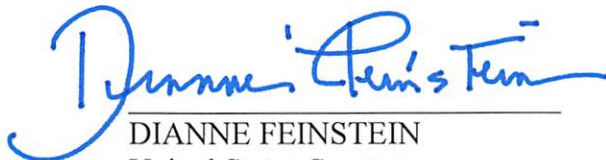
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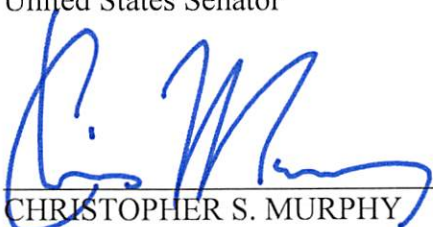
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United States Senator

# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Pieter van der Does  
President and Chief Executive Officer  
Ayden  
274 Brannan St., Suite 600  
San Francisco CA 94107

Dear Mr. van der Does:

With 364 million open credit card accounts in the U.S. in 2017, credit card companies and credit card processors facilitate a significant portion of economic transactions made throughout our country every day, including the sale of firearms. Given your company's leading position in the financial sector, your industry can play an important role in establishing standards that foster safer firearm policies and prevent future mass shootings and tragedies in the communities you serve. We write in support of corporate responsibility efforts by the financial services industry to adopt measures that encourage legal and safe purchase of firearms.

On February 14, a 19-year-old individual used firearms he legally purchased to kill 17 students and educators at Marjory Stoneman Douglas High School in Parkland, Florida. Just months after that tragedy, another teenage gunman claimed the lives of 10 people at Santa Fe High School in Santa Fe, Texas.

Gun violence is a growing epidemic in our nation. Each year, nearly 125,000 Americans are shot by a firearm, including over 35,000 fatally. Students in classrooms, families in cities, worshippers in churches, and countless other Americans across the country are victims of gun violence. In response to these tragic shootings, many companies stepped forward to demonstrate leadership and corporate responsibility. Some companies have taken the following steps to improve public safety by urging new and existing clients to:

- Require background checks on all firearm sales, including intrastate online sales;
- Raise the minimum age of firearm sales to 21;
- Detect and prevent straw purchases; and
- Prohibit the sale of high-capacity magazines, bump stocks, and assault-style weapons.

Many prominent retailers that you currently service including Walmart and Dick's Sporting Goods chose to put their deeply held values above short-term profits by enacting gun safety measures including raising the minimum age to purchase a firearm to 21 and restricting the sale of high-capacity magazines and assault-style weapons.

Financial institutions are also reevaluating their portfolios and client businesses. On March 22, 2018, Citibank announced that it would no longer lend to new clients that do not adhere to common sense firearm policies such as preventing teenagers from purchasing assault

weapons. On April 11, 2018, Bank of America announced that it would also stop lending to those who continue to manufacture “military-style firearms for civilian use.”

These companies made voluntary determinations that, for the public good, the use of their services should take into consideration the public’s safety related to firearm transactions. Other companies are in the process of examining the way they process payments for firearms. Some firms have chosen to make incremental steps including devoting additional resources to customer integrity units that detect straw purchases and flagging suspicious transactions for law enforcement. Other firms are considering assigning particular customer codes to firearms dealers to better detect suspicious activity patterns. Some firms have chosen to require all clients to perform background checks for firearm purchases made through non-federally licensed private sellers—as required in states like California, Illinois, and New York.

While your industry has used the “lawful purchase” standard with regards to firearm sales, there is a growing consensus in the private sector that companies can and should take additional action to address the problem of gun violence in our country. We appreciate your commitment to greater public safety for your customers, employees, and shareholders. Your company’s leadership to address gun violence after Parkland, Santa Fe, and countless other tragedies will help save lives by reducing the prevalence of mass shootings in our country.

We thank you for your attention to this issue and we welcome the opportunity to work collaboratively with you to work to end gun violence.

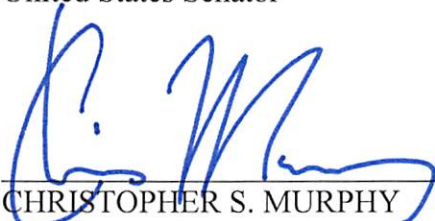
Sincerely,



BRIAN SCHATZ  
United States Senator



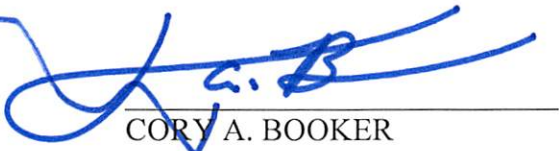
DIANNE FEINSTEIN  
United States Senator



CHRISTOPHER S. MURPHY  
United States Senator



RICHARD BLUMENTHAL  
United States Senator



CORY A. BOOKER  
United States Senator



KIRSTEN GILLIBRAND  
United States Senator



*Edward J. Markey*

EDWARD J. MARKEY  
United States Senator

*Kamala D. Harris*

KAMALA D. HARRIS  
United States Senator

# United States Senate

WASHINGTON, DC 20510

June 6, 2018

Charles Drucker  
Executive Chairman and Co-Chief  
Executive Officer  
Worldpay US, Inc.  
8500 Governors Hill Drive  
Cincinnati, OH 45249

Philip Jansen  
Co-Chief Executive Officer  
Worldpay US, Inc.  
8500 Governors Hill Drive  
Cincinnati, OH 45249

Dear Mr. Drucker and Mr. Jansen:

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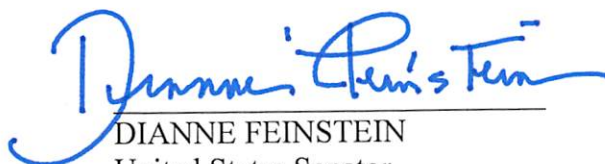
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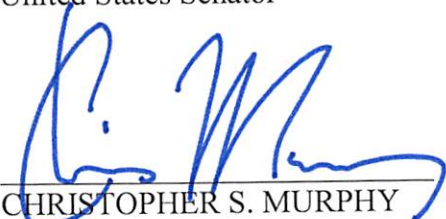
Sincerely,



BRIAN SCHATZ  
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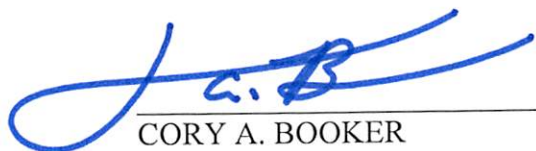
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