MIKE ROGERS Legislative District 32 Anne Arundel County

Economic Matters Committee

Subcommittees Banking, Consumer Protection, and Commercial Law Unemployment Insurance



The Maryland House of Delegates 6 Bladen Street, Room 162 Annapolis, Maryland 21401 410-841-3372 · 301-858-3372 800-492-7122 Ext. 3372 Fatx 410-841-3437 · 301-858-3437 Mike, Rogers@house.state.md.us

THE MARYLAND HOUSE OF DELEGATES Annapolis, Maryland 21401

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Testimony in Favor of HB0117 Maryland Personal Information Protection Act – Revision

Chair Davis, Vice-Chair Dumais, and members of the Economic Matters Committee

I respectfully request a favorable report of House Bill 117. This requires a business, credit card processor, and vendor to take reasonable care to protect against unauthorized access to personal information connected to credit and debit cards in accordance with certain provisions of law.

HB 117 creates a uniform data protection standard for businesses and vendors who handle consumer data. The proposed language should not force any businesses or vendors to increase their current data security standards **if they are already following the existing industry standards to protect data**. **SMALL BUSINESSES ARE NOT THE TARGET**, this bill only pertains to businesses that employ over 250 people and have average annual gross receipts over \$10,000,000 in its most recently completed three fiscal years.

Data breaches have cost credit unions, banks, and the consumers they serve hundreds of millions of dollars, have compromised the consumers' privacy, and jeopardized their financial security. HB 117 is a targeted approach that seeks to establish shared responsibility for all those involved in the payment system for protecting consumer data. The state law should provide mechanisms to address the harms that result from privacy violations and security violations, including data breaches.

I request favorable support for House Bill 117.

Sincerely,

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Mike Rogers Maryland Delegate, 32nd District