



WMDA/CAR Service Station
and Automotive Repair Association

Chair: C.T. Wilson, Vice Chair Brian Crosby, and Members of Economic Matters Committee

RE: HB 29 Electronic Payment Transactions – Interchange Fees – Calculation and Use of Data

Position: Favorable

My name is Kirk McCauley, my employer is WMDA/CAR, we represent service stations convenience stores and repair facilities across the state as a non- profit trade group.

Merchants that I represent are mostly small retailers but are in the same boat as all retailers in Maryland. They provide products to consumers, collect payment and add a tax if appropriate, that sent to the state.

The overwhelming way these products are paid for are electronic, credit card, debit card or a payment app. All of these have an interchange fee that retailer pays to card or app provider for accepting payment in electronic form. Retailers pay interchange fee on those taxes collected. **100% of tax collected is going to Maryland, and retailer pays interchange fees out of pocket.**

This bill is about correcting something that's not fair and doing so costs Maryland nothing.

Please give HB 29 a favorable report.

Any questions can be addressed to Kirk McCauley, 301-775-0221 or kmccauley@wmda.net