



## Airlines for America®

*We Connect the World*

January 16, 2025

The Honorable Adrienne Jones, Speaker of the House  
The Honorable C. T. Wilson, Chair  
The Honorable Brian M. Crosby, Vice Chair  
House Economic Matters Committee  
230 Taylor House Office Building  
Annapolis, MD 21401

Dear Speaker Jones, Chair Wilson and Vice Chair Crosby:

Airlines for America (A4A)<sup>1</sup> is the principal trade and service organization of the U.S. airline industry. U.S. airlines employ thousands of people who live and work in Maryland, and we are proud of the investments we are making across the state. We also know that Maryland residents love to travel, and the miles that customers earn with their credit cards facilitate family vacations, visits to loved ones and weekend getaways. These rewards programs also bring thousands of visitors to Maryland and are a critical part of the tourism sector. In fact, close to 200,000 domestic passengers used miles from airline co-branded credit cards to visit the state of Maryland in 2023, driving \$158 million in visitor spending and \$9.5 million in state and local tax revenue. HB 29 introduces unnecessary risks to these important sources of value and economic contribution across the state's economy.

On behalf of A4A and our member carriers, we oppose any mention in the bill that would require a separation of nearly every electronic payment transaction into multiple parts. Further, we believe that it will require the creation of new customer purchase databases that would threaten customer privacy. These new requirements are being mandated on the electronic payment network, with no compensation.

These new requirements put consumer benefits such as airline miles, cash back and travel points at risk. Residents of Maryland enjoy their credit card benefits. These cards rely on a system that operates on standardization with mere milliseconds to process transactions. Customers and merchants benefit from a fast, safe and secure payment system that promotes customer choice and reliably speeds payments to sellers. We understand and appreciate that there are a number of significant challenges before the legislature, and we respectfully ask that the legislature leave undisturbed a system that works and with which consumers are happy.

We respectfully ask you to reject the proposal forcing electronic payments into multiple transactions.

Sincerely,

Sean Williams  
Vice President, State & Local Government Affairs

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<sup>1</sup> The members of the association are Alaska Airlines, Inc.; American Airlines Group, Inc.; Atlas Air, Inc.; Delta Air Lines, Inc.; Federal Express Corporation; Hawaiian Airlines; JetBlue; Southwest Airlines Co.; United Airlines Holdings, Inc.; and United Parcel Service Co. Air Canada is an associate member.