

November 18, 2016

The Honorable Scott Tipton  
U.S. House of Representatives  
218 Cannon House Office Building  
Washington, D.C. 20515

Dear Congressman Tipton:

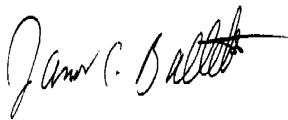
The American Bankers Association (ABA) writes to express our strong support for H.R. 6287, the Making Online Banking Initiation Legal and Easy Act or MOBILE Act introduced by you, Representatives Terri Sewell (D-AL) and Randy Hultgren (R-IL). This legislation would allow financial institutions – with the consent of an individual – to record personal information from the swipe of a driver’s license or personal identification card and retain it for the purposes of opening an account with a financial institution or obtaining a related banking product or service.

The ABA believes that this legislation is mutually beneficial to both, our members and their customers, as it will help expand access to crucial banking services for underbanked populations by offering similar retail services through mobile technology. At the same time, the MOBILE Act safeguards consumer privacy through the storage of personal identification information in an electronic format, which can be an important and accessible barrier to prevent fraud or other criminal activity.

ABA supports this legislation and other legislative efforts by congressional leaders to help consumers access financial services products in a safe and efficient manner.

Thank you for your leadership.

Sincerely,



James C. Ballentine