

From: B. Davis  
Subject: Reg II - Debit card Interchange

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Comments:

Date: Feb 22, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing

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Name: B Davis

Affiliation: Concerned Citizen

Category of Affiliation: Commercial

Address:

City:

State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

Dear Governing Board, I work for a small software company ( about 50 employees) that provides solutions for businesses to take payments online and over the phone. We currently have over 2,000 business customers and over 100 alliances.

If this legislation is implemented, our entire business will be negatively affected and we will have to completely revamp our pricing to our customers.

Not only that, the interchange spread is how we are able to compensate our alliances for the hours and hours of work they did to integrate our systems into theirs. They will now need to be compensated some other way, which will necessarily be borne by the consumers who use our products. I am also concerned that this bill will cause my family irreparable harm, as what I have worked for over the last many years will be gone in a moment if this is enacted. Thank you for the opportunity to request that this amendment be repealed or, at the very least, delayed until all the un-intended consequences are evaluated.