

ANONYMOUS

Proposal and Comment Information

Title: Prohibition on Use of Reputation Risk or Other Supervisory Tools to Encourage or Compel Banking Organizations to Engage in Politicized or Unlawful Discrimination, R-1884

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Submitter Information

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Let me start this comment with a question: How do you purchase something online with dollar bills on your person? Obviously, your answer to this question is, "You can't," because Internet purchases don't work that way. Cryptocurrencies, payment processors, or even prepaid service cards at storefronts are the only methods that come to mind for such purchases. However, the methods of payment processors such as credit cards are bar none the most popular. With private and otherwise unaccountable corporations running this processing, that means that effectively currency itself has been privatized.

The "otherwise unaccountable" part of my prior sentence should get your attention. When most payment processors are following the same trends of shutting down particular forms of business, they're effectively colluding in a way that members of the public are hapless towards. If they are willing to shut down adult entertainment products which are perfectly legal, they could easily shut down your account for political donations per their own company policies. This can continue as long as the company wants, and this slippery slope is not a fallacy. It has already happened with adult entertainment from criteria to criteria being penalized. Do keep in mind that we are aware of Project 2025 existing, so you can't just tell me the converging interests of payment processors are coincidence.

Do also remember that what I say next is not threatening but rather matter-of-fact: Multiple payment processors have been needing to pay much more staffing their customer support call centers to keep up with the increased traffic of user complaints. Why? It was an active form of resistance against their adult entertainment policies. And keep in mind, the health insurance industry appeared similarly overbearing and untenable to oppose like payment processors. With that, we had the attack of Brian Thompson and his ensuing, widespread ridicule. If stifling behavior is not stopped with banking organizations, people will hold them accountable in less convenient ways.