



June 2, 2025

Dear Senator:

We are writing to ask you to oppose the Durbin Marshall credit card amendment to the GENIUS ACT. This amendment would impose onerous, unnecessary regulations on business-to-business credit card transactions. As explained below, this amendment would *negatively impact millions of consumers across the country—including many of your constituents—as well as impact jobs and the travel and tourism economy overall as the legislation would lead to significantly fewer passengers and flights.*

### **This Amendment Would Negatively Impact Millions of American Consumers**

This amendment would have a significant impact on the economy and on millions of Americans. According to Airlines for America (A4A):

- Over 31 million Americans hold airline travel reward cards;
- 57% of all frequent flier miles/points issued in 2023 were generated by airline credit card use;
- In 2023, nearly 16 million domestic air *visitor* trips were awarded from points earned through use of an airline-branded credit card; and
- Approximately \$25 billion in economic activity was generated by airline credit cards in 2023.<sup>1</sup>

The attached one pager shows economic impact by State.

Americans value and enjoy credit card rewards programs because they reward consumers for dollars that they would be spending no matter what. Many may be unpleasantly surprised if Congress disrupts those programs. [The Points Guy](#) says that the Durbin Marshall language "has the potential to significantly negatively alter, if not completely eliminate, the world of credit card rewards that we know today." And U.S. Travel notes that, "infrequent travelers could be especially impacted if their ability to earn travel rewards is limited to actual travel. If credit card rewards programs are reduced or devalued, it could prevent millions of Americans, particularly in low-to-middle income brackets, from being able to afford travel experiences."<sup>2</sup>

In addition to harming consumers, the language would have a profoundly negative effect on communities that rely on travel for economic activity and jobs:<sup>3</sup>

### **Union Aerospace/Aviation Workers Would Be Harmed**

Airline workers are largely unionized and well-compensated, commensurate with the indispensable role they play in the safe and well-functioning of our air transportation system.

<sup>1</sup> <https://www.airlines.org/protect-our-points/> (last visited May 2, 2024).

<sup>2</sup> <https://electronicpaymentscoalition.org/resources/u-s-travel-association-warns-congress-of-durbin-marshall-bills-devastating-impact-on-travel-industry/> (last visited May 2, 2024).

<sup>3</sup> <https://www.airlines.org/protect-our-points/> (this data is 2022 data, website last visited May 2, 2024).

According to A4A: (1) U.S. passenger airlines spent \$73 billion on employee wages and benefits in 2023; (2) the average compensation per employee rose approximately \$61K (71%) between 2010 and 2023; and (3) in 2023 air transportation employees earned wages 47% higher than the average private sector employee.<sup>4</sup>

This amendment would negatively impact aviation workers in three critical ways. First, it would result in fewer flights and thus a contraction in airline activity and jobs. Second, the lost revenue derived from airline cobranded credit cards would imperil the ability of U.S. airlines to meet existing commitments to their frontline workforce, and it would certainly complicate existing or future collective bargaining negotiations. Lastly, a smaller airline industry will have a ripple effect throughout the industry, including with aircraft manufacturers, their suppliers, airports, and the larger travel, tourism, and hospitality sectors. To state the obvious: undermining the financial stability of airlines will adversely affect airlines' ability to make capital expenditures, including on new aircraft.

### **Durbin-Marshall Legislation Should Go Through Regular Order**

Because of the sweeping impact this amendment would have on airline consumers and workers across the country, it is imperative that it goes through regular order, including the committee process, if it is considered at all. Ensuring this amendment goes through regular order, including hearings and a markup at the Senate Banking Committee, would allow a thorough examination of the complications surrounding the regulation of interchange fees, including the past success (or lack thereof) with debit cards in the U.S. and credit cards in other countries, and whether there are alternatives to addressing the concerns of merchants without having such a negative impact to airline consumers and workers.

In summary, this amendment would harm airline consumers and workers across the country, and ultimately travel and tourism throughout the U.S., including within your home state. We request that you oppose any effort to attach this language to any vehicle on the Senate floor, and that you urge your colleagues to oppose any such effort as well. We appreciate your consideration of our shared position on this pending amendment and stand ready to engage you and your staff.

Sincerely,

Airbus  
Airlines for America  
Alaska Airlines  
Allied Pilots Association  
American Airlines  
Association of Flight Attendants-CWA  
Association of Professional Flight Attendants  
Communications Workers of America  
Embraer  
General Electric Aerospace  
Hawaiian Airlines

International Association of Machinists and  
Aerospace Workers  
JetBlue Airways  
Regional Airline Association  
RTX Corporation  
Southwest Airlines  
Southwest Airlines Pilots Association  
The Boeing Company  
Transport Workers Union of America  
United Airlines

cc: Hon. John Thune  
Hon. Chuck Schumer

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<sup>4</sup> [https://www.airlines.org/wp-content/uploads/2020/03/A4A-Industry-Review\\_slide1.pdf](https://www.airlines.org/wp-content/uploads/2020/03/A4A-Industry-Review_slide1.pdf); and <https://www.airlines.org/jobs/> (both were last visited May 2, 2024).