



February 2, 2026

The Honorable Steve Samuelson, Majority
Chairman
Pennsylvania State House
Committee on Finance
P.O. Box 202135
Harrisburg, PA 17120-2135

The Honorable Keith Greiner, Minority Chairman
Pennsylvania State House
Committee on Finance
P.O. Box 202043
Harrisburg, PA 17120-2043

Dear Chairman Samuelson and Greiner:

Airlines for America (A4A)¹ 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 Pennsylvania, and we are proud of the investments we are making across the state. We also know that Pennsylvania 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 Pennsylvania and are a critical part of the tourism sector. In fact, nearly 276,000 domestic passengers used miles from airline co-branded credit cards to visit the state of Pennsylvania in 2024, driving \$222.6 million in visitor spending and \$14.1 million in state and local tax revenue. HB 2090 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 Pennsylvania 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,

Joshua M. Saltzman
Senior Vice President, Global Government Affairs

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