



September 13, 2016

**RE: America's Beer, Wine and Spirits Retailers Urge "NO" Vote on Competition Killing Financial "CHOICE" Act (H.R. 5983)**

Hundreds of thousands of beverage licensees across the country know a thing or two about competition. And as small business owners who accept debit cards, America's beer, wine and spirits retailers have supported legislative reforms that have addressed what was otherwise a non-competitive payment card marketplace.

**American Beverage Licensees (ABL), whose members include nearly 15,000 retail beverage businesses across the country, strongly opposes the Financial CHOICE Act (H.R. 5983), and urges you to vote "NO" on H.R. 5983.**

Today, there must be a minimum of two unaffiliated debit networks on every card, thus requiring that issuers compete for both merchant routing business and bank business. Marketplace competition benefits businesses and consumers alike, just like the competition among bars, taverns and package liquor stores in their communities. H.R. 5983 would make the payment card marketplace less competitive by reverting to a single network system with no competition.

Bringing greater competition to the payment card marketplace - not stifling it - should be the goal of Congressional legislation. **ABL urges you to vote NO on H.R. 5983.**

Best regards,

John Bodnovich  
Executive Director  
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