

119TH CONGRESS
1ST SESSION

H. R. 1224

To prohibit the use of a merchant category code that separately identifies firearms merchants or ammunition merchants, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 12, 2025

Mr. OGLETS (for himself, Mr. NORMAN, Mr. GROTHMAN, Mr. WILLIAMS of Texas, Mr. FINSTAD, Mr. ROSE, Mr. NEWHOUSE, Mr. MOOLENAAR, Ms. HAGEMAN, Mr. WEBER of Texas, Mr. GOSAR, Mr. EDWARDS, Mr. GILL of Texas, and Mr. BIGGS of Arizona) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To prohibit the use of a merchant category code that separately identifies firearms merchants or ammunition merchants, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Protecting the Second
5 Amendment in Financial Services Act”.

1 **SEC. 2. MERCHANT CATEGORY CODE LIMITATIONS WITH**
2 **RESPECT TO FIREARM MERCHANTS.**

3 Section 127 of the Truth in Lending Act (15 U.S.C.
4 1637) is amended by inserting after subsection (p) the fol-
5 lowing:

6 “(q) MERCHANT CATEGORY CODE LIMITATIONS
7 WITH RESPECT TO FIREARM MERCHANTS.—

8 “(1) IN GENERAL.—A covered entity may not
9 use a merchant category code that separately identi-
10 fies firearms merchants or ammunition merchants.

11 “(2) COVERED ENTITY DEFINED.—For the pur-
12 poses of this subsection, the term ‘covered entity’
13 means any entity—

14 “(A) involved in facilitating or processing a
15 credit card transaction, including a bank, an
16 acquirer, payment card network, or payment
17 card issuer; or

18 “(B) otherwise participates in the author-
19 izing, clearing, or settling of a credit card
20 transaction.”.

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