

NATIONAL RIFLE ASSOCIATION OF AMERICA

Institute for Legislative Action

11250 WAPLES MILL ROAD

FAIRFAX, VIRGINIA 22030



NRA

November 14, 2023

Chairman Hoagland and Members of the Senate Veterans and Public Safety Committee:

My name is John Weber and I represent the National Rifle Association. The NRA and our members in Ohio support Senate Bill 148 and applaud Senator Johnson for its introduction.

Last September, the International Organization for Standardization (ISO) approved a Merchant Category Code (MCC) for firearm retailers. MCCs are used by payment processors (like Visa and Mastercard) and other financial services companies to categorize transactions. MCCs enable payment processors and banks to identify, monitor, and collect data on certain types of transactions. Before the ISO decision, firearm retailers fell under the MCC for sporting goods stores or miscellaneous retail.

Backers of the firearm retailer MCC have made clear that their goal is to use the code to enact further gun control through a public-private partnership. Amalgamated Bank noted that they intend to create a software algorithm that will use the MCC “to report suspicious activity and illegal gun sales to authorities.” The contours of what would be deemed “suspicious activity” have not been articulated. As those purchasing firearms from retail establishments already undergo an FBI National Instant Criminal Background Check System (NICS) check, such “suspicious activity” would be aimed at otherwise lawful gun sales.

Collecting firearm retailer financial transaction data amounts to surveillance and registration of law-abiding gun owners. Federal law contains multiple restrictions on the creation of a national firearms registry and the creation of this MCC should be perceived as an attempt to circumvent those restrictions.

In 2021 the Ohio Legislature passed SB 185, to protect the rights of Ohioans by prohibiting local and state government authorities from infringing upon Second Amendment Rights under the guise of a declared emergency.

Today, the firearm industry is facing a new threat, primarily in the form of denial of access to critical financial services based solely on the fact that they are engaged in the lawful commerce of firearms. SB 148 ensures that Ohioans won’t face this discriminatory practice. To date, seven states have passed similar legislation. Those states are Texas, Florida, North Dakota, West Virginia, Idaho, Mississippi and Montana.

The Ohio Senate now has the opportunity to take action and protect law-abiding Ohioans’ right to purchase and own firearms by passing this critical legislation. We respectfully ask that you support SB 148.

NATIONAL RIFLE ASSOCIATION OF AMERICA

Institute for Legislative Action

11250 WAPLES MILL ROAD

FAIRFAX, VIRGINIA 22030



NRA

Thank you,

A handwritten signature in black ink that reads "John Weber". The signature is written in a cursive, flowing style.

John Weber
State Director
NRA-ILA