



*Kansas  
Licensed  
Beverage  
Association*

February 15, 2012  
House Government Efficiency Committee  
Testimony on HB-2726

Mr. Chairman, and Members of the Committee,

I am Philip Bradley representing the Kansas Licensed Beverage Assn. (**KLBA**). Thank you for the opportunity to offer this letter today. And in respect for your time I am also speaking for the Kansas Viticulture and Farm Winery Assn. (**KVFWA**) and the Craft Brewers Guild of KS (**CBGK**) in combined testimony.

**We all ask and urge you to pass HB 2726! Or conversely repeal the KS statute that forbids private business from charging a fee!**

We support the addition of cards as a payment option for use by our citizens. We even support that they be treated the same as other payment options.

We strongly object to the fact that the **government treats itself better** than the private sectors. We understand the state, counties and municipalities charges a fee to use credit and other cards for renewals and other fees paid. This recognizes the very real cost of taking cards to all sellers. We ask that **everyone or no one** be subjected to this statute.

There are undoubtedly further issues and questions that will arise as these are read therefore I am available for your questions and at your convenience. Again thank you for your attention and consideration.

Philip Bradley

***KLBA** –**Kansas Licensed Beverage Assn.** represents the interests of the men and women in the hospitality industry, who own, manage and work in Kansas bars, breweries, clubs, caterers, hotels, and restaurants. These are the places you frequent and enjoy with the tens of thousands of employees that are glad to serve you.*

***KVFWA** – **Kansas Viticulture and Farm Winery Assn:** We began our Association in 2004 but our journey began decades ago. Our mission is the promotion of the production of wine from Kansas grapes, the science and practice of viticulture in the State of Kansas, and the development of Kansas Farm Wineries. We include farm wineries (such as **Blue Jacket, Davenport, Holy-Field, Stone Pillar and White Tail Run**) and numerous growers of fine grapes*

***CBGK**-**Craft Brewers Guild of Kansas** is the microbrewers and craft brewers of Kansas. We are a diverse group that embraces the commercial operations and the home hobby artist brewer.*

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## SWIPE FEE REFORM

**CREDIT AND DEBIT CARD SWIPE FEES ARE AN ENORMOUS — AND GROWING — COST FOR MERCHANTS AND CONSUMERS. THE AVERAGE AMERICAN HOUSEHOLD PAYS HUNDREDS OF DOLLARS A YEAR IN SWIPE FEES, WHICH ARE PART OF THE COST OF VIRTUALLY EVERY TRANSACTION THEY MAKE. NEARLY \$2 OF EVERY \$100 CONSUMERS SPEND WHEN THEY PAY WITH PLASTIC GOES DIRECTLY TO CREDIT CARD COMPANIES AND BIG BANKS. ABL IS FIGHTING FOR A MORE COMPETITIVE AND TRANSPARENT CREDIT AND DEBIT CARD FEE SYSTEM THAT BETTER SERVES AMERICAN CONSUMERS AND MERCHANTS ALIKE. ABL OPPOSE ANY ATTEMPTS TO DELAY IMPLEMENTATION OF THE MUCH-NEEDED REFORMS PASSED IN THE DODD-FRANK FINANCIAL REFORM BILL OF 2010.**

Fight Unfair Credit Card Fees

Follow Unfair Credit Card Fees on Twitter: [@reformswipefees](https://twitter.com/reformswipefees)

***"We've waited ten years already." Doug Kantor, Counsel to Merchants Payments Coalition on why we cannot allow for the big banks and credit card companies to delay reforms any longer. Every month of delay will cost Main Street merchants and consumers \$1 billion.***

Merchants Celebrate Facts of Swipe Fee Reform:

Tell Congress How Reform Benefits Consumers & Business

Washington, DC —Main Street business owners and advocates today welcomed their opportunity to expose the big banks and credit card companies' false claims and to educate Congress with the real facts of swipe fee reforms—and the many ways in which reforms will benefit merchants and lead to more freedom, choices, and discounts for consumers.

"Lower merchant costs translate to lower customer prices, it's as simple as that," said Lyle Beckwith, Senior Vice President of Government Relations at the National Association of Convenience Stores. "Unlike the big Visa banks, which operate in a non-competitive environment where price-fixing is the norm, merchants base their business decisions on the price-competitive retail environment where price is king. If Store A doesn't pass those savings on to its customers, you can bet that Store B will start offering discounts and gaining a huge market share in the process."

While the big banks and credit card giants have been attempting to spin their message to look like the friends of consumers, real consumer advocates know the truth. That's why consumer groups—not always friendly to business interests—strongly support swipe fee reform: they know it can't help but lead to lower prices for consumers.

In their testimony to the House Financial Services Committee, US PIRG, Public Citizen and the Hispanic Institute wrote that "There is no evidence that swipe fee regulation will lead to an increase in consumer fees" and that "Reductions in swipe fees should result in substantially lower prices for all consumers."