

119TH CONGRESS
2D SESSION

H. R. 7133

To prohibit States from prohibiting or otherwise deterring the usage of any merchant category code established by the International Organization for Standardization, including codes that identify firearm merchants and ammunition merchants.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 16, 2026

Mr. FROST introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To prohibit States from prohibiting or otherwise deterring the usage of any merchant category code established by the International Organization for Standardization, including codes that identify firearm merchants and ammunition merchants.

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 “Merchant Codes Can
5 Save Lives Act”.

1 **SEC. 2. PREEMPTION RELATING TO MERCHANT CATEGORY**
2 **CODES.**

3 Section 5313 of title 31, United States Code, is
4 amended by inserting after subsection (g) the following:

5 “(h) MERCHANT CATEGORY CODE USAGE.—

6 “(1) IN GENERAL.—No State may prohibit or
7 otherwise deter the usage of any merchant category
8 code established by the International Organization
9 for Standardization for identifying firearm mer-
10 chants or payment card transactions involving the
11 purchase of a firearm, firearm ammunition, ammu-
12 nition components for use with firearms, or firearm
13 accessories.

14 “(2) ENFORCEMENT.—The Attorney General
15 may bring a civil action in the appropriate district
16 court to enforce this subsection.”.

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