



American
Heart
Association



truth initiative
freedom from nicotine addiction

August 21, 2026

Tiffany Hall
General Counsel
Mastercard Incorporated
2000 Purchase Street
Purchase, NY 10577

Re: Support for action to prevent illegal e-cigarette sales through Mastercard's payment network

Dear Ms. Hall:

The undersigned public health organizations write to thank you for Mastercard's vigilance in reminding merchants, vendors, and payment partners that illegal e-cigarette products should not be sold through Mastercard's network. We appreciate Mastercard's recognition that payment networks play a critical role in preventing unlawful transactions and protecting young people and communities from products that have not received the review and authorization required by federal law from the U.S. Food and Drug Administration (FDA).

The illegal e-cigarette market remains a serious and evolving public health threat. E-cigarettes remain the most popular tobacco product used by youth and many of the most popular reported brands used by youth do not have marketing authorization from FDA. Perhaps more concerning is that those youth who do use e-cigarettes use them frequently – with 41.2% of youth reporting frequent use and more than a quarter reporting daily use.¹ E-cigarettes contain nicotine, which is highly addictive and harmful to developing brains. Its use during adolescence can disrupt the formation of brain circuits that control attention, learning, and susceptibility to addiction.^{2,3} Further, while research is still developing on the impact of e-cigarette use on health, we know that e-cigarette use is associated with an increase in asthma exacerbations.⁴ A growing body of evidence shows that nicotine inhaled from e-cigarettes produces cardiovascular changes associated with increased risk for cardiovascular disease.⁵

Large numbers of unauthorized tobacco products are marketed and sold in the U.S. In fact, FDA has only authorized 45 e-cigarette products.⁶ To give a sense of the scope of the problem, one study tracking brick and mortar convenience store, gas station and grocery store channels found that 68.2% of e-cigarette dollar sales were from products not authorized by FDA.⁷ Another study of e-cigarette sales at similar brick and mortar stores reported that disposable e-cigarettes became dramatically more addictive and accessible

between 2017 and 2022. In that time, nicotine strength nearly tripled, e-liquid capacity quintupled, and prices fell by nearly 70%. The vast majority of these products lack FDA authorization.⁸

The Internet also remains a substantial source of unauthorized e-cigarette sales. For example, a letter and its accompanying exhibits sent to Shopify by a bi-partisan group of 25 state Attorneys General and the City Attorney of New York City identified over 200 websites that were using Shopify services to sell products that had not been authorized by FDA and/or are in violation of state laws.⁹ FDA has taken actions against retailers, including online, for selling unauthorized e-cigarette products.¹¹ However, much more needs to be done. Despite the enforcement actions by FDA and Department of Justice millions of these products remain in stores and online, and end up in the hands of young people.¹¹

Mastercard's continued leadership is essential to back up these actions by federal and state officials. We respectfully ask Mastercard not to retreat from its commitment to ensure that illegal e-cigarette products are not sold using its payment network. Mastercard should continue to communicate clear expectations to merchants and acquiring banks, identify and terminate merchants that sell unauthorized e-cigarettes, strengthen monitoring of high-risk sellers, and publicly communicate the steps it is taking to prevent illegal transactions.

We stand ready to support efforts by Mastercard, state Attorneys General, federal agencies, and other payment stakeholders to remove illegal e-cigarette products from the marketplace and protect youth from nicotine addiction. Thank you again for your vigilance and for your continued attention to this urgent public health issue.

Sincerely,

American Cancer Society Cancer Action Network
American Heart Association
American Lung Association
Campaign for Tobacco Free Kids
Truth Initiative

References

1. Park-Lee, E., Dutra, L. M., Cowan, H., Levine, B., Sawdey, M. D., Cooper, M., Merson, B., Valverde, R., Bradfield, B., Lennon, J., Freedman, N. D., Ambrose, B. K., & Cullen, K. A. (2026). Tobacco product use among middle and high school students in the United States: National Youth Tobacco Survey, 2025. *Nicotine & Tobacco Research: Official Journal of the Society for Research on Nicotine and Tobacco*, ntag116. <https://doi.org/10.1093/ntr/ntag116>
2. U. S. Department of Health and Human Services. (2014). *The Health Consequences of Smoking—50 Years of Progress: A Report of the Surgeon General*.
3. England, L. J., Bunnell, R. E., Pechacek, T. F., Tong, V. T., & McAfee, T. A. (2015). Nicotine and the Developing Human: A Neglected Element in the Electronic Cigarette Debate. *American Journal of Preventive Medicine*, 49(2), 286–293. <https://doi.org/10.1016/j.amepre.2015.01.015>
4. National Academies of Sciences. (2018). In D. L. Eaton, L. Y. Kwan, & K. Stratton (Eds.), *Public Health Consequences of E-Cigarettes*. National Academies Press (US).
5. Rose, J. J., Krishnan-Sarin, S., Exil, V. J., Hamburg, N. M., Fetterman, J. L., Ichinose, F., Perez-Pinzon, M. A., Rezk-Hanna, M., Williamson, E., & American Heart Association Council on Cardiopulmonary, Critical Care, Perioperative and Resuscitation; Council on Epidemiology and Prevention; Council on Cardiovascular Radiology and Intervention; Council on Lifestyle and Cardiometabolic Health; Council on Peripheral Vascular Disease; Stroke Council; and Council on Arteriosclerosis, Thrombosis and Vascular Biology. (2023). Cardiopulmonary Impact of Electronic Cigarettes and Vaping Products: A Scientific Statement From the American Heart Association. *Circulation*, 148(8), 703–728. <https://doi.org/10.1161/CIR.0000000000001160>
6. U.S. Food and Drug Administration. (n.d.). *E-Cigarettes, “Vapes” and Other Electronic Nicotine Delivery Systems (ENDS) Authorized by the FDA*. Retrieved <https://www.fda.gov/tobacco-products/market-and-distribute-tobacco-product/e-cigarettes-vapes-and-other-electronic-nicotine-delivery-systems-ends-authorized-fda>
7. Schoute, V., Kittle, A., Crane, E., Ali, F. R. M., King, J., Mahoney, M., & Marynak, K. (n.d.). *Sales Estimation and Challenges in Monitoring of E-Cigarettes with Marketing Granted Orders*. Retrieved https://tobacomonitoring.org/wp-content/uploads/2026/03/Schoute_MGO_Poster.pdf
8. Diaz, M. C., Silver, N. A., Bertrand, A., & Schillo, B. A. (2025). Bigger, stronger and cheaper: Growth in e-cigarette market driven by disposable devices with more e-liquid, higher nicotine concentration and declining prices. *Tobacco Control*, 34(1), 65–70. <https://doi.org/10.1136/tc-2023-058033>
9. California Attorney General Rob Bonta. (2025, November 24). *Co-Leading Bipartisan Coalition, Attorney General Bonta Calls on Shopify to Crack Down on E-Cigarette Sales*. <https://oag.ca.gov/news/press-releases/co-leading-bipartisan-coalition-attorney-general-bonta-calls-shopify-crack-down>
10. U.S. Food and Drug Administration. (n.d.). *Advisory and Enforcement Actions Against Industry for Unauthorized Tobacco Products*. Retrieved <https://www.fda.gov/tobacco->

products/compliance-enforcement-training/advisory-and-enforcement-actions-against-industry-unauthorized-tobacco-products

11. U.S. Government Accountability Office. (2026). *Combating Illicit Substances: DOJ Enforcement of Unauthorized E-Cigarettes* (GAO-26-107991).
<https://www.gao.gov/products/gao-26-107991>