

116TH CONGRESS 1ST SESSION H.R. 5332

To amend the Fair Credit Reporting Act to ensure that consumer reporting agencies are providing fair and accurate information reporting in consumer reports, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 6, 2019

Mr. Gottheimer (for himself and Mr. Reed) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

- To amend the Fair Credit Reporting Act to ensure that consumer reporting agencies are providing fair and accurate information reporting in consumer reports, 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; TABLE OF CONTENTS.
 - 4 (a) Short Title.—This Act may be cited as the
 - 5 "Protecting Your Credit Score Act of 2019".
 - 6 (b) Table of Contents for
 - 7 this Act is as follows:
 - Sec. 1. Short title; table of contents.
 - Sec. 2. Establishment of online consumer portal landing page for consumer access to certain credit information.

	 Sec. 3. Accuracy in consumer reports. Sec. 4. Improved Dispute Process for Consumer Reporting Agencies. Sec. 5. Injunctive relief. Sec. 6. Increased transparency. Sec. 7. Consumer reporting agency registry. Sec. 8. Authority of Bureau with respect to consumer reporting agencies. Sec. 9. Bureau standards for protecting nonpublic information. Sec. 10. Report on data security risk assessments in examinations of consumer reporting agencies. Sec. 11. GAO study on the use of social security numbers.
1	SEC. 2. ESTABLISHMENT OF ONLINE CONSUMER PORTAL
2	LANDING PAGE FOR CONSUMER ACCESS TO
3	CERTAIN CREDIT INFORMATION.
4	(a) In General.—Section 612(a)(1) of the Fair
5	Credit Reporting Act (15 U.S.C. 1681j(a)(1)) is amended
6	by adding at the end the following:
7	"(D) Online consumer portal landing
8	PAGE.—
9	"(i) In general.—Not later than 1
10	year after the date of enactment of this
11	subparagraph, each consumer reporting
12	agency described in section 603(p) shall
13	jointly develop an online consumer portal
14	landing page that gives each consumer un-
15	limited free access to—
16	"(I) the consumer report of the
17	consumer;
18	" (Π) the means by which the

consumer may exercise the rights of

19

1	the consumer under subparagraph (E)
2	and section 604(e);
3	"(III) the ability to initiate a dis-
4	pute with the consumer reporting
5	agency regarding the accuracy or
6	completeness of any information in a
7	report in accordance with section
8	611(a) or 623(a)(8);
9	"(IV) the ability to place and re-
10	move a security freeze on a consumer
11	report for free under section 605A(i)
12	and (j);
13	"(V) if the consumer reporting
14	agency offers a product to consumers
15	to prevent access to the consumer re-
16	port of the consumer for the purpose
17	of preventing identity theft, a disclo-
18	sure to the consumer regarding the
19	differences between that product and
20	a security freeze as defined under sec-
21	tion 605A(i) or (j);
22	"(VI) information on who has
23	accessed the consumer report of the
24	consumer over the last 24 months,
25	and, as available, for what permissible

1	purpose the consumer report was fur-
2	nished in accordance with section 604
3	and section 609; and
4	"(VII) the credit score of the
5	consumer in accordance with section
6	609(f)(7).
7	"(ii) No waiver.—A consumer re-
8	porting agency described in section 603(p)
9	may not require a consumer to waive any
10	legal or privacy rights to access—
11	"(I) a portal established under
12	this subparagraph; or
13	"(II) any of the services de-
14	scribed in clause (i) that are provided
15	through a portal established under
16	this subparagraph.
17	"(iii) No advertising or solicita-
18	TIONS.—A portal established under this
19	subparagraph may not contain any adver-
20	tising, marketing offers, or other solicita-
21	tions.
22	"(iv) Extension.—The Bureau may
23	allow the consumer reporting agencies an
24	extension of 1 year to develop the online

1 consumer portal landing page required 2 under clause (i). "(v) 3 Rule CONSTRUCTION.— OF Nothing in this subparagraph may be construed as requiring a consumer reporting 6 agency to disclose confidential proprietary 7 information through the online consumer 8 portal landing page. 9 "(E) OPT-OUT OPTIONS.— "(i) IN GENERAL.—If a consumer re-10 11 porting agency sells consumer information 12 in a manner that is not included in a con-13 sumer report, the consumer reporting 14 agency shall provide each consumer with a 15 method (through a website, by phone, or in 16 writing) by which the consumer may elect, 17 free of charge, to not have the information 18 of the consumer so sold. 19 "(ii) No expiration.—An election 20 made by a consumer under clause (i) shall 21 expire on the date on which the consumer 22 expressly revokes the election through a 23 website, by phone, or in writing.". 24 (b) Conforming Amendment.—Section 612(f)(1) of the Fair Credit Reporting Act (15 U.S.C. 1681j(f)(1))

1	is amended, in the matter preceding subparagraph (A),
2	by adding "or that is made through the online consumer
3	portal landing page established under subsection
4	(a)(1)(D)," after "subsections (a) through (d),".
5	SEC. 3. ACCURACY IN CONSUMER REPORTS.
6	Section 607(b) of the Fair Credit Reporting Act (15
7	U.S.C. 1681e) is amended to read as follows:
8	"(b) Ensuring Accuracy.—
9	"(1) In general.—In preparing a consumer
10	report, each consumer reporting agency shall follow
11	reasonable procedures to assure maximum possible
12	accuracy of the information concerning the consumer
13	to whom the report relates.
14	"(2) MATCHING INFORMATION IN A FILE.—In
15	assuring the maximum possible accuracy under
16	paragraph (1), each consumer reporting agency de-
17	scribed in section 603(p) shall ensure that, when in-
18	cluding information in the file of a consumer, the
19	consumer reporting agency—
20	"(A) matches all 9 digits of the social se-
21	curity number of the consumer with the infor-
22	mation that the consumer reporting agency is
23	including in the file; or
24	"(B) if a consumer does not have a social
25	security number, matches information that in-

1	cludes the full legal name, date of birth, current
2	address, and at least one former address of the
3	consumer.
4	"(3) Periodic Audits.—Each consumer re-
5	porting agency shall perform periodic audits, on a
6	schedule determined by the Bureau, on a representa-
7	tive sample of consumer reports of the agency to
8	check for accuracy.".
9	SEC. 4. IMPROVED DISPUTE PROCESS FOR CONSUMER RE-
10	PORTING AGENCIES.
11	(a) Responsibilities of Furnishers of Infor-
12	MATION TO CONSUMER REPORTING AGENCIES.—Section
13	623 of the Fair Credit Reporting Act (15 U.S.C. 1681s-
14	2) is amended—
15	(1) in subsection (a)(8)—
16	(A) in subparagraph (E)(ii), by inserting
17	"and consider" after "review"; and
18	(B) in subparagraph (F)—
19	(i) in clause (i)(II), by inserting ",
20	and does not include any new or additional
21	information that would be relevant to a re-
22	investigation" before the period at the end;
23	and
24	(ii) by adding at the end the following
25	new clause:

1	"(iv) New or additional informa-
2	TION.—For purposes of clause (i)(II), the
3	term 'new or additional information'—
4	"(I) means information of a type
5	designated by the Bureau; and
6	"(II) does not include informa-
7	tion previously provided to the per-
8	son."; and
9	(2) in subsection (b)(1), by inserting "and con-
10	sider" after "review".
11	(b) Bureau Credit Reporting Ombudsperson.—
12	Section 611(a) of the Fair Credit Reporting Act (15
13	U.S.C. 1681i(a)) is amended by adding at the end the fol-
14	lowing:
15	"(8) Bureau credit reporting
16	OMBUDSPERSON.—
17	"(A) In General.—Not later than 180
18	days after the date of enactment of this para-
19	graph, the Bureau shall establish the position
20	of credit reporting ombudsperson, whose spe-
21	cific duties shall include carrying out the Bu-
22	reau's responsibilities with respect to—
23	"(i) resolving persistent errors that
24	are not resolved in a timely manner by a
25	consumer reporting agency; and

1	"(ii) enhancing oversight of consumer
2	reporting agencies by—
3	"(I) advising the Director of the
4	Bureau, in consultation with the Of-
5	fice of Enforcement and the Office of
6	Supervision of the Bureau, on any po-
7	tential violations of paragraph (5) or
8	any other applicable law by a con-
9	sumer reporting agency, including ap-
10	propriate corrective action for such a
11	violation; and
12	"(II) making referrals to the Of-
13	fice of Supervision for supervisory ac-
14	tion or the Office of Enforcement for
15	enforcement action, as appropriate, in
16	response to violations of paragraph
17	(5) or any other applicable law by a
18	consumer reporting agency.
19	"(B) Report.—The ombudsperson shall
20	submit to the Committee on Financial Services
21	of the House of Representatives and the Com-
22	mittee on Banking, Housing, and Urban Affairs
23	of the Senate an annual report including statis-
24	tics and analysis on consumer complaints the
25	Bureau receives relating to consumer reports.

1	as well as a summary of the supervisory actions
2	and enforcement actions taken with respect to
3	consumer reporting agencies during the year
4	covered by the report.".
5	(c) Responsibilities of Consumer Reporting
6	AGENCIES.—Section 611 of the Fair Credit Reporting Act
7	(15 U.S.C. 1681i) is amended—
8	(1) in subsection (a)—
9	(A) in paragraph (1), by adding at the end
10	the following:
11	"(D) Obligations of Consumer Re-
12	PORTING AGENCIES RELATING TO REINVES-
13	TIGATIONS.—Commensurate with the volume
14	and complexity of disputes about which a con-
15	sumer reporting agency receives notice, or rea-
16	sonably anticipates to receive notice, under this
17	paragraph, each consumer reporting agency
18	shall—
19	"(i) maintain sufficient personnel to
20	conduct reinvestigations of those disputes;
21	and
22	"(ii) provide training with respect to
23	the personnel described in clause (i).";
24	(B) in paragraph (6)(B)—

1	(i) by amending clause (ii) to read as
2	follows:
3	"(ii) a copy of the consumer's file and
4	a consumer report that is based upon such
5	file as revised, including a description of
6	the specific modification or deletion of in-
7	formation, as a result of the reinvestiga-
8	tion;";
9	(ii) by striking clause (iii) and redes-
10	ignating clauses (iv) and (v) as clauses (vi)
11	and (vii), respectively;
12	(iii) by inserting after clause (ii) the
13	following:
14	"(iii) a description of the actions
15	taken by the consumer reporting agency
16	regarding the dispute;
17	"(iv) if applicable, contact information
18	for any furnisher involved in responding to
19	the dispute and a description of the role
20	played by the furnisher in the reinvestiga-
21	tion process;
22	"(v) the options available to the con-
23	sumer if the consumer is dissatisfied with
24	the result of the reinvestigation, includ-
25	ing—

1	"(I) submitting documents in
2	support of the dispute;
3	"(II) adding a consumer state-
4	ment of dispute to the file of the con-
5	sumer pursuant to subsection (b);
6	"(III) filing a dispute with the
7	furnisher pursuant to section
8	623(a)(8); and
9	"(IV) submitting a complaint
10	against the consumer reporting agen-
11	cy or furnishers through the consumer
12	complaint database of the Bureau or
13	the State attorney general for the
14	State in which the consumer resides;";
15	and
16	(C) by striking paragraph (7) and redesig-
17	nating paragraph (8) as paragraph (7); and
18	(D) in paragraph (7), as so redesignated,
19	by striking "paragraphs (2), (6), and (7)" and
20	inserting "paragraphs (2) and (6)"; and
21	(2) by adding at the end the following new sub-
22	section:
23	"(h) Notification of Deletion of Informa-
24	TION.—A consumer reporting agency described in section
25	603(p) shall communicate with other consumer reporting

agencies described in section 603(p) to ensure that a dispute initiated with one consumer reporting agency is noted in a file maintained by such other consumer reporting 4 agencies.". SEC. 5. INJUNCTIVE RELIEF. 6 The Fair Credit Reporting Act (15 U.S.C. 1681 et 7 seq.) is amended— 8 (1) in section 616 (15 U.S.C. 1681n)— 9 (A) in subsection (a), by amending the subsection heading to read as follows: "DAM-10 11 AGES"; 12 (B) by redesignating subsections (c) and 13 (d) as subsections (d) and (e), respectively; and 14 (C) by inserting after subsection (b) the 15 following: "(c) Injunctive Relief.— 16 17 "(1) IN GENERAL.—In addition to any other 18 remedy under this section, a court may award in-19 junctive relief to require compliance with the re-20 quirements imposed under this title with respect to 21 any consumer. 22 "(2) Costs and attorney's fees.—In the 23 event of any successful action for injunctive relief 24 under this subsection, a court may award to the pre-25 vailing party costs and reasonable attorney's fees (as

1	determined by the court) incurred by the prevailing
2	party during the action."; and
3	(2) in section 617 (15 U.S.C. 1681o)—
4	(A) in subsection (a), in the subsection
5	heading, by striking "(a) In General.—" and
6	inserting "(a) Damages.—";
7	(B) by redesignating subsection (b) as sub-
8	section (e); and
9	(C) by inserting after subsection (a) the
10	following:
11	"(b) Injunctive Relief.—
12	"(1) In general.—In addition to any other
13	remedy under this section, a court may award in-
14	junctive relief to require compliance with the re-
15	quirements imposed under this title with respect to
16	any consumer.
17	"(2) Costs and attorney's fees.—In the
18	event of any successful action for injunctive relief
19	under this subsection, a court may award to the pre-
20	vailing party costs and reasonable attorney's fees (as
21	determined by the court) incurred by the prevailing
22	party during the action.".
23	(3) Enforcement.—Section 615(h)(8) of the
24	Fair Credit Reporting Act (15 U.S.C. 1681m(h)(8))
25	is amended—

1	(A) in subparagraph (A), by striking "sec-
2	tion" and inserting "subsection"; and
3	(B) in subparagraph (B), by striking "This
4	section" and inserting "This subsection".
5	SEC. 6. INCREASED TRANSPARENCY.
6	(a) Disclosures to Consumers.—Section 609 of
7	the Fair Credit Reporting Act (15 U.S.C. 1681g) is
8	amended—
9	(1) in subsection (a)(3)(B)—
10	(A) in clause (i), by striking "and" at the
11	end; and
12	(B) by striking clause (ii) and inserting the
13	following:
14	"(ii) the address and telephone number of
15	the person; and
16	"(iii) the permissible purpose, as available,
17	of the person for obtaining the consumer re-
18	port, including the specific type of credit prod-
19	uct that is extended, reviewed, or collected, as
20	described in section 604(a)(3)(A).";
21	(2) in subsection (f)—
22	(A) by amending paragraph (7)(A) to read
23	as follows:
24	"(A) supply the consumer with a credit
25	score through the portal established under sec-

1	tion 612(a)(1)(D) or upon request by the con-
2	sumer, as applicable, that—
3	"(i) is derived from a credit scoring
4	model that is widely distributed to users by
5	that consumer reporting agency for the
6	purpose of any extension of credit or other
7	transaction designated by the consumer
8	who is requesting the credit score; or
9	"(ii) is widely distributed to lenders of
10	common consumer loan products and pre-
11	dicts the future credit behavior of the con-
12	sumer; and"; and
13	(B) in paragraph (8), by inserting ", ex-
14	cept that a credit score shall be provided free
15	of charge to the consumer if requested in con-
16	nection with a free annual consumer report de-
17	scribed in section 612(a) or through the online
18	consumer portal landing page established under
19	section 612(a)(1)(D)" before the period at the
20	end; and
21	(3) in subsection $(g)(1)$ —
22	(A) in subparagraph (A)(ii)—
23	(i) in the clause heading, by striking
24	"SUBPARAGRAPH (D)" and inserting "SUB-
25	PARAGRAPH (C)"; and

1	(ii) by striking "subparagraph (D)"
2	and inserting "subparagraph (C)";
3	(B) in subparagraph (B)(ii), by striking
4	"consistent with subparagraph (C)";
5	(C) by striking subparagraph (C); and
6	(D) by redesignating subparagraphs (D)
7	through (G) as subparagraphs (C) through (F),
8	respectively.
9	(b) Notification Requirements.—
10	(1) Adverse information notification.—
11	(A) IN GENERAL.—The Fair Credit Re-
12	porting Act (15 U.S.C. 1681 et seq.) is amend-
13	ed —
14	(i) in section 612 (15 U.S.C. 1681j),
15	by striking subsection (b) and inserting the
16	following:
17	"(b) Free Disclosure After Notice of Ad-
18	VERSE ACTION OR OFFER OF CREDIT ON MATERIALLY
19	Less Favorable Term.—Not later than 30 days after
20	the date on which a consumer reporting agency receives
21	a notification under subsection (a)(2) or (h)(6) of section
22	615, or from a debt collection agency affiliated with the
23	consumer reporting agency, the consumer reporting agen-
24	cy shall make to a consumer, without charge to the con-
25	sumer, all disclosures that are made to a user of a con-

1	sumer report in accordance with the rules prescribed by
2	the Bureau."; and
3	(ii) in section 615(a) (15 U.S.C.
4	1681m(a))—
5	(I) by redesignating paragraphs
6	(2), (3), and (4) as paragraphs (3),
7	(4), and (5), respectively;
8	(II) by inserting after paragraph
9	(1) the following:
10	"(2) direct the consumer reporting agency that
11	provided the consumer report that was used in the
12	decision to take the adverse action to provide the
13	consumer with the disclosures described in section
14	612(b);"; and
15	(III) in paragraph (5), as so re-
16	designated—
17	(aa) in the matter preceding
18	subparagraph (A), by striking
19	"of the consumer's right";
20	(bb) by striking subpara-
21	graph (A) and inserting the fol-
22	lowing:
23	"(A) that the consumer shall receive a
24	copy of the consumer report with respect to the
25	consumer, free of charge, from the consumer

1	reporting agency that furnished the consumer
2	report; and"; and
3	(cc) in subparagraph (B), by
4	inserting "of the right of the con-
5	sumer" before "to dispute".
6	(B) Conforming Amendment.—Section
7	604(b)(2)(B)(i) of the Fair Credit Reporting
8	Act $(15 \text{ U.S.C. } 1681b(b)(2)(B)(i))$ is amended
9	by striking "section 615(a)(3)" and inserting
10	"section 615(a)(4)".
11	(2) Notification in cases of less favor-
12	ABLE TERMS.—Section 615(h) of the Fair Credit
13	Reporting Act (15 U.S.C. 1681m(h)) is amended—
14	(A) in paragraph (1), by striking "para-
15	graph (6)" and inserting "paragraph (7)";
16	(B) in paragraph (2), by striking "para-
17	graph (6)" and inserting "paragraph (7)";
18	(C) in paragraph (5)(C), by striking "may
19	obtain" and inserting "shall receive";
20	(D) by redesignating paragraphs (6), (7),
21	and (8) as paragraphs (7), (8), and (9), respec-
22	tively; and
23	(E) by inserting after paragraph (5) the
24	following:

- 1 "(6) Reports provided to consumers.—A
 2 person who uses a consumer report as described in
 3 paragraph (1) shall notify and direct the consumer
 4 reporting agency that provided the consumer report
 5 to provide the consumer with the disclosures described in section 612(b).".
- 7 (3) Notification of subsequent submis-8 SIONS OF NEGATIVE INFORMATION.—Section 623(a)(7)(A)(ii) of the Fair Credit Reporting Act 9 10 (15 U.S.C. 1681s-2(a)(7)(A)(ii)) is amended by striking "with respect to" and all that follows 11 12 through the period at the end and inserting "without 13 providing additional notice to the consumer, unless 14 another person acquires the right to repayment con-15 nected to the additional negative information. The 16 acquiring person shall be subject to the requirements 17 of this paragraph and shall be required to send con-18 sumers the written notices described in this para-19 graph, if applicable.".
- 20 SEC. 7. CONSUMER REPORTING AGENCY REGISTRY.
- 21 Section 621 of the Fair Credit Reporting Act (15
- 22 U.S.C. 1681s) is amended by adding at the end the fol-
- 23 lowing:
- 24 "(h) Consumer Reporting Agency Registry.—

1	"(1) Establishment of registry.—Not later
2	than 180 days after the date of enactment of this
3	subsection, the Bureau shall establish a publicly
4	available registry of consumer reporting agencies
5	that includes—
6	"(A) each consumer reporting agency that
7	compiles and maintains files on consumers on a
8	nationwide basis;
9	"(B) each nationwide specialty consumer
10	reporting agency;
11	"(C) all other consumer reporting agencies
12	that are not included under section 603(p) or
13	603(x); and
14	"(D) links to any relevant websites of a
15	consumer reporting agency described under
16	subparagraphs (A) through (C).
17	"(2) Registration requirement.—The Bu-
18	reau shall establish a deadline, which shall be not
19	later than 270 days after the date of the enactment
20	of this subsection, by which each consumer reporting
21	agency described in paragraph (1) shall be required
22	to register in the registry established under such
23	paragraph ''

1	SEC. 8. AUTHORITY OF BUREAU WITH RESPECT TO CON-
2	SUMER REPORTING AGENCIES.
3	Section 1024(a)(1) of the Dodd-Frank Wall Street
4	Reform and Consumer Protection Act (12 U.S.C.
5	5514(a)(1)) is amended—
6	(1) in subparagraph (D), by striking "or" at
7	the end;
8	(2) in subparagraph (E), by striking the period
9	at the end and inserting "; or"; and
10	(3) by adding at the end the following new sub-
11	paragraph:
12	"(F) is a consumer reporting agency de-
13	scribed under section 603(p) of the Fair Credit
14	Reporting Act.".
14 15	Reporting Act.". SEC. 9. BUREAU STANDARDS FOR PROTECTING NON-
15	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON-
15 16	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON-PUBLIC INFORMATION.
15 16 17	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON-PUBLIC INFORMATION. Title V of the Gramm-Leach-Bliley Act (15 U.S.C.
15 16 17 18	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON-PUBLIC INFORMATION. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.) is amended—
15 16 17 18 19	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON- PUBLIC INFORMATION. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.) is amended— (1) in section 501, by adding at the end the fol-
15 16 17 18 19 20	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON- PUBLIC INFORMATION. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.) is amended— (1) in section 501, by adding at the end the following new subsection:
15 16 17 18 19 20 21	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON- PUBLIC INFORMATION. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.) is amended— (1) in section 501, by adding at the end the following new subsection: "(c) Consumer Reporting Agency Safe-
15 16 17 18 19 20 21 22	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON- PUBLIC INFORMATION. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.) is amended— (1) in section 501, by adding at the end the following new subsection: "(c) Consumer Reporting Agency Safe- Guards.—The Bureau of Consumer Financial Protection
15 16 17 18 19 20 21 22 23	SEC. 9. BUREAU STANDARDS FOR PROTECTING NON- PUBLIC INFORMATION. Title V of the Gramm-Leach-Bliley Act (15 U.S.C. 6801 et seq.) is amended— (1) in section 501, by adding at the end the following new subsection: "(c) Consumer Reporting Agency Safe- Guards.—The Bureau of Consumer Financial Protection shall establish, by rule, appropriate standards for con-

and information as described in paragraphs (1) through 2 (3) of subsection (b)."; 3 (2) in section 504(a)(1)(A), by striking ", except that the Bureau of Consumer Financial Protec-5 tion shall not have authority to prescribe regulations 6 with respect to the standards under section 501"; 7 and 8 (3) in section 505(a)(8), by inserting ", other than under subsection (c) of section 501" after "sec-9 10 tion 501". SEC. 10. REPORT ON DATA SECURITY RISK ASSESSMENTS 12 IN EXAMINATIONS OF CONSUMER REPORT-13 ING AGENCIES. 14 Not later than 90 days after the date of the enact-15 ment of this Act, the Director of the Bureau of Consumer Financial Protection shall assess whether examinations 16 17 conducted by the Director of consumer reporting agencies described under section 603(f) of the Fair Credit Report-18 ing Act (15 U.S.C. 1681a(f)) include sufficient processes 19 to addresses any data security risks to the consumers of 21 such agencies on which such agencies maintain and compile files. Along with the first semiannual report required under section 1016(b) of the Consumer Financial Protec-

tion Act of 2010 (12 U.S.C. 5496(b)) to be submitted

after the 90-day period after the date of the enactment

1	of this Act, the Director shall submit to Congress a report
2	containing the results of such assessment that includes—
3	(1) recommendations for improving the proc-
4	esses to addresses any such data security risks; and
5	(2) the progress of the Director on making any
6	improvements described under paragraph (1).
7	SEC. 11. GAO STUDY ON THE USE OF SOCIAL SECURITY
8	NUMBERS.
9	(a) Study.—The Comptroller General of the United
10	States shall carry out a study on the feasibility and means
11	of consumer reporting agencies replacing the use of social
12	
	security numbers as identifiers with another type of Fed-
13	eral identification.
13 14	v
	eral identification.

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18 carrying out the study required under subsection (a).

gress containing all findings and determinations made in