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(Original Signature of Member)

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.

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## IN THE HOUSE OF REPRESENTATIVES

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

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## 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.—The 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 “(II) the means by which the  
19 consumer may exercise the rights of

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 sollicita-  
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).

3 “(v) RULE OF CONSTRUCTION.—  
4 Nothing in this subparagraph may be con-  
5 strued 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.—

10 “(i) IN GENERAL.—If a consumer re-  
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)  
25 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 redesi-  
10 gnating 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 redesign-  
17 ating 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)”;

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

1 agencies described in section 603(p) to ensure that a dis-  
2 pute initiated with one consumer reporting agency is noted  
3 in a file maintained by such other consumer reporting  
4 agencies.”.

5 **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  
10 subsection heading to read as follows: “DAM-  
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:

16 “(c) INJUNCTIVE RELIEF.—

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 (c); 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”;

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)”;



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 consumer 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”;

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 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 de-  
6           scribed in section 612(b).”.

7           (3) NOTIFICATION OF SUBSEQUENT SUBMIS-  
8           SIONS OF NEGATIVE INFORMATION.—Section  
9           623(a)(7)(A)(ii) of the Fair Credit Reporting Act  
10          (15 U.S.C. 1681s-2(a)(7)(A)(ii)) is amended by  
11          striking “with respect to” and all that follows  
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.”.

15 **SEC. 9. BUREAU STANDARDS FOR PROTECTING NON-**  
16 **PUBLIC INFORMATION.**

17 Title V of the Gramm-Leach-Bliley Act (15 U.S.C.  
18 6801 et seq.) is amended—

19 (1) in section 501, by adding at the end the fol-  
20 lowing new subsection:

21 “(c) CONSUMER REPORTING AGENCY SAFE-  
22 GUARDS.—The Bureau of Consumer Financial Protection  
23 shall establish, by rule, appropriate standards for con-  
24 sumer reporting agencies described under section 603(p)  
25 of the Fair Credit Reporting Act relating to administra-  
26 tive, technical, and physical safeguards to protect records

1 and information as described in paragraphs (1) through  
2 (3) of subsection (b).”;

3 (2) in section 504(a)(1)(A), by striking “, ex-  
4 cept 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  
9 than under subsection (c) of section 501” after “sec-  
10 tion 501”.

11 **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  
16 Financial Protection shall assess whether examinations  
17 conducted by the Director of consumer reporting agencies  
18 described under section 603(f) of the Fair Credit Report-  
19 ing Act (15 U.S.C. 1681a(f)) include sufficient processes  
20 to addresses any data security risks to the consumers of  
21 such agencies on which such agencies maintain and com-  
22 pile files. Along with the first semiannual report required  
23 under section 1016(b) of the Consumer Financial Protec-  
24 tion Act of 2010 (12 U.S.C. 5496(b)) to be submitted  
25 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.

14 (b) **REPORT.**—Not later than the end of the 2-year  
15 period beginning on the date of the enactment of this Act,  
16 the Comptroller General shall issue a report to the Con-  
17 gress containing all findings and determinations made in  
18 carrying out the study required under subsection (a).