

116<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 5332

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## AN ACT

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,*

1 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

2 (a) SHORT TITLE.—This Act may be cited as the  
3 “Protecting Your Credit Score Act of 2020”.

4 (b) TABLE OF CONTENTS.—The table of contents for  
5 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.

6 **SEC. 2. ESTABLISHMENT OF ONLINE CONSUMER PORTAL**  
7 **LANDING PAGE FOR CONSUMER ACCESS TO**  
8 **CERTAIN CREDIT INFORMATION.**

9 (a) IN GENERAL.—Section 612(a)(1) of the Fair  
10 Credit Reporting Act (15 U.S.C. 1681j(a)(1)) is amended  
11 by adding at the end the following:

12 “(D) ONLINE CONSUMER PORTAL LANDING  
13 PAGE.—

14 “(i) IN GENERAL.—Not later than 1  
15 year after the date of enactment of this  
16 subparagraph, each consumer reporting  
17 agency described in section 603(p) shall  
18 jointly develop an online consumer portal

1 landing page that gives each consumer un-  
2 limited free access to—

3 “(I) the consumer report of the  
4 consumer;

5 “(II) the means by which the  
6 consumer may exercise the rights of  
7 the consumer under subparagraph (E)  
8 and section 604(e);

9 “(III) the ability to initiate a dis-  
10 pute with the consumer reporting  
11 agency regarding the accuracy or  
12 completeness of any information in a  
13 report in accordance with section  
14 611(a) or 623(a)(8);

15 “(IV) the ability to place and re-  
16 move a security freeze on a consumer  
17 report for free under section 605A(i)  
18 and (j);

19 “(V) if the consumer reporting  
20 agency offers a product to consumers  
21 to prevent access to the consumer re-  
22 port of the consumer for the purpose  
23 of preventing identity theft, a disclo-  
24 sure to the consumer regarding the  
25 differences between that product and

1 a security freeze as defined under sec-  
2 tion 605A(i) or (j);

3 “(VI) information on who has  
4 accessed the consumer report of the  
5 consumer over the last 24 months,  
6 and, as available, for what permissible  
7 purpose the consumer report was fur-  
8 nished in accordance with section 604  
9 and section 609; and

10 “(VII) the credit score of the  
11 consumer in accordance with section  
12 609(f)(7).

13 “(ii) NO WAIVER.—A consumer re-  
14 porting agency described in section 603(p)  
15 may not require a consumer to waive any  
16 legal or privacy rights to access—

17 “(I) a portal established under  
18 this subparagraph; or

19 “(II) any of the services de-  
20 scribed in clause (i) that are provided  
21 through a portal established under  
22 this subparagraph.

23 “(iii) NO ADVERTISING OR SOLICITA-  
24 TIONS.—A portal established under this  
25 subparagraph may not contain any adver-

1 tising, marketing offers, or other solicita-  
2 tions.

3 “(iv) EXTENSION.—The Bureau may  
4 allow the consumer reporting agencies an  
5 extension of 1 year to develop the online  
6 consumer portal landing page required  
7 under clause (i).

8 “(v) RULE OF CONSTRUCTION.—  
9 Nothing in this subparagraph may be con-  
10 strued as requiring a consumer reporting  
11 agency to disclose confidential proprietary  
12 information through the online consumer  
13 portal landing page.

14 “(E) OPT-OUT OPTION.—

15 “(i) IN GENERAL.—If a consumer re-  
16 porting agency sells consumer information  
17 in a manner that is not included in a con-  
18 sumer report, the consumer reporting  
19 agency shall provide each consumer with a  
20 method (through a website, by phone, or in  
21 writing) by which the consumer may elect,  
22 free of charge, to not have the information  
23 of the consumer so sold.

24 “(ii) NO EXPIRATION.—An election  
25 made by a consumer under clause (i) shall

1 expire on the date on which the consumer  
2 expressly revokes the election through a  
3 website, by phone, or in writing.”.

4 (b) CONFORMING AMENDMENT.—Section 612(f)(1)  
5 of the Fair Credit Reporting Act (15 U.S.C. 1681j(f)(1))  
6 is amended, in the matter preceding subparagraph (A),  
7 by adding “or that is made through the online consumer  
8 portal landing page established under subsection  
9 (a)(1)(D),” after “subsections (a) through (d),”.

10 **SEC. 3. ACCURACY IN CONSUMER REPORTS.**

11 Section 607(b) of the Fair Credit Reporting Act (15  
12 U.S.C. 1681e) is amended to read as follows:

13 “(b) ENSURING ACCURACY.—

14 “(1) IN GENERAL.—In preparing a consumer  
15 report, each consumer reporting agency shall follow  
16 reasonable procedures to assure maximum possible  
17 accuracy of the information concerning the consumer  
18 to whom the report relates.

19 “(2) MATCHING INFORMATION IN A FILE.—In  
20 assuring the maximum possible accuracy under  
21 paragraph (1), each consumer reporting agency de-  
22 scribed in section 603(p) shall ensure that, when in-  
23 cluding information in the file of a consumer, the  
24 consumer reporting agency—

1           “(A) matches all 9 digits of the social se-  
2           curity number of the consumer with the infor-  
3           mation that the consumer reporting agency is  
4           including in the file; or

5           “(B) if a consumer does not have a social  
6           security number, matches information that in-  
7           cludes the full legal name, date of birth, current  
8           address, and at least one former address of the  
9           consumer.

10           “(3) PERIODIC AUDITS.—Each consumer re-  
11           porting agency shall perform periodic audits, on a  
12           schedule determined by the Bureau, on a representa-  
13           tive sample of consumer reports of the agency to  
14           check for accuracy.”.

15 **SEC. 4. IMPROVED DISPUTE PROCESS FOR CONSUMER RE-**  
16 **PORTING AGENCIES.**

17           (a) RESPONSIBILITIES OF FURNISHERS OF INFOR-  
18           MATION TO CONSUMER REPORTING AGENCIES.—Section  
19           623 of the Fair Credit Reporting Act (15 U.S.C. 1681s-  
20           2) is amended—

21           (1) in subsection (a)(8)—

22                   (A) in subparagraph (E)(ii), by inserting  
23                   “and consider” after “review”; and

24                   (B) in subparagraph (F)—

1 (i) in clause (i)(II), by inserting “,  
2 and does not include any new or additional  
3 information that would be relevant to a re-  
4 investigation” before the period at the end;  
5 and

6 (ii) by adding at the end the following  
7 new clause:

8 “(iv) NEW OR ADDITIONAL INFORMA-  
9 TION.—For purposes of clause (i)(II), the  
10 term ‘new or additional information’—

11 “(I) means information of a type  
12 designated by the Bureau; and

13 “(II) does not include informa-  
14 tion previously provided to the per-  
15 son.”; and

16 (2) in subsection (b)(1), by inserting “and con-  
17 sider” after “review”.

18 (b) BUREAU CREDIT REPORTING OMBUDSPERSON.—  
19 Section 611(a) of the Fair Credit Reporting Act (15  
20 U.S.C. 1681i(a)) is amended by adding at the end the fol-  
21 lowing:

22 “(8) BUREAU CREDIT REPORTING  
23 OMBUDSPERSON.—

24 “(A) IN GENERAL.—Not later than 180  
25 days after the date of enactment of this para-

1 graph, the Bureau shall establish the position  
2 of credit reporting ombudsperson, whose spe-  
3 cific duties shall include carrying out the Bu-  
4 reau’s responsibilities with respect to—

5 “(i) resolving persistent errors that  
6 are not resolved in a timely manner by a  
7 consumer reporting agency; and

8 “(ii) enhancing oversight of consumer  
9 reporting agencies by—

10 “(I) advising the Director of the  
11 Bureau, in consultation with the Of-  
12 fice of Enforcement and the Office of  
13 Supervision of the Bureau, on any po-  
14 tential violations of paragraph (5) or  
15 any other applicable law by a con-  
16 sumer reporting agency, including ap-  
17 propriate corrective action for such a  
18 violation; and

19 “(II) making referrals to the Of-  
20 fice of Supervision for supervisory ac-  
21 tion or the Office of Enforcement for  
22 enforcement action, as appropriate, in  
23 response to violations of paragraph  
24 (5) or any other applicable law by a  
25 consumer reporting agency.

1           “(B) REPORT.—The ombudsperson shall  
2           submit to the Committee on Financial Services  
3           of the House of Representatives and the Com-  
4           mittee on Banking, Housing, and Urban Affairs  
5           of the Senate an annual report including statis-  
6           tics and analysis on consumer complaints the  
7           Bureau receives relating to consumer reports,  
8           as well as a summary of the supervisory actions  
9           and enforcement actions taken with respect to  
10          consumer reporting agencies during the year  
11          covered by the report.”.

12          (c) RESPONSIBILITIES OF CONSUMER REPORTING  
13          AGENCIES.—Section 611 of the Fair Credit Reporting Act  
14          (15 U.S.C. 1681i) is amended—

15                 (1) in subsection (a)—

16                         (A) in paragraph (1), by adding at the end  
17                         the following:

18                                 “(D) OBLIGATIONS OF CONSUMER RE-  
19                                 PORTING AGENCIES RELATING TO REINVES-  
20                                 TIGATIONS.—Commensurate with the volume  
21                                 and complexity of disputes about which a con-  
22                                 sumer reporting agency receives notice, or rea-  
23                                 sonably anticipates to receive notice, under this  
24                                 paragraph, each consumer reporting agency  
25                                 shall—

1 “(i) maintain sufficient personnel to  
2 conduct reinvestigations of those disputes;  
3 and

4 “(ii) provide training with respect to  
5 the personnel described in clause (i).”;  
6 (B) in paragraph (6)(B)—

7 (i) by amending clause (ii) to read as  
8 follows:

9 “(ii) a copy of the consumer’s file and  
10 a consumer report that is based upon such  
11 file as revised, including a description of  
12 the specific modification or deletion of in-  
13 formation, as a result of the reinvestiga-  
14 tion;”;

15 (ii) by striking clause (iii) and redesi-  
16 gnating clauses (iv) and (v) as clauses (vi)  
17 and (vii), respectively;

18 (iii) by inserting after clause (ii) the  
19 following:

20 “(iii) a description of the actions  
21 taken by the consumer reporting agency  
22 regarding the dispute;

23 “(iv) if applicable, contact information  
24 for any furnisher involved in responding to  
25 the dispute and a description of the role

1 played by the furnisher in the reinvestiga-  
2 tion process;

3 “(v) the options available to the con-  
4 sumer if the consumer is dissatisfied with  
5 the result of the reinvestigation, includ-  
6 ing—

7 “(I) submitting documents in  
8 support of the dispute;

9 “(II) adding a consumer state-  
10 ment of dispute to the file of the con-  
11 sumer pursuant to subsection (b);

12 “(III) filing a dispute with the  
13 furnisher pursuant to section  
14 623(a)(8); and

15 “(IV) submitting a complaint  
16 against the consumer reporting agen-  
17 cy or furnishers through the consumer  
18 complaint database of the Bureau or  
19 the State attorney general for the  
20 State in which the consumer resides;”;

21 (C) by striking paragraph (7) and redesign-  
22 ating paragraph (8) as paragraph (7); and

23 (D) in paragraph (7), as so redesignated,  
24 by striking “paragraphs (2), (6), and (7)” and  
25 inserting “paragraphs (2) and (6)”; and

1           (2) by adding at the end the following new sub-  
2           section:

3           “(h) NOTIFICATION OF DELETION OF INFORMA-  
4           TION.—A consumer reporting agency described in section  
5           603(p) shall communicate with other consumer reporting  
6           agencies described in section 603(p) to ensure that a dis-  
7           pute initiated with one consumer reporting agency is noted  
8           in a file maintained by such other consumer reporting  
9           agencies.”.

10 **SEC. 5. INJUNCTIVE RELIEF.**

11           (a) IN GENERAL.—The Fair Credit Reporting Act  
12           (15 U.S.C. 1681 et seq.) is amended—

13           (1) in section 616 (15 U.S.C. 1681n)—

14           (A) in subsection (a), by amending the  
15           subsection heading to read as follows: “DAM-  
16           AGES”;

17           (B) by redesignating subsections (e) and  
18           (d) as subsections (d) and (e), respectively; and

19           (C) by inserting after subsection (b) the  
20           following:

21           “(c) INJUNCTIVE RELIEF.—

22           “(1) IN GENERAL.—In addition to any other  
23           remedy under this section, a court may award in-  
24           junctive relief to require compliance with the re-

1        requirements imposed under this title with respect to  
2        any consumer.

3            “(2) ATTORNEY’S FEES.—In the event of any  
4        successful action for injunctive relief under this sub-  
5        section, a court may award to the prevailing party  
6        reasonable attorney’s fees (as determined by the  
7        court) incurred by the prevailing party during the  
8        action.”; and

9            (2) in section 617 (15 U.S.C. 1681o)—

10            (A) in subsection (a), in the subsection  
11            heading, by striking “(a) IN GENERAL.—” and  
12            inserting “(a) DAMAGES.—”;

13            (B) by redesignating subsection (b) as sub-  
14            section (c); and

15            (C) by inserting after subsection (a) the  
16            following:

17            “(b) INJUNCTIVE RELIEF.—

18            “(1) IN GENERAL.—In addition to any other  
19        remedy under this section, a court may award in-  
20        junctive relief to require compliance with the re-  
21        quirements imposed under this title with respect to  
22        any consumer.

23            “(2) ATTORNEY’S FEES.—In the event of any  
24        successful action for injunctive relief under this sub-  
25        section, a court may award to the prevailing party

1 reasonable attorney’s fees (as determined by the  
2 court) incurred by the prevailing party during the  
3 action.”.

4 (b) ENFORCEMENT.—Section 615(h)(8) of the Fair  
5 Credit Reporting Act (15 U.S.C. 1681m(h)(8)) is amend-  
6 ed—

7 (1) in subparagraph (A), by striking “section”  
8 and inserting “subsection”; and

9 (2) in subparagraph (B), by striking “This sec-  
10 tion” and inserting “This subsection”.

11 **SEC. 6. INCREASED TRANSPARENCY.**

12 (a) DISCLOSURES TO CONSUMERS.—Section 609 of  
13 the Fair Credit Reporting Act (15 U.S.C. 1681g) is  
14 amended—

15 (1) in subsection (a)(3)(B)—

16 (A) in clause (i), by striking “and” at the  
17 end; and

18 (B) by striking clause (ii) and inserting the  
19 following:

20 “(ii) the address and telephone number of  
21 the person; and

22 “(iii) the permissible purpose, as available,  
23 of the person for obtaining the consumer re-  
24 port, including the specific type of credit prod-

1           uct that is extended, reviewed, or collected, as  
2           described in section 604(a)(3)(A).”;

3           (2) in subsection (f)—

4                 (A) by amending paragraph (7)(A) to read  
5           as follows:

6                 “(A) supply the consumer with a credit  
7           score through the portal established under sec-  
8           tion 612(a)(1)(D) or upon request by the con-  
9           sumer, as applicable, that—

10                 “(i) is derived from a credit scoring  
11           model that is widely distributed to users by  
12           that consumer reporting agency for the  
13           purpose of any extension of credit or other  
14           transaction designated by the consumer  
15           who is requesting the credit score; or

16                 “(ii) is widely distributed to lenders of  
17           common consumer loan products and pre-  
18           dicts the future credit behavior of the con-  
19           sumer; and”;

20                 (B) in paragraph (8), by inserting “, ex-  
21           cept that a credit score shall be provided free  
22           of charge to the consumer if requested in con-  
23           nection with a free annual consumer report de-  
24           scribed in section 612(a) or through the online  
25           consumer portal landing page established under

1 section 612(a)(1)(D)” before the period at the  
2 end; and

3 (3) in subsection (g)(1)—

4 (A) in subparagraph (A)(ii)—

5 (i) in the clause heading, by striking  
6 “SUBPARAGRAPH (D)” and inserting “SUB-  
7 PARAGRAPH (C)”;

8 (ii) by striking “subparagraph (D)”  
9 and inserting “subparagraph (C)”;

10 (B) in subparagraph (B)(ii), by striking  
11 “consistent with subparagraph (C)”;

12 (C) by striking subparagraph (C); and

13 (D) by redesignating subparagraphs (D)  
14 through (G) as subparagraphs (C) through (F),  
15 respectively.

16 (b) NOTIFICATION REQUIREMENTS.—

17 (1) ADVERSE INFORMATION NOTIFICATION.—

18 (A) IN GENERAL.—The Fair Credit Re-  
19 porting Act (15 U.S.C. 1681 et seq.) is amend-  
20 ed—

21 (i) in section 612 (15 U.S.C. 1681j),  
22 by striking subsection (b) and inserting the  
23 following:

24 “(b) FREE DISCLOSURE AFTER NOTICE OF AD-  
25 VERSE ACTION OR OFFER OF CREDIT ON MATERIALLY

1 LESS FAVORABLE TERM.—Not later than 30 days after  
2 the date on which a consumer reporting agency receives  
3 a notification under subsection (a)(2) or (h)(6) of section  
4 615, or from a debt collection agency affiliated with the  
5 consumer reporting agency, the consumer reporting agen-  
6 cy shall make to a consumer, without charge to the con-  
7 sumer, all disclosures that are made to a user of a con-  
8 sumer report in accordance with the rules prescribed by  
9 the Bureau.”; and

10 (ii) in section 615(a) (15 U.S.C.  
11 1681m(a))—

12 (I) by redesignating paragraphs  
13 (2), (3), and (4) as paragraphs (3),  
14 (4), and (5), respectively;

15 (II) by inserting after paragraph  
16 (1) the following:

17 “(2) direct the consumer reporting agency that  
18 provided the consumer report that was used in the  
19 decision to take the adverse action to provide the  
20 consumer with the disclosures described in section  
21 612(b);”; and

22 (III) in paragraph (5), as so re-  
23 designated—

1 (aa) in the matter preceding  
2 subparagraph (A), by striking  
3 “of the consumer’s right”;

4 (bb) by striking subpara-  
5 graph (A) and inserting the fol-  
6 lowing:

7 “(A) that the consumer shall receive a  
8 copy of the consumer report with respect to the  
9 consumer, free of charge, from the consumer  
10 reporting agency that furnished the consumer  
11 report; and”;

12 (cc) in subparagraph (B), by  
13 inserting “of the right of the con-  
14 sumer” before “to dispute”.

15 (B) CONFORMING AMENDMENT.—Section  
16 604(b)(2)(B)(i) of the Fair Credit Reporting  
17 Act (15 U.S.C. 1681b(b)(2)(B)(i)) is amended  
18 by striking “section 615(a)(3)” and inserting  
19 “section 615(a)(4)”.

20 (2) NOTIFICATION IN CASES OF LESS FAVOR-  
21 ABLE TERMS.—Section 615(h) of the Fair Credit  
22 Reporting Act (15 U.S.C. 1681m(h)) is amended—

23 (A) in paragraph (1), by striking “para-  
24 graph (6)” and inserting “paragraph (7)”;

1 (B) in paragraph (2), by striking “para-  
2 graph (6)” and inserting “paragraph (7)”;

3 (C) in paragraph (5)(C), by striking “may  
4 obtain” and inserting “shall receive”;

5 (D) by redesignating paragraphs (6), (7),  
6 and (8) as paragraphs (7), (8), and (9), respec-  
7 tively; and

8 (E) by inserting after paragraph (5) the  
9 following:

10 “(6) REPORTS PROVIDED TO CONSUMERS.—A  
11 person who uses a consumer report as described in  
12 paragraph (1) shall notify and direct the consumer  
13 reporting agency that provided the consumer report  
14 to provide the consumer with the disclosures de-  
15 scribed in section 612(b).”.

16 (3) NOTIFICATION OF SUBSEQUENT SUBMIS-  
17 SIONS OF NEGATIVE INFORMATION.—Section  
18 623(a)(7)(A)(ii) of the Fair Credit Reporting Act  
19 (15 U.S.C. 1681s-2(a)(7)(A)(ii)) is amended by  
20 striking “with respect to” and all that follows  
21 through the period at the end and inserting “without  
22 providing additional notice to the consumer, unless  
23 another person acquires the right to repayment con-  
24 nected to the additional negative information. The  
25 acquiring person shall be subject to the requirements

1 of this paragraph and shall be required to send con-  
2 sumers the written notices described in this para-  
3 graph, if applicable.”.

4 **SEC. 7. CONSUMER REPORTING AGENCY REGISTRY.**

5 Section 621 of the Fair Credit Reporting Act (15  
6 U.S.C. 1681s) is amended by adding at the end the fol-  
7 lowing:

8 “(h) CONSUMER REPORTING AGENCY REGISTRY.—

9 “(1) ESTABLISHMENT OF REGISTRY.—Not later  
10 than 180 days after the date of enactment of this  
11 subsection, the Bureau shall establish a publicly  
12 available registry of consumer reporting agencies  
13 that includes—

14 “(A) each consumer reporting agency that  
15 compiles and maintains files on consumers on a  
16 nationwide basis;

17 “(B) each nationwide specialty consumer  
18 reporting agency;

19 “(C) all other consumer reporting agencies  
20 that are not included under section 603(p) or  
21 603(x); and

22 “(D) links to any relevant websites of a  
23 consumer reporting agency described under  
24 subparagraphs (A) through (C).

1           “(2) REGISTRATION REQUIREMENT.—The Bu-  
2           reau shall establish a deadline, which shall be not  
3           later than 270 days after the date of the enactment  
4           of this subsection, by which each consumer reporting  
5           agency described in paragraph (1) shall be required  
6           to register in the registry established under such  
7           paragraph.”.

8   **SEC. 8. AUTHORITY OF BUREAU WITH RESPECT TO CON-**  
9                           **SUMER REPORTING AGENCIES.**

10          Section 1024(a)(1) of the Dodd-Frank Wall Street  
11          Reform and Consumer Protection Act (12 U.S.C.  
12          5514(a)(1)) is amended—

13                 (1) in subparagraph (D), by striking “or” at  
14          the end;

15                 (2) in subparagraph (E), by striking the period  
16          at the end and inserting “; or”; and

17                 (3) by adding at the end the following new sub-  
18          paragraph:

19                         “(F) is a consumer reporting agency de-  
20                         scribed under section 603(p) of the Fair Credit  
21                         Reporting Act.”.

22   **SEC. 9. BUREAU STANDARDS FOR PROTECTING NON-**  
23                           **PUBLIC INFORMATION.**

24          Title V of the Gramm-Leach-Bliley Act (15 U.S.C.  
25          6801 et seq.) is amended—

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

3 “(c) CONSUMER REPORTING AGENCY SAFE-  
4 GUARDS.—The Bureau of Consumer Financial Protection  
5 shall establish, by rule, appropriate standards for con-  
6 sumer reporting agencies described under section 603(p)  
7 of the Fair Credit Reporting Act relating to administra-  
8 tive, technical, and physical safeguards to protect records  
9 and information as described in paragraphs (1) through  
10 (3) of subsection (b).”;

11 (2) in section 504(a)(1)(A), by striking “, ex-  
12 cept that the Bureau of Consumer Financial Protec-  
13 tion shall not have authority to prescribe regulations  
14 with respect to the standards under section 501”;  
15 and

16 (3) in section 505(a)(8), by inserting “, other  
17 than under subsection (c) of section 501” after “sec-  
18 tion 501”.

19 **SEC. 10. REPORT ON DATA SECURITY RISK ASSESSMENTS**  
20 **IN EXAMINATIONS OF CONSUMER REPORT-**  
21 **ING AGENCIES.**

22 Not later than 90 days after the date of the enact-  
23 ment of this Act, the Director of the Bureau of Consumer  
24 Financial Protection shall assess whether examinations  
25 conducted by the Director of consumer reporting agencies

1 described under section 603(f) of the Fair Credit Report-  
2 ing Act (15 U.S.C. 1681a(f)) include sufficient processes  
3 to addresses any data security risks to the consumers of  
4 such agencies on which such agencies maintain and com-  
5 pile files. Along with the first semiannual report required  
6 under section 1016(b) of the Consumer Financial Protec-  
7 tion Act of 2010 (12 U.S.C. 5496(b)) to be submitted  
8 after the 90-day period after the date of the enactment  
9 of this Act, the Director shall submit to Congress a report  
10 containing the results of such assessment that includes—

11 (1) recommendations for improving the proc-  
12 esses to addresses any such data security risks; and

13 (2) the progress of the Director on making any  
14 improvements described under paragraph (1).

15 **SEC. 11. GAO STUDY ON THE USE OF SOCIAL SECURITY**  
16 **NUMBERS.**

17 (a) STUDY.—The Comptroller General of the United  
18 States shall carry out a study on the feasibility and means  
19 of consumer reporting agencies replacing the use of social  
20 security numbers as identifiers with another type of Fed-  
21 eral identification.

22 (b) REPORT.—Not later than the end of the 2-year  
23 period beginning on the date of the enactment of this Act,  
24 the Comptroller General shall issue a report to the Con-

- 1 gress containing all findings and determinations made in
- 2 carrying out the study required under subsection (a).

Passed the House of Representatives June 29, 2020.

Attest:

*Clerk.*

116<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

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# H. R. 5332

## AN ACT

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.