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(Original Signature of Member)

117TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

To amend the Fair Credit Reporting Act to subject certain consumer reporting agencies to cybersecurity supervision and examination by the Consumer Financial Protection Bureau, and for other purposes.

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IN THE HOUSE OF REPRESENTATIVES

M\_\_\_\_. \_\_\_\_\_ introduced the following bill; which was referred to the  
Committee on \_\_\_\_\_

\_\_\_\_\_  
**A BILL**

To amend the Fair Credit Reporting Act to subject certain consumer reporting agencies to cybersecurity supervision and examination by the Consumer Financial Protection Bureau, 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.**

4 This Act may be cited as the “Enhancing Cybersecu-  
5 rity of Nationwide Consumer Reporting Agencies Act”.

1 **SEC. 2. CYBERSECURITY OVERSIGHT OF CONSUMER RE-**  
2 **PORTING AGENCIES.**

3 (a) IN GENERAL.—The Fair Credit Reporting Act  
4 (15 U.S.C. 1681 et seq.) is amended by adding at the end  
5 the following new section:

6 **“§ 630. Cybersecurity oversight of consumer report-**  
7 **ing agencies**

8 “(a) IN GENERAL.—A consumer reporting agency de-  
9 scribed under section 603(p) shall be subject to cybersecu-  
10 rity supervision and examination by the Bureau, including  
11 with respect to supervising or enforcing the compliance of  
12 such agency with the requirements of section 501 of the  
13 Gramm-Leach-Bliley Act (15 U.S.C. 6801).

14 “(b) MINIMUM TRAINING REQUIREMENTS.—A con-  
15 sumer reporting agency described under section 603(p)  
16 shall meet minimum training and ongoing certification re-  
17 quirements with respect to cybersecurity at regular inter-  
18 vals, as established by the Director of the Bureau.”.

19 (b) CLERICAL AMENDMENT.—The table of contents  
20 of the Fair Credit Reporting Act is amended by adding  
21 at the end the following:

“630. Cybersecurity supervision and examination of large consumer reporting  
agencies.”.

22 (c) CYBERSECURITY STUDY OF CONSUMER REPORT-  
23 ING AGENCIES.—Not later than 2 years after the date of  
24 the enactment of this Act, the Director of the Bureau of

1 Consumer Financial Protection, in consultation with the  
2 Secretary of the Treasury, the Federal Trade Commission,  
3 the Secretary of Homeland Security, and the heads of any  
4 other relevant Federal or State agencies, shall submit to  
5 Committee on Financial Services of the House of Rep-  
6 resentatives and the Committee on Banking, Housing, and  
7 Urban Affairs of the Senate a report on the cybersecurity  
8 practices of consumer reporting agencies described under  
9 section 603(p) of the Fair Credit Reporting Act (15  
10 U.S.C. 1681a). Such report shall include—

11 (1) an analysis of successful cyberattacks on  
12 such agencies;

13 (2) an analysis of applicable laws, regulations,  
14 and supervision and examination practices intended  
15 to prevent cyberattacks on such agencies; and

16 (3) administrative or legislative recommenda-  
17 tions to further enhance cybersecurity practices of  
18 such agencies and to better protect nonpublic per-  
19 sonal information (as defined in section 509 of the  
20 Gramm-Leach-Bliley Act (15 U.S.C. 6809)) held by  
21 such agencies.