

**AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 10
OFFERED BY MR. SMUCKER OF PENNSYLVANIA**

Add at the end of title V the following new subtitle:

1 **Subtitle T—Protection of Con-**
2 **sumer Information by Con-**
3 **sumer Reporting Agencies**

4 **SEC. 596. SENSE OF CONGRESS RELATED TO PROTECTION**
5 **OF CONSUMER INFORMATION BY CONSUMER**
6 **REPORTING AGENCIES.**

7 (a) IN GENERAL.—It is the sense of the Congress
8 that consumer reporting agencies and subsidiaries of con-
9 sumer reporting agencies should, when providing access
10 to consumers to the information contained in the file of
11 the consumer maintained by the consumer reporting agen-
12 cy, use strong multi-factor authentication procedures to
13 verify the identity of consumers.

14 (b) DEFINITIONS.—For purposes of this section, the
15 terms “consumer”, “consumer reporting agency”, and
16 “file” have the meanings given those terms in section 603
17 of the Fair Credit Reporting Act (15 U.S.C. 1681a).

