AMENDMENT TO THE AMENDMENT IN THE
NATURE OF A SUBSTITUTE TO H.R. 5332
OFFERED BY MR. MCHENRY OF NORTH
CAROLINA

Page 1, strike line 4 and all that follows through the
end of the amendment and insert the following:

1 SEC. 2. CYBERSECURITY SUPERVISION AND EXAMINATION
2 OF LARGE CONSUMER REPORTING AGEN-
3 CIES.
4 (a) IN GENERAL.—The Fair Credit Reporting Act
5 (15 U.S.C. 1681 et seq.) is amended by adding at the end
6 the following:
7 "SEC. 630. CYBERSECURITY SUPERVISION AND EXAMINA-
8 TION OF LARGE CONSUMER REPORTING
9 AGENCIES.
10 "Consumer reporting agencies described under sec-
11 tion 603(p) shall be subject to cybersecurity supervision
12 and examination by the Bureau."
13 (b) CLERICAL AMENDMENT.—The table of contents
14 of the Fair Credit Reporting Act is amended by adding
15 at the end the following:

"630. Cybersecurity supervision and examination of large consumer reporting
agencies."
SEC. 2. PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.

(a) IN GENERAL.—Section 605 of the Fair Credit Reporting Act (15 U.S.C. 1681e) is amended by adding at the end the following:

“(i) PROHIBITION ON THE USE OF SOCIAL SECURITY NUMBERS.—A consumer reporting agency described under section 603(p)—

“(1) may not make any consumer report containing a social security number; and

“(2) may not use the social security number of a consumer as a method to verify the consumer.”.

(b) CONFORMING AMENDMENT.—Section 609(a)(1) of the Fair Credit Reporting Act (15 U.S.C. 1681g(a)(1)) is amended by striking “except that—” and all that follows through “(B) nothing” and inserting “except that nothing”.

(c) EFFECTIVE DATE.—The amendments made by this section shall take effect on January 1, 2021.