

**AMENDMENT TO THE AMENDMENT IN THE  
NATURE OF A SUBSTITUTE TO H.R. 3997  
OFFERED BY MR. HINOJOSA OF TEXAS**

Page 63, after line 3, insert the following new section:

**1 SEC. 4. PROTECTION OF CONSUMER IDENTITY.**

2 Section 605 of the Fair Credit Reporting Act (15  
3 U.S.C. 1681c) is amended by adding at the end the following new subsection:

5 “(i) PROTECTION AND VERIFICATION OF CONSUMER  
6 IDENTITY.—

7 “(1) IN GENERAL.—The Commission, in consultation with the consumer reporting agencies and  
8 representatives of regular furnishers of information  
9 to such agencies, users of consumer reports, and  
10 consumers, shall establish a system of identifiers,  
11 that shall not include social security account numbers,  
12 for identifying and verifying the identity of  
13 consumers for purposes of compiling, maintaining,  
14 or furnishing any consumer report under this title.

16 “(2) LIMITATION ON USE OF SOCIAL SECURITY  
17 NUMBERS BY CONSUMER REPORTING AGENCIES.—  
18 Upon implementation of the new system of identi-



1        fiers established pursuant to paragraph (1), all fu-  
2        ture disclosure or reporting of social security ac-  
3        count numbers by a consumer reporting agency shall  
4        be made only as part of a consumer report, and only  
5        upon verification that the consumer report that con-  
6        tains the consumer's social security account number  
7        is being furnished in connection with a permissible  
8        purpose under section 604.

9            “(3)    IMPLEMENTATION.—The    Commission  
10       shall—

11                “(A) fully implement a new system of iden-  
12       tifiers established under paragraph (1) before  
13       the end of the 3-year period beginning on the  
14       date of the enactment of the Financial Data  
15       Protection Act of 2006; and

16                “(B) provide for a reasonable period for  
17       consumer reporting agencies to implement such  
18       identifiers for purposes of all consumer report-  
19       ing and the furnishing of information to con-  
20       sumer reporting agencies.”.

