

## NIST IR 8477-Based Set Theory Relationship Mapping (STRM)

Reference Document : Secure Controls Framework (SCF) version 2026.1  
 https://securecontrolsframework.com/start-here/set-theory-relationship-mapping-strm/

## Focal Document:

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## Fair &amp; Accurate Credit Transactions Act (FACTA) &amp; Fair Credit Reporting Act (FCRA)

https://www.ftc.gov/system/files/ftc\_gov/pdf/fcra-may2023-508.pdf  
 https://content.securecontrolsframework.com/strm/scf-strm-usa-federal-law-facta-fcra-2023.pdf

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
604	Permissible purposes of consumer reports [15 U.S.C. § 1681b]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)	In general	Subject to subsection (c), any consumer reporting agency may furnish a consumer report under the following circumstances and no other:	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(1)	In general	In response to the order of a court having jurisdiction to issue such an order, a subpoena issued in connection with proceedings before a Federal grand jury, or a subpoena issued in accordance with section 5318 of title 31 or section 3486 of title 18.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(2)	In general	In accordance with the written instructions of the consumer to whom it relates.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)	In general	To a person which it has reason to believe	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(A)	In general	intends to use the information in connection with a credit transaction involving the consumer on whom the information is to be furnished and involving the extension of credit to, or review or collection of an account of, the consumer; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(B)	In general	intends to use the information for employment purposes; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(C)	In general	intends to use the information in connection with the underwriting of insurance involving the consumer; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(D)	In general	intends to use the information in connection with a determination of the consumer's eligibility for a license or other benefit granted by a governmental instrumentality required by law to consider an applicant's financial responsibility or status; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(E)	In general	intends to use the information, as a potential investor or servicer, or current insurer, in connection with a valuation of, or an assessment of the credit or payment risks associated with, an existing credit obligation; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(F)	In general	otherwise has a legitimate business need for the information	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(F)(i)	In general	in connection with a business transaction that is initiated by the consumer; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(F)(ii)	In general	to review an account to determine whether the consumer continues to meet the terms of the account.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(3)(G)	In general	executive departments and agencies in connection with the issuance of government-sponsored individually-billed travel charge cards.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(4)	In general	In response to a request by the head of a State or local child support enforcement agency (or a State or local government official authorized by the head of such an agency), if the person making the request certifies to the consumer reporting agency that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(4)(A)	In general	the consumer report is needed for the purpose of establishing an individual's capacity to make child support payments, determining the appropriate level of such payments, or enforcing a child support order, award, agreement, or judgment;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(4)(B)	In general	the parentage of the consumer for the child to which the obligation relates has been established or acknowledged by the consumer in accordance with State laws under which the obligation arises (if required by those laws); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(4)(C)	In general	the consumer report will be kept confidential, will be used solely for a purpose described in subparagraph (A), and will not be used in connection with any other civil, administrative, or criminal proceeding, or for any other purpose.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(5)	In general	To an agency administering a State plan under section 654 of title 42 for use to set an initial or modified child support award.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(a)(6)	In general	To the Federal Deposit Insurance Corporation or the National Credit Union Administration as part of its preparation for its appointment or as part of its exercise of powers, as conservator, receiver, or liquidating agent for an insured depository institution or insured credit union under the Federal Deposit Insurance Act or the Federal Credit Union Act, or other applicable Federal or State law, or in connection with the resolution or liquidation of a failed or failing insured depository institution or insured credit union, as applicable.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)	Conditions for furnishing and using consumer reports for employment purposes.	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(1)	Certification from user	A consumer reporting agency may furnish a consumer report for employment purposes only if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(1)(A)	Certification from user	the person who obtains such report from the agency certifies to the agency that	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(1)(A)(i)	Certification from user	the person has complied with paragraph (2) with respect to the consumer report, and the person will comply with paragraph (3) with respect to the consumer report if paragraph (3) becomes applicable; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(1)(A)(ii)	Certification from user	information from the consumer report will not be used in violation of any applicable Federal or State equal employment opportunity law or regulation; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(1)(B)	Certification from user	the consumer reporting agency provides with the report, or has previously provided, a summary of the consumer's rights under this title, as prescribed by the Bureau under section 609(c)(3) [§ 1681g].	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)	Disclosure to Consumer	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(A)	In general	Except as provided in subparagraph (B), a person may not procure a consumer report, or cause a consumer report to be procured, for employment purposes with respect to any consumer, unless -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(A)(i)	In general	a clear and conspicuous disclosure has been made in writing to the consumer at any time before the report is procured or caused to be procured, in a document that consists solely of the disclosure, that a consumer report may be obtained for employment purposes; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(A)(ii)	In general	the consumer has authorized in writing (which authorization may be made on the document referred to in clause (i)) the procurement of the report by that person.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(B)	Application by mail, telephone, computer, or other similar means	If a consumer described in subparagraph (C) applies for employment by mail, telephone, computer, or other similar means, at any time before a consumer report is procured or caused to be procured in connection with that application -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(B)(i)	Application by mail, telephone, computer, or other similar means	the person who procures the consumer report on the consumer for employment purposes shall provide to the consumer, by oral, written, or electronic means, notice that a consumer report may be obtained for employment purposes, and a summary of the consumer's rights under section 615(a)(3); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(B)(ii)	Application by mail, telephone, computer, or other similar means	the consumer shall have consented, orally, in writing, or electronically to the procurement of the report by that person.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(C)	Scope	Subparagraph (B) shall apply to a person procuring a consumer report on a consumer in connection with the consumer's application for employment only if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(C)(i)	Scope	the consumer is applying for a position over which the Secretary of Transportation has the power to establish qualifications and maximum hours of service pursuant to the provisions of section 31502 of title 49, or a position subject to safety regulation by a State transportation agency; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(2)(C)(ii)	Scope	as of the time at which the person procures the report or causes the report to be procured the only interaction between the consumer and the person in connection with that employment application has been by mail, telephone, computer, or other similar means.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)	Conditions on use for adverse actions	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(A)	In general	Except as provided in subparagraph (B), in using a consumer report for employment purposes, before taking any adverse action based in whole or in part on the report, the person intending to take such adverse action shall provide to the consumer to whom the report relates -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(A)(i)	In general	a copy of the report; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(A)(ii)	In general	a description in writing of the rights of the consumer under this title, as prescribed by the Bureau under section 609(c)(3).3	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(B)	Application by mail, telephone, computer, or other similar means	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(B)(i)	Application by mail, telephone, computer, or other similar means	If a consumer described in subparagraph (C) applies for employment by mail, telephone, computer, or other similar means, and if a person who has procured a consumer report on the consumer for employment purposes takes adverse action on the employment application based in whole or in part on the report, then the person must provide to the consumer to whom the report relates, in lieu of the notices required under subparagraph (A) of this section and under section 615(a), within 3 business days of taking such action, an oral, written or electronic notification -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(B)(i)(i)	Application by mail, telephone, computer, or other similar means	that adverse action has been taken based in whole or in part on a consumer report received from a consumer reporting agency;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(B)(i)(ii)	Application by mail, telephone, computer, or other similar means	of the name, address and telephone number of the consumer reporting agency that furnished the consumer report (including a toll-free telephone number established by the agency if the agency compiles and maintains files on consumers on a nationwide basis);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(B)(i)(iii)	Application by mail, telephone, computer, or other similar means	that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide to the consumer the specific reasons why the adverse action was taken; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(B)(i)(iv)	Application by mail, telephone, computer, or other similar means	that the consumer may, upon providing proper identification, request a free copy of a report and may dispute with the consumer reporting agency the accuracy or completeness of any information in a report.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(B)(i)(v)	Application by mail, telephone, computer, or other similar means	if, under clause (B)(i)(iv), the consumer requests a copy of a consumer report from the person who procured the report, then, within 3 business days of receiving the consumer's request, together with proper identification, the person must send or provide to the consumer a copy of a report and a copy of the consumer's rights as prescribed by the Bureau under section 609(c)(3).3	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(C)	Scope	Subparagraph (B) shall apply to a person procuring a consumer report on a consumer in connection with the consumer's application for employment only if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

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604(b)(3)(Ci)	Scope	the consumer is applying for a position over which the Secretary of Transportation has the power to establish qualifications and maximum hours of service pursuant to the provisions of section 31502 of title 49, or a position subject to safety regulation by a State transportation agency; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(3)(Cii)	Scope	as of the time at which the person procures the report or causes the report to be procured the only interaction between the consumer and the person in connection with that employment application has been by mail, telephone, computer, or other similar means.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)	Exception for national security investigations	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)	In general	In the case of an agency or department of the United States Government which seeks to obtain and use a consumer report for employment purposes, paragraph (3) shall not apply to any adverse action by such agency or department which is based in part on such consumer report, if the head of such agency or department makes a written finding that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(i)	In general	the consumer report is relevant to a national security investigation of such agency or department;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(ii)	In general	the investigation is within the jurisdiction of such agency or department;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(iii)	In general	there is reason to believe that compliance with paragraph (3) will -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(iii)(I)	In general	endanger the life or physical safety of any person;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(iii)(II)	In general	result in flight from prosecution;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(iii)(III)	In general	result in the destruction of, or tampering with, evidence relevant to the investigation;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(iii)(IV)	In general	result in the intimidation of a potential witness relevant to the investigation;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(iii)(V)	In general	result in the compromise of classified information; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(A)(iii)(VI)	In general	otherwise seriously jeopardize or unduly delay the investigation or another official proceeding.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(B)	Notification of consumer upon conclusion of investigation	Upon the conclusion of a national security investigation described in subparagraph (A), or upon the determination that the exception under subparagraph (A) is no longer required for the reasons set forth in such subparagraph, the official exercising the authority in such subparagraph shall provide to the consumer who is the subject of the consumer report with regard to which such finding was made -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(B)(i)	Notification of consumer upon conclusion of investigation	a copy of such consumer report with any classified information redacted as necessary;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(B)(ii)	Notification of consumer upon conclusion of investigation	notice of any adverse action which is based, in part, on the consumer report; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(B)(iii)	Notification of consumer upon conclusion of investigation	the identification with reasonable specificity of the nature of the investigation for which the consumer report was sought.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(C)	Delegation by head of agency or department	For purposes of subparagraphs (A) and (B), the head of any agency or department of the United States Government may delegate his or her authorities under this paragraph to an official of such agency or department who has personnel security responsibilities and is a member of the Senior Executive Service or equivalent civilian or military rank.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(b)(4)(D)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)	Furnishing reports in connection with credit or insurance transactions that are not initiated by the consumer.	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(1)	In general	A consumer reporting agency may furnish a consumer report relating to any consumer pursuant to subparagraph (A) or (C) of subsection (a)(3) in connection with any credit or insurance transaction that is not initiated by the consumer only if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(1)(A)	In general	the consumer authorizes the agency to provide such report to such person; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(1)(B)(i)	In general	the transaction consists of a firm offer of credit or insurance;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(1)(B)(ii)	In general	the consumer reporting agency has complied with subsection (e);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(1)(B)(iii)	In general	there is not in effect an election by the consumer, made in accordance with subsection (e), to have the consumer's name and address excluded from lists of names provided by the agency pursuant to this paragraph; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(1)(B)(iv)	In general	the consumer report does not contain a date of birth that shows that the consumer has not attained the age of 21, or, if the date of birth on the consumer report shows that the consumer has not attained the age of 21, such consumer consents to the consumer reporting agency to such furnishing.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(2)	Limits on information received under paragraph (1)(B)	A person may receive pursuant to paragraph (1)(B) only -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(2)(A)	Limits on information received under paragraph (1)(B)	the name and address of a consumer;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(2)(B)	Limits on information received under paragraph (1)(B)	an identifier that is not unique to the consumer and that is used by the person solely for the purpose of verifying the identity of the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(2)(C)	Limits on information received under paragraph (1)(B)	other information pertaining to a consumer that does not identify the relationship or experience of the consumer with respect to a particular creditor or other entity.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(c)(3)	Information regarding inquiries	Except as provided in section 609(a) (5) [§ 1681g], a consumer reporting agency shall not furnish to any person a record of inquiries in connection with a credit or insurance transaction that is not initiated by a consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(d)	Reserved	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)	Election of consumer to be excluded from lists	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(1)	In general	A consumer may elect to have the consumer's name and address excluded from any list provided by a consumer reporting agency under subsection (c)(1)(B) in connection with a credit or insurance transaction that is not initiated by the consumer, by notifying the agency in accordance with paragraph (2) that the consumer does not consent to any use of a consumer report relating to the consumer in connection with any credit or insurance transaction that is not initiated by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(2)	Manner of notification	A consumer shall notify a consumer reporting agency under paragraph (1)	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(2)(A)	Manner of notification	through the notification system maintained by the agency under paragraph (5); or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(2)(B)	Manner of notification	by submitting to the agency a signed notice of election form issued by the agency for purposes of this paragraph.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(3)	Response of agency after notification through system	Upon receipt of notification of the election of a consumer under paragraph (1) through the notification system maintained by the agency under paragraph (5), a consumer reporting agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(3)(A)	Response of agency after notification through system	inform the consumer that the election is effective only for the 5-year period following the election if the consumer does not submit to the agency a signed notice of election form issued by the agency for purposes of paragraph (2)(B); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(3)(B)	Response of agency after notification through system	provide to the consumer a notice of election form, if requested by the consumer, not later than 5 business days after receipt of the notification of the election through the system established under paragraph (5), in the case of a request made at the time the consumer provides notification through the system.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(4)	Effectiveness of election	An election of a consumer under paragraph (1)	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(4)(A)	Effectiveness of election	shall be effective with respect to a consumer reporting agency beginning 5 business days after the date on which the consumer notifies the agency in accordance with paragraph (2);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(4)(B)	Effectiveness of election	shall be effective with respect to a consumer reporting agency	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(4)(B)(i)	Effectiveness of election	subject to subparagraph (C), during the 5-year period beginning 5 business days after the date on which the consumer notifies the agency of the election, in the case of an election for which a consumer notifies the agency only in accordance with paragraph (2)(A); or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(4)(B)(ii)	Effectiveness of election	until the consumer notifies the agency under subparagraph (C), in the case of an election for which a consumer notifies the agency in accordance with paragraph (2)(B);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(4)(C)	Effectiveness of election	shall not be effective after the date on which the consumer notifies the agency through the notification system established by the agency under paragraph (5), that the election is no longer effective; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(4)(D)	Effectiveness of election	shall be effective with respect to each affiliate of the agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(5)	Notification System	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(5)(A)	In general	Each consumer reporting agency that, under subsection (c)(1)(B), furnishes a consumer report in connection with a credit or insurance transaction that is not initiated by a consumer, shall	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(5)(A)(i)	In general	establish and maintain a notification system, including a toll-free telephone number, which permits any consumer whose consumer report is maintained by the agency to notify the agency, with appropriate identification, of the consumer's election to have the consumer's name and address excluded from any such list of names and addresses provided by the agency for such a transaction; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(5)(A)(ii)	In general	publish by not later than 365 days after the date of enactment of the Consumer Credit Reporting Reform Act of 1996, and not less than annually thereafter, in a publication of general circulation in the area served by the agency	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(5)(A)(iii)	In general	a notification that information in consumer files maintained by the agency may be used in connection with such transactions; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(5)(A)(iv)	In general	the address and toll-free telephone number for consumers to use to notify the agency of the consumer's election under clause (i).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

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604(e)(5)(B)	Establishment and maintenance as compliance	Establishment and maintenance of a notification system (including a toll-free telephone number) and publication by a consumer reporting agency on the agency's own behalf and on behalf of any of its affiliates in accordance with this paragraph is deemed to be compliance with this paragraph by each of those affiliates.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(e)(6)	Notification system by agencies that operate nationwide	Each consumer reporting agency that complies and maintains files on consumers on a nationwide basis shall establish and maintain a notification system for purposes of paragraph (5) jointly with other such consumer reporting agencies.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(f)	Certain use or obtaining of information prohibited	A person shall not use or obtain a consumer report for any purpose unless	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(f)(1)	Certain use or obtaining of information prohibited	the consumer report is obtained for a purpose for which the consumer report is authorized to be furnished under this section; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(f)(2)	Certain use or obtaining of information prohibited	the purpose is certified in accordance with section 607 (5 1681e) by a prospective user of the report through a general or specific certification.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)	Protection of Medical Information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(1)	Limitation on consumer reporting agencies	A consumer reporting agency shall not furnish for employment purposes, or in connection with a credit or insurance transaction, a consumer report that contains medical information other than medical contact information treated in the manner required under section 605(a)(6) about a consumer, unless -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(1)(A)	Limitation on consumer reporting agencies	if furnished in connection with an insurance transaction, the consumer affirmatively consents to the furnishing of the report;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(1)(B)	Limitation on consumer reporting agencies	if furnished for employment purposes or in connection with a credit transaction -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(1)(B)(i)	Limitation on consumer reporting agencies	the information to be furnished is relevant to process or effect the employment or credit transaction; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(1)(B)(ii)	Limitation on consumer reporting agencies	the consumer provides specific written consent for the furnishing of the report that describes in clear and conspicuous language the use for which the information will be furnished; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(1)(C)	Limitation on consumer reporting agencies	the information to be furnished pertains solely to transactions, accounts, or balances relating to debts arising from the receipt of medical services, products, or devices, where such information, other than account status or amounts, is restricted or reported using codes that do not identify, or do not provide information sufficient to infer, the specific provider or the nature of such services, products, or devices, as provided in section 605(a)(6)	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(2)	Limitation on creditors	Except as permitted pursuant to paragraph (3)(C) or regulations prescribed under paragraph (5)(A), a creditor shall not obtain or use medical information (other than medical contact information treated in the manner required under section 605(a)(6)) pertaining to a consumer in connection with any determination of the consumer's eligibility, or continued eligibility, for credit.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(3)	Actions authorized by federal law, insurance activities and regulatory determinations	Section 603(d)(3) shall not be construed so as to treat information or any communication of information as a consumer report if the information or communication is disclosed -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(3)(A)	Actions authorized by federal law, insurance activities and regulatory determinations	in connection with the business of insurance or annuities, including the activities described in section 18B of the model Privacy of Consumer Financial and Health Information regulation issued by the National Association of Insurance Commissioners (as in effect on January 1, 2003);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(3)(B)	Actions authorized by federal law, insurance activities and regulatory determinations	for any purpose permitted without authorization under the Standards for Individually Identifiable Health Information promulgated by the Department of Health and Human Services pursuant to the Health Insurance Portability and Accountability Act of 1996, or referred to under section 1179 of such Act, or described in section 502(e) of Public Law 106-102; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(3)(C)	Actions authorized by federal law, insurance activities and regulatory determinations	as otherwise determined to be necessary and appropriate, by regulation or order, by the Bureau or the applicable State insurance authority (with respect to any person engaged in providing insurance or annuities).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(4)	Limitation on redisclosure of medical information	Any person that receives medical information pursuant to paragraph (1) or (3) shall not disclose such information to any other person, except as necessary to carry out the purpose for which the information was initially disclosed, or as otherwise permitted by statute, regulation, or order.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(5)	Regulations and Effective Date for Paragraph (2)	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(5)(A)	Regulations required	The Bureau may, after notice and opportunity for comment, prescribe regulations that require transactions under paragraph (2) that are determined to be necessary and appropriate to protect legitimate operational, transactional, risk, consumer, and other needs (and which shall include permitting actions necessary for administrative verification purposes), consistent with the intent of paragraph (2) to restrict the use of medical information for inappropriate purposes.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
604(g)(6)	Coordination with other laws	No provision of this subsection shall be construed as altering, affecting, or supplanting the applicability of any other provision of Federal law relating to medical confidentiality.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605	Requirements relating to information contained in consumer reports [15 U.S.C. § 1681c]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)	Information excluded from consumer reports	Except as authorized under subsection (b) of this section, no consumer reporting agency may make any consumer report containing any of the following items of information:	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(1)	Information excluded from consumer reports	Cases under title 11 [United States Code] or under the Bankruptcy Act that, from the date of entry of the order for relief or the date of adjudication, as the case may be, antedate the report by more than 10 years.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(2)	Information excluded from consumer reports	Civil suits, civil judgments, and records of arrest that from date of entry, antedate the report by more than seven years or until the governing statute of limitations has expired, whichever is the longer period.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(3)	Information excluded from consumer reports	Paid tax liens which, from date of payment, antedate the report by more than seven years.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(4)	Information excluded from consumer reports	Accounts placed for collection or charged to profit and loss which antedate the report by more than seven years.5	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(5)	Information excluded from consumer reports	Any other adverse item of information, other than records of convictions of crimes which antedate the report by more than seven years.5	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(6)	Information excluded from consumer reports	The name, address, and telephone number of any medical information furnisher that has notified the agency of its status, unless -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(6)(A)	Information excluded from consumer reports	such name, address, and telephone number are restricted or reported using codes that do not identify, or provide information sufficient to infer, the specific provider or the nature of such services, products, or devices to a person other than the consumer; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(6)(B)	Information excluded from consumer reports	the report is being provided to an insurance company for a purpose relating to engaging in the business of insurance other than property and casualty insurance.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(7)	Information excluded from consumer reports	With respect to a consumer reporting agency described in section 603(g), any information related to a veteran's medical debt if the date on which the hospital care, medical services, or extended care services was rendered relating to the debt antedates the report by less than 1 year if the consumer reporting agency has actual knowledge that the information is related to a veteran's medical debt and the consumer reporting agency is in compliance with its obligation under section 302(c)(5) of the Economic Growth, Regulatory Relief, and Consumer Protection Act.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(a)(8)	Information excluded from consumer reports	With respect to a consumer reporting agency described in section 603(g), any information related to a fully paid or settled veteran's medical debt that had been characterized as delinquent, charged off, or in collection if the consumer reporting agency has actual knowledge that the information is related to a veteran's medical debt and the consumer reporting agency is in compliance with its obligation under section 302(c)(5) of the Economic Growth, Regulatory Relief, and Consumer Protection Act.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(b)	Exempted cases	The provisions of paragraphs (1) through (5) of subsection (a) of this section are not applicable in the case of any consumer credit report to be used in connection with	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(b)(1)	Exempted cases	a credit transaction involving, or which may reasonably be expected to involve, a principal amount of \$150,000 or more;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(b)(2)	Exempted cases	the underwriting of life insurance involving, or which may reasonably be expected to involve, a face amount of \$150,000 or more; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(b)(3)	Exempted cases	the employment of any individual at an annual salary which equals, or which may reasonably be expected to equal \$75,000, or more.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(c)	Running of Reporting Period	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(c)(1)	In general	The 7-year period referred to in paragraphs (4) and (6) of subsection (a) shall begin, with respect to any delinquent account that is placed for collection (internally or by referral to a third party, whichever is earlier), charged to profit and loss, or subjected to any similar action, upon the expiration of the 180-day period beginning on the date of the commencement of the delinquency which immediately preceded the collection activity, charge to profit and loss, or similar action.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(c)(2)	Effective date	Paragraph (1) shall apply only to items of information added to the file of a consumer on or after the date that is 455 days after the date of enactment of the Consumer Credit Reporting Reform Act of 1996.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(d)	Information Required to be Disclosed	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(d)(1)	Title 11 information	Any consumer reporting agency that furnishes a consumer report that contains information regarding any case involving the consumer that arises under title 11, United States Code, shall include in the report an identification of the chapter of such title 11 under which such case arises if provided by the source of the information. If any case arising or filed under title 11, United States Code, is withdrawn by the consumer before a final judgment, the consumer reporting agency shall include in the report that such case or filing was withdrawn upon receipt of documentation certifying such withdrawal.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
605(d)(2)	Key factor in credit score information	Any consumer reporting agency that furnishes a consumer report that contains any credit score or any other risk score or predictor on any consumer shall include in the report a clear and conspicuous statement that a key factor (as defined in section 609(f)(2)(B)) that adversely affected such score or predictor was the number of enquiries, if such a predictor was in fact a key factor that adversely affected such score. This paragraph shall not apply to a check services company, acting as such, which issues authorizations for the purpose of approving or processing negotiable instruments, electronic fund transfers, or similar methods of payments, but only to the extent that such company is engaged in such activities.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(e)	Indication of closure of account by consumer	If a consumer reporting agency is notified pursuant to section 623(a)(4) (1681c-2) that a credit account of a consumer was voluntarily closed by the consumer, the agency shall indicate that fact in any consumer report that includes information related to the account.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(f)	Indication of dispute by consumer	If a consumer reporting agency is notified pursuant to section 623(a)(3) (1681c-2) that information regarding a consumer who was furnished to the agency is disputed by the consumer, the agency shall indicate that fact in each consumer report that includes the disputed information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(g)	Truncation of Credit Card and Debit Card Numbers	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(g)(1)	In general	Except as otherwise provided in this subsection, no person that accepts credit cards or debit cards for the transaction of business shall print more than the last 5 digits of the card number or the expiration date upon any receipt provided to the cardholder at the point of the sale or transaction.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(g)(2)	Limitation	This subsection shall apply only to receipts that are electronically printed, and shall not apply to transactions in which the sole means of recording a credit card or debit card account number is by handwriting or by an imprint or copy of the card.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(g)(3)	Effective date	This subsection shall become effective -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(g)(3)(A)	Effective date	3 years after the date of enactment of this subsection, with respect to any cash register or other machine or device that electronically prints receipts for credit card or debit card transactions that is in use before January 1, 2005; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(g)(3)(B)	Effective date	1 year after the date of enactment of this subsection, with respect to any cash register or other machine or device that electronically prints receipts for credit card or debit card transactions that is first put into use on or after January 1, 2005.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(h)	Notice of Discrepancy in Address	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(h)(1)	In general	If a person has requested a consumer report relating to a consumer from a consumer reporting agency described in section 603(p), the request includes an address for the consumer that substantially differs from the addresses in the file of the consumer, and the agency provides a consumer report in response to the request, the consumer reporting agency shall notify the requester of the existence of the discrepancy.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(h)(2)	Regulations	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(h)(2)(A)	Regulations required	The Bureau shall, in consultation with the Federal banking agencies, the National Credit Union Administration, and the Federal Trade Commission, prescribe regulations providing guidance regarding reasonable policies and procedures that a user of a consumer report should employ when such user has received a notice of discrepancy under paragraph (1).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(h)(2)(B)	Policies and procedures to be included	The regulations prescribed under subparagraph (A) shall describe reasonable policies and procedures for use by a user of a consumer report -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(h)(2)(B)(i)	Policies and procedures to be included	to form a reasonable belief that the user knows the identity of the person to whom the consumer report pertains; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605(h)(2)(B)(ii)	Policies and procedures to be included	If the user establishes a continuing relationship with the consumer, and the user regularly and in the ordinary course of business furnishes information to the consumer reporting agency from which the notice of discrepancy pertaining to the consumer was obtained, to reconcile the address of the consumer with the consumer reporting agency by furnishing such address to such consumer reporting agency as part of information regularly furnished by the user for the period in which the relationship is established.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A	Identity theft prevention; fraud alerts and active duty alerts [15 U.S.C. § 1681c-1]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(a)	One-call Fraud Alerts	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(a)(1)	Initial alerts	Upon the direct request of a consumer, or an individual acting on behalf of or as a personal representative of a consumer, who asserts in good faith a suspicion that the consumer has been or is about to become a victim of fraud or related crime, including identity theft, a consumer reporting agency described in section 603(p) that maintains a file on the consumer and has received appropriate proof of the identity of the requester shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(a)(1)(A)	Initial alerts	include a fraud alert in the file of that consumer, and also provide that alert along with any credit score generated in using that file, for a period of not less than 1 year, beginning on the date of such request, unless the consumer or such representative requests that such fraud alert be removed before the end of such period, and the agency has received appropriate proof of the identity of the requester for such purpose; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(a)(1)(B)	Initial alerts	refer the information regarding the fraud alert under this paragraph to each of the other consumer reporting agencies described in section 603(p), in accordance with procedures developed under section 621(f).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(a)(2)	Access to free reports	In any case in which a consumer reporting agency includes a fraud alert in the file of a consumer pursuant to this subsection, the consumer reporting agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(a)(2)(A)	Access to free reports	disclose to the consumer that the consumer may request a free copy of the file of the consumer pursuant to section 612(d); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(a)(2)(B)	Access to free reports	provide to the consumer all disclosures required to be made under section 609, without charge to the consumer, not later than 3 business days after any request described in subparagraph (A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)	Extended Alerts	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)(1)	In general	Upon the direct request of a consumer, or an individual acting on behalf of or as a personal representative of a consumer, who submits an identity theft report to a consumer reporting agency described in section 603(p) that maintains a file on the consumer, if the agency has received appropriate proof of the identity of the requester, the agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)(1)(A)	In general	include a fraud alert in the file of that consumer, and also provide that alert along with any credit score generated in using that file, during the 7-year period beginning on the date of such request, unless the consumer or such representative requests that such fraud alert be removed before the end of such period and the agency has received appropriate proof of the identity of the requester for such purpose.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)(1)(B)	In general	during the 5-year period beginning on the date of such request, exclude the consumer from any list of consumers prepared by the consumer reporting agency and provided to any third party to offer credit or insurance to the consumer as part of a transaction that was not initiated by the consumer, unless the consumer or such representative requests that such exclusion be rescinded before the end of such period; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)(1)(C)	In general	refer the information regarding the extended fraud alert under this paragraph to each of the other consumer reporting agencies described in section 603(p), in accordance with procedures developed under section 621(f).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)(2)	Access to free reports	In any case in which a consumer reporting agency includes a fraud alert in the file of a consumer pursuant to this subsection, the consumer reporting agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)(2)(A)	Access to free reports	disclose to the consumer that the consumer may request 2 free copies of the file of the consumer pursuant to section 612(d) during the 12-month period beginning on the date on which the fraud alert was included in the file; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(b)(2)(B)	Access to free reports	provide to the consumer all disclosures required to be made under section 609, without charge to the consumer, not later than 3 business days after any request described in subparagraph (A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(c)	Active duty alerts	Upon the direct request of an active duty military consumer, or an individual acting on behalf of or as a personal representative of an active duty military consumer, a consumer reporting agency described in section 603(p) that maintains a file on the active duty military consumer and has received appropriate proof of the identity of the requester shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(c)(1)	Active duty alerts	include an active duty alert in the file of that active duty military consumer, and also provide that alert along with any credit score generated in using that file, during a period of not less than 12 months, or such longer period as the Bureau shall determine, by regulation, beginning on the date of the request, unless the active duty military consumer or such representative requests that such fraud alert be removed before the end of such period, and the agency has received appropriate proof of the identity of the requester for such purpose.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(c)(2)	Active duty alerts	during the 2-year period beginning on the date of such request, exclude the active duty military consumer from any list of consumers prepared by the consumer reporting agency and provided to any third party to offer credit or insurance to the consumer as part of a transaction that was not initiated by the consumer, unless the consumer requests that such exclusion be rescinded before the end of such period; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(c)(3)	Active duty alerts	refer the information regarding the active duty alert to each of the other consumer reporting agencies described in section 603(p), in accordance with procedures developed under section 621(f).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(d)	Procedures	Each consumer reporting agency described in section 603(p) shall establish policies and procedures to comply with this section, including procedures that inform consumers of the availability of initial, extended, and active duty alerts and procedures that allow consumers and active duty military consumers to request initial, extended, or active duty alerts (as applicable) in a simple and easy manner, including by telephone.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
605A(e)	Referrals of alerts	Each consumer reporting agency described in section 603(p) that receives a referral of a fraud alert or active duty alert from another consumer reporting agency pursuant to this section shall, as though the agency received the request from the consumer directly, follow the procedures required under -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(e)(1)	Referrals of alerts	paragraphs (1)(A) and (2) of subsection (a), in the case of a referral under subsection (a)(1)(B);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(e)(2)	Referrals of alerts	paragraphs (1)(A), (1)(B), and (2) of subsection (b), in the case of a referral under subsection (b)(1)(C); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(e)(3)	Referrals of alerts	paragraphs (1) and (2) of subsection (c), in the case of a referral under subsection (c)(3);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(f)	Duty of reseller to reconvoy alert	A reseller shall include in its report any fraud alert or active duty alert placed in the file of a consumer pursuant to this section by another consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(g)	Duty of other consumer reporting agencies to provide contact information	If a consumer contacts any consumer reporting agency that is not described in section 603(p) to communicate a suspicion that the consumer has been or is about to become a victim of fraud or related crime, including identity theft, the agency shall provide information to the consumer on how to contact the Bureau and the consumer reporting agencies described in section 603(p) to obtain more detailed information and request alerts under this section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)	Limitations on Use of Information for Credit Extensions	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(1)	Requirements for initial and active duty alerts	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(1)(A)	Notification	Each initial fraud alert and active duty alert under this section shall include information that notifies all prospective users of a consumer report on the consumer to which the alert relates that the consumer does not authorize the establishment of any new credit plan or extension of credit, other than under an open-end credit plan (as defined in section 103(i)), in the name of the consumer, or issuance of an additional card on an existing credit account requested by a consumer, or any increase in credit limit on an existing credit account requested by a consumer, except in accordance with subparagraph (B).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(1)(B)	Limitation on Users	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(1)(B)(i)	In general	No prospective user of a consumer report that includes an initial fraud alert or an active duty alert in accordance with this section may establish a new credit plan or extension of credit, other than under an open-end credit plan (as defined in section 103(i)), in the name of the consumer, or issue an additional card on an existing credit account requested by a consumer, or grant any increase in credit limit on an existing credit account requested by a consumer, unless the user utilizes reasonable policies and procedures to form a reasonable belief that the user knows the identity of the person making the request.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(1)(B)(ii)	Verification	If a consumer requesting the alert has specified a telephone number to be used for identity verification purposes, before authorizing any new credit plan or extension described in clause (i) in the name of such consumer, a user of such consumer report shall contact the consumer using that telephone number or take reasonable steps to verify the consumer's identity and confirm that the application for a new credit plan is not the result of identity theft.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(2)	Requirements for Extended Alerts	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(2)(A)	Notification	Each extended alert under this section shall include information that provides all prospective users of a consumer report relating to a consumer with -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(2)(A)(i)	Notification	notification that the consumer does not authorize the establishment of any new credit plan or extension of credit described in clause (i), other than under an open-end credit plan (as defined in section 103(i)), in the name of the consumer, or issuance of an additional card on an existing credit account requested by a consumer, or any increase in credit limit on an existing credit account requested by a consumer, except in accordance with subparagraph (B); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(2)(A)(ii)	Notification	a telephone number or other reasonable contact method designated by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(h)(2)(B)	Limitation on users	No prospective user of a consumer report or of a credit score generated using the information in the file of a consumer that includes an extended fraud alert in accordance with this section may establish a new credit plan or extension of credit, other than under an open-end credit plan (as defined in section 103(i)), in the name of the consumer, or issue an additional card on an existing credit account requested by a consumer, or any increase in credit limit on an existing credit account requested by a consumer, unless the user contacts the consumer in person or using the contact method described in subparagraph (A)(ii) to confirm that the application for a new credit plan or increase in credit limit, or request for an additional card is not the result of identity theft.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)	National security freeze	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(1)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)	Placement of security freeze	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(A)	In general	Upon receiving a direct request from a consumer that a consumer reporting agency place a security freeze, and upon receiving proper identification from the consumer, the consumer reporting agency shall, free of charge, place the security freeze not later than -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(A)(i)	In general	in the case of a request that is by toll-free telephone or secure electronic means, 1 business day after receiving the request directly from the consumer; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(A)(ii)	In general	in the case of a request that is by mail, 3 business days after receiving the request directly from the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(B)	Confirmation and additional information	Not later than 5 business days after placing a security freeze under subparagraph (A), a consumer reporting agency shall	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(B)(i)	Confirmation and additional information	send confirmation of the placement to the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(B)(ii)	Confirmation and additional information	inform the consumer of -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(B)(iii)	Confirmation and additional information	the process by which the consumer may remove the security freeze, including a mechanism to substantiate the consumer's and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(B)(iv)	Confirmation and additional information	the consumer's right described in section 615(d)(1)(D).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(2)(C)	Notice to third parties	A consumer reporting agency may advise a third party that a security freeze has been placed with respect to a consumer under subparagraph (A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)	Removal of security freeze	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(A)	In general	A consumer reporting agency shall remove a security freeze placed on the consumer report of a consumer only in the following cases:	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(A)(i)	In general	Upon the direct request of the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(A)(ii)	In general	The security freeze was placed due to a material misrepresentation of fact by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(B)	Notice if removal not by request	If a consumer reporting agency removes a security freeze under subparagraph (A)(iii), the consumer reporting agency shall notify the consumer in writing prior to removing the security freeze.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(C)	Removal of security freeze by consumer request	Except as provided in subparagraph (A)(iii), a security freeze shall remain in place until the consumer directly requests that the security freeze be removed. Upon receiving a direct request from a consumer that a consumer reporting agency remove a security freeze, and upon receiving proper identification from the consumer, the consumer reporting agency shall, free of charge, remove the security freeze not later than -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(C)(i)	Removal of security freeze by consumer request	in the case of a request that is by toll-free telephone or secure electronic means, 1 hour after receiving the request for removal; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(C)(ii)	Removal of security freeze by consumer request	in the case of a request that is by mail, 3 business days after receiving the request for removal.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(D)	Third-party requests	If a third party requests access to a consumer report of a consumer with respect to which a security freeze is in effect, where such request is in connection with an application for credit, and the consumer does not allow such consumer report to be accessed, the third party may treat the application as incomplete.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(3)(E)	Temporary removal of security freeze	Upon receiving a direct request from a consumer under subparagraph (A)(ii), if the consumer requests a temporary removal of a security freeze, the consumer reporting agency shall, in accordance with subparagraph (C), remove the security freeze for the period of time specified by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)	Exceptions	A security freeze shall not apply to the making of a consumer report for use of the following:	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(A)	Exceptions	A person or entity, or a subsidiary, affiliate, or agent of that person or entity, or an assignee of a financial obligation owed by the consumer to that person or entity, or a prospective assignee of a financial obligation owed by the consumer to that person or entity in conjunction with the proposed purchase of the financial obligation, with which the consumer has or had prior to assignment an account or contract including a demand deposit account, or to whom the consumer issued a negotiable instrument, for the purposes of reviewing the account or collecting the financial obligation owed for the account, contract, or negotiable instrument. For purposes of this subparagraph, "reviewing the account" includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(B)	Exceptions	Any Federal, State, or local agency, law enforcement agency, trial court, or private collection agency acting pursuant to a court order, warrant, or subpoena.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(C)	Exceptions	A child support agency acting pursuant to part D of title IV of the Social Security Act (42 U.S.C. 651 et seq.).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(D)	Exceptions	A Federal agency or a State or its agents or assigns acting to investigate fraud or acting to investigate or collect delinquent taxes or unpaid court orders or to fulfill any of its other statutory responsibilities, provided such responsibilities are consistent with a permissible purpose under section 604.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(E)	Exceptions	By a person using credit information for the purposes described under section 604(c).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(F)	Exceptions	Any person or entity administering a credit file monitoring subscription or similar service to which the consumer has subscribed.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
605A(i)(4)(G)	Exceptions	Any person or entity for the purpose of providing a consumer with a copy of the consumer's consumer report or credit score, upon the request of the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(H)	Exceptions	Any person using the information in connection with the underwriting of insurance.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(I)	Exceptions	Any person using the information for employment, tenant, or background screening purposes.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(4)(J)	Exceptions	Any person using the information for assessing, verifying, or authenticating a consumer's identity for purposes other than the granting of credit, or for investigating or preventing actual or potential fraud.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(5)	Notice of rights	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)	Webpage	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(A)	Consumer reporting agencies	A consumer reporting agency shall establish a webpage that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(A)(i)	Consumer reporting agencies	allows a consumer to request a security freeze;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(A)(ii)	Consumer reporting agencies	allows a consumer to request an initial fraud alert;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(A)(iii)	Consumer reporting agencies	allows a consumer to request an extended fraud alert;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(A)(iv)	Consumer reporting agencies	allows a consumer to request an active duty fraud alert;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(A)(v)	Consumer reporting agencies	allows a consumer to opt-out of the use of information in a consumer report to send the consumer a solicitation of credit or insurance, in accordance with section 616(d), and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(A)(vi)	Consumer reporting agencies	shall not be the only mechanism by which a consumer may request a security freeze.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(i)(6)(B)	FTC	The Federal Trade Commission shall establish a single webpage that includes a link to each webpage established under subparagraph (A) within the Federal Trade Commission's website www.IdentityTheft.gov, or a successor website.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)	National protection for files and credit records of protected consumers	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(1)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)	Placement of security freeze for a protected consumer	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)(A)	In general	Upon receiving a direct request from a protected consumer's representative that a consumer reporting agency place a security freeze, and upon receiving sufficient proof of identification and sufficient proof of authority, the consumer reporting agency shall, free of charge, place the security freeze not later than -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)(A)(i)	In general	in the case of a request that is by toll-free telephone or secure electronic means, 1 business day after receiving the request directly from the protected consumer's representative; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)(A)(ii)	In general	in the case of a request that is by mail, 3 business days after receiving the request directly from the protected consumer's representative.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)(B)	Confirmation and additional information	Not later than 5 business days after placing a security freeze under subparagraph (A), a consumer reporting agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)(B)(i)	Confirmation and additional information	send confirmation of the placement to the protected consumer's representative; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)(B)(ii)	Confirmation and additional information	inform the protected consumer's representative of the process by which the protected consumer may remove the security freeze, including a mechanism to authenticate the protected consumer's representative.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(2)(C)	Creation of file	If a consumer reporting agency does not have a file pertaining to a protected consumer when the consumer reporting agency receives a direct request under subparagraph (A), the consumer reporting agency shall create a record for the protected consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(3)	Prohibition on release of record or file of protected consumer	After a security freeze has been placed under paragraph (2)(A), and unless the security freeze is removed in accordance with this subsection, a consumer reporting agency may not release the protected consumer's consumer report, any information derived from the protected consumer's consumer report, or any record created for the protected consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)	Removal of a protected consumer security freeze.	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(A)	In general	A consumer reporting agency shall remove a security freeze placed on the consumer report of a protected consumer only in the following cases:	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(A)(i)	In general	Upon the direct request of the protected consumer's representative.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(A)(ii)	In general	Upon the direct request of the protected consumer, if the protected consumer is at least 18 years of age at the time of the request.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(A)(iii)	In general	The security freeze was placed due to a material misrepresentation of fact by the protected consumer's representative.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(B)	Notice if removal not by request	If a consumer reporting agency removes a security freeze under subparagraph (A)(ii), the consumer reporting agency shall notify the protected consumer's representative in writing prior to removing the security freeze.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(C)	Removal of freeze by request	Except as provided in subparagraph (A)(iii), a security freeze shall remain in place until a protected consumer's representative or protected consumer described in subparagraph (A)(ii) directly requests that the security freeze be removed. Upon receiving a direct request from the protected consumer's representative or protected consumer described in subparagraph (A)(ii) that a consumer reporting agency remove a security freeze, and upon receiving sufficient proof of identification and sufficient proof of authority, the consumer reporting agency shall, free of charge, remove the security freeze not later than -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(C)(i)	Removal of freeze by request	in the case of a request that is by toll-free telephone or secure electronic means, 1 hour after receiving the request for removal; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(C)(ii)	Removal of freeze by request	in the case of a request that is by mail, 3 business days after receiving the request for removal.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(j)(4)(D)	Temporary removal of security freeze	Upon receiving a direct request from a protected consumer or a protected consumer's representative under subparagraph (A)(ii), if the protected consumer or protected consumer's representative requests a temporary removal of a security freeze, the consumer reporting agency shall, in accordance with subparagraph (C), remove the security freeze for the period of time specified by the protected consumer or protected consumer's representative.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)	Credit monitoring	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(1)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(2)	Credit monitoring	A consumer reporting agency described in section 603(p) shall provide a free electronic credit monitoring service that, at a minimum, notifies a consumer of material additions or modifications to the file of the consumer at the consumer reporting agency to any consumer who provides to the consumer reporting agency -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(2)(A)	Credit monitoring	appropriate proof that the consumer is an active duty military consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(2)(B)	Credit monitoring	contact information of the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(3)	Rulemaking	Not later than 3 year after the date of enactment of this subsection, the Federal Trade Commission shall promulgate regulations regarding the requirements of this subsection, which shall at a minimum include -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(3)(A)	Rulemaking	a definition of an electronic credit monitoring service and material additions or modifications to the file of a consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(3)(B)	Rulemaking	what constitutes appropriate proof.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(4)	Applicability	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(4)(A)	Applicability	Sections 616 and 617 shall not apply to any violation of this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605A(k)(4)(B)	Applicability	This subsection shall be enforced exclusively under section 621 by the Federal agencies and Federal and State officials identified in that section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B	Block of information resulting from identity theft [15 U.S.C. § 1681c-2]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(a)	Block	Except as otherwise provided in this section, a consumer reporting agency shall block the reporting of any information in the file of a consumer that the consumer identifies as information that resulted from an alleged identity theft, not later than 4 business days after the date of receipt by such agency of -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(a)(1)	Block	appropriate proof of the identity of the consumer;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(a)(2)	Block	a copy of an identity theft report;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(a)(3)	Block	the identification of such information by the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(a)(4)	Block	a statement by the consumer that the information is not information relating to any transaction by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(b)	Notification	A consumer reporting agency shall promptly notify the furnisher of information identified by the consumer under subsection (a) -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(b)(1)	Notification	that the information may be a result of identity theft;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(b)(2)	Notification	that an identity theft report has been filed;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(b)(3)	Notification	that a block has been requested under this section; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(b)(4)	Notification	of the effective dates of the block.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(c)	Authority to Decline or Rescind	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(c)(1)	In general	A consumer reporting agency may decline to block, or may rescind any block of information relating to a consumer under this section, if the consumer reporting agency reasonably determines that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(c)(1)(A)	In general	the information was blocked in error or a block was requested by the consumer in error;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(c)(1)(B)	In general	the information was blocked, or a block was requested by the consumer, on the basis of a material misrepresentation of fact by the consumer relevant to the request to block; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
605B(c)(1)(C)	In general	The consumer obtained possession of goods, services, or money as a result of the blocked transaction or transactions.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(c)(2)	Notification to consumer	If a block of information is declined or rescinded under this subsection, the affected consumer shall be notified promptly, in the same manner as consumers are notified of the rescission of information under section 611(a)(2)(B).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(c)(3)	Significance of block	For purposes of this subsection, if a consumer reporting agency rescinds a block, the presence of information in the file of a consumer prior to the blocking of such information is not evidence of whether the consumer knew or should have known that the consumer obtained possession of any goods, services, or money as a result of the block.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)	Exception for Resellers	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(1)	No reseller file	This section shall not apply to a consumer reporting agency, if the consumer reporting agency is a reseller.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(1)(A)	No reseller file	is a reseller.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(1)(B)	No reseller file	is not, at the time of the request of the consumer under subsection (a), otherwise furnishing or reselling a consumer report concerning the information identified by the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(1)(C)	No reseller file	informs the consumer, by any means, that the consumer may report the identity theft to the Bureau to obtain consumer information regarding identity theft.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(2)	Reseller with file	The sole obligation of the consumer reporting agency under this section, with regard to any request of a consumer under this section, shall be to block the consumer report maintained by the consumer reporting agency from any subsequent use, if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(2)(A)	Reseller with file	the consumer, in accordance with the provisions of subsection (a), identifies, to a consumer reporting agency, information in the file of the consumer that resulted from identity theft; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(2)(B)	Reseller with file	the consumer reporting agency is a reseller of the identified information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(d)(3)	Notice	In carrying out its obligation under paragraph (2), the reseller shall promptly provide a notice to the consumer of the decision to block the file. Such notice shall contain the name, address, and telephone number of each consumer reporting agency from which the consumer information was obtained for resale.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(e)	Exception for verification companies	The provisions of this section do not apply to a check services company, acting as such, which issues authorizations for the purpose of approving or processing negotiable instruments, electronic fund transfers, or similar methods of payments, except that, beginning 4 business days after receipt of information described in paragraphs (1) through (3) of subsection (a), a check services company shall not report to a national consumer reporting agency described in section 603(a), any information identified in the subject identity theft report as resulting from identity theft.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605B(f)	Access to blocked information by law enforcement agencies	No provision of this section shall be construed as requiring a consumer reporting agency to prevent a Federal, State, or local law enforcement agency from accessing blocked information in a consumer file to which the agency could otherwise obtain access under this title.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605C	Adverse information in cases of trafficking [15 U.S.C. § 1681c-3]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605C(a)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605C(b)	Adverse information	A consumer reporting agency may not furnish a consumer report containing any adverse item of information about a consumer that resulted from a severe form of trafficking in persons or sex trafficking if the consumer has provided trafficking documentation to the consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605C(c)	Rulemaking	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605C(c)(1)	In general	Not later than 180 days after December 27, 2021, the Director shall issue rules to implement subsection (a).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
605C(c)(2)	Contents	The rules issued pursuant to paragraph (1) shall establish a method by which consumers shall submit trafficking documentation to consumer reporting agencies.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606	Disclosure of investigative consumer reports [15 U.S.C. § 1681a]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(a)	Disclosure of fact of preparation	A person may not procure or cause to be prepared an investigative consumer report on any consumer unless	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(a)(1)	Disclosure of fact of preparation	It is clearly and accurately disclosed to the consumer that an investigative consumer report including information as to his character, general reputation, personal characteristics and mode of living, whichever are applicable, may be made, and such disclosure	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(a)(1)(A)	Disclosure of fact of preparation	is made in a writing mailed, or otherwise delivered, to the consumer, not later than three days after the date on which the report was first requested, and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(a)(1)(B)	Disclosure of fact of preparation	includes a statement informing the consumer of his right to request the additional disclosures provided for under subsection (b) of this section and the written summary of the rights of the consumer prepared pursuant to section 603(c) [§ 1681a]; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(a)(2)	Disclosure of fact of preparation	the person certifies or has certified to the consumer reporting agency that	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(a)(2)(A)	Disclosure of fact of preparation	the person has made the disclosures to the consumer required by paragraph (1); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(a)(2)(B)	Disclosure of fact of preparation	the person will comply with subsection (b).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(b)	Disclosure on request of nature and scope of investigation	Any person who procures or causes to be prepared an investigative consumer report on any consumer shall, upon written request made by the consumer within a reasonable period of time after the receipt by him of the disclosure required by subsection (a)(1) of this section, make a complete and accurate disclosure of the nature and scope of the investigation requested. This disclosure shall be made in a writing mailed, or otherwise delivered, to the consumer not later than five days after the date on which the request for such disclosure was received from the consumer or such report was first requested, whichever is the later.	Functional	Intersects With	Workplace Investigations	HRS-07.1	Mechanisms exist to conduct employee misconduct investigations when there is reasonable assurance that a policy has been violated.	5	
606(c)	Limitation on liability upon showing of reasonable procedures for compliance with provisions	No person may be held liable for any violation of subsection (a) or (b) of this section if he shows by a preponderance of the evidence that at the time of the violation he maintained reasonable procedures to assure compliance with subsection (a) or (b) of this section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(d)	Prohibitions	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(d)(1)	Certification	A consumer reporting agency shall not prepare or furnish investigative consumer report unless the agency has received a certification under subsection (a)(2)	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(d)(2)	Inquiries	A consumer reporting agency shall not make an inquiry for the purpose of preparing an investigative consumer report on a consumer for employment purposes if the making of the inquiry by an employer or prospective employer of the consumer would violate any applicable Federal or State equal employment opportunity law or regulation.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(d)(3)	Certain public record information	Except as otherwise provided in section 613 [§ 1681k], a consumer reporting agency shall not furnish an investigative consumer report that includes information that is a matter of public record and that relates to an arrest, indictment, conviction, civil judicial action, tax lien, or outstanding judgment, unless the agency has verified the accuracy of the information during the 30-day period ending on the date on which the report is furnished.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(d)(4)	Certain adverse information	A consumer reporting agency shall not prepare or furnish an investigative consumer report on a consumer that contains information that is adverse to the interest of the consumer and that is obtained through a personal interview with a neighbor, friend, or associate of the consumer or with another person with whom the consumer is acquainted or who has knowledge of such item of information, unless	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(d)(4)(A)	Certain adverse information	the agency has followed reasonable procedures to obtain confirmation of the information, from an additional source that has independent and direct knowledge of the information; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
606(d)(4)(B)	Certain adverse information	the person interviewed is the best possible source of the information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607	Compliance procedures [15 U.S.C. § 1681e]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(a)	Identity and purposes of credit users	Every consumer reporting agency shall maintain reasonable procedures designed to avoid violations of section 605 [§ 1681c] and to limit the furnishing of consumer reports to the purposes listed under section 604 [§ 1681b] of this title. These procedures shall require that prospective users of the information identify themselves, certify the purposes for which the information is sought, and certify that the information will be used for no other purpose. Every consumer reporting agency shall make a reasonable effort to verify the identity of a new prospective user and the uses certified by such prospective user prior to furnishing such user a consumer report. No consumer reporting agency may furnish a consumer report to any person if it has reasonable grounds for believing that the consumer report will not be used for a purpose listed in section 604 [§ 1681b] of this title.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(b)	Accuracy of report	Whenever a consumer reporting agency prepares a consumer report it shall follow reasonable procedures to assure maximum possible accuracy of the information concerning the individual about whom the report relates.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(c)	Disclosure of consumer reports by users allowed	A consumer reporting agency may not prohibit a user of a consumer report furnished by the agency on a consumer from disclosing the contents of the report to the consumer, if adverse action against the consumer has been taken by the user based in whole or in part on the report.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(d)	Notice to Users and Furnishers of Information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(d)(1)	Notice requirement	A consumer reporting agency shall provide to any person	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(d)(1)(A)	Notice requirement	who regularly and in the ordinary course of business furnishes information to the agency with respect to any consumer; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
607(d)(1)(B)	Notice requirement	to whom a consumer report is provided by the agency, a notice of such person's responsibilities under this title.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(d)(2)	Content of notice	The Bureau shall prescribe the content of notices under paragraph (1), and a consumer reporting agency shall be in compliance with this subsection if it provides a notice under paragraph (1) that is substantially similar to the Bureau prescription under this paragraph.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)	Procurement of Consumer Report for Resale	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(1)	Disclosure	A person may not procure a consumer report for purposes of reselling the report for any information in the report unless the person discloses to the consumer reporting agency that originally furnishes the report.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(1)(A)	Disclosure	the identity of the end-user of the report (or information); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(1)(B)	Disclosure	each permissible purpose under section 604 (1681b) for which the report is furnished to the end-user of the report (or information).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(2)	Responsibilities of procurers for resale	A person who procures a consumer report for purposes of reselling the report (or any information in the report) shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(2)(A)	Responsibilities of procurers for resale	establish and comply with reasonable procedures designed to ensure that the report (or information) is resold by the person only for a purpose for which the report may be furnished under section 604 (1681b), including by requiring that each person to which the report (or information) is resold and that resells or provides the report (or information) to any other person	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(2)(A)(i)	Responsibilities of procurers for resale	identifies each end user of the resold report (or information);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(2)(A)(ii)	Responsibilities of procurers for resale	certifies each purpose for which the report (or information) will be used; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(2)(A)(iii)	Responsibilities of procurers for resale	certifies that the report (or information) will be used for no other purpose; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(2)(B)	Responsibilities of procurers for resale	before reselling the report, make reasonable efforts to verify the identifications and certifications made under subparagraph (A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(3)	Resale of consumer report to federal agency or department	Notwithstanding paragraph (1) or (2), a person who procures a consumer report for purposes of reselling the report (or any information in the report) shall not disclose the identity of the end-user of the report under paragraph (1) or (2) if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(3)(A)	Resale of consumer report to federal agency or department	the end user is an agency or department of the United States Government which procures the report from the person for purposes of determining the eligibility of the consumer covered to receive access or continued access to classified information (as defined in section 604(b)(4)(E)(ii)); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
607(e)(3)(B)	Resale of consumer report to federal agency or department	the agency or department certifies in writing to the person reselling the report that nondisclosure is necessary to protect classified information or the safety of persons employed by or contracting with, or undergoing investigation for work or contracting with the agency or department.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
608	Disclosures to governmental agencies [15 U.S.C. § 1681f]	Notwithstanding the provisions of section 604 (1681b) of this title, a consumer reporting agency may furnish identifying information respecting any consumer, limited to his name, address, former addresses, places of employment, or former places of employment, to a governmental agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609	Disclosures to consumers [15 U.S.C. § 1681g]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)	Information on file; sources; report recipients	Every consumer reporting agency shall, upon request, and subject to 610(a)(1) (1681h), clearly and accurately disclose to the consumer	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(1)	Information on file; sources; report recipients	All information in the consumer's file at the time of the request except that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(1)(A)	Information on file; sources; report recipients	if the consumer to whom the file relates requests that the first 5 digits of the social security number (or similar identification number) of the consumer not be included in the disclosure and the consumer reporting agency has received appropriate proof of the identity of the requester, the consumer reporting agency shall so truncate such number in such disclosure; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(1)(B)	Information on file; sources; report recipients	nothing in this paragraph shall be construed to require a consumer reporting agency to disclose to a consumer any information concerning credit scores or any other risk scores or predictors relating to the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(2)	Information on file; sources; report recipients	The sources of the information, except that the sources of information acquired solely for use in preparing an investigative consumer report and actually used for no other purpose need not be disclosed; provided, that in the event an action is brought under this title, such sources shall be available to the plaintiff under appropriate discovery procedures in the court in which the action is brought.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(A)	Information on file; sources; report recipients	Identification of each person (including each end-user identified under section 607(e)(1) (1681e)) that procured a consumer report	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(A)(i)	Information on file; sources; report recipients	for employment purposes, during the 2-year period preceding the date on which the request is made; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(A)(ii)	Information on file; sources; report recipients	for any other purpose, during the 1-year period preceding the date on which the request is made.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(B)	Information on file; sources; report recipients	An identification of a person under subparagraph (A) shall include	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(B)(i)	Information on file; sources; report recipients	the name of the person or, if applicable, the trade name (written in full) under which such person conducts business; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(B)(ii)	Information on file; sources; report recipients	upon request of the consumer, the address and telephone number of the person.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(C)	Information on file; sources; report recipients	Subparagraph (A) does not apply if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(C)(i)	Information on file; sources; report recipients	the end user is an agency or department of the United States Government that procures the report from the person for purposes of determining the eligibility of the consumer to whom the report relates to receive access or continued access to classified information (as defined in section 604(b)(4)(E)(ii)); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(3)(C)(ii)	Information on file; sources; report recipients	the head of the agency or department makes a written finding as prescribed under section 604(b)(4)(A)	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(4)	Information on file; sources; report recipients	The dates, original payees, and amounts of any checks upon which is based any adverse characterization of the consumer, included in the file at the time of the disclosure.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(5)	Information on file; sources; report recipients	A record of all inquiries received by the agency during the 1-year period preceding the request that identified the consumer in connection with a credit or other transaction that was not initiated by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(a)(6)	Information on file; sources; report recipients	If the consumer requests the credit file and not the credit score, a statement that the consumer may request and obtain a credit score.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(b)	Exempt information	The requirements of subsection (a) of this section respecting the disclosure of sources of information and the recipients of consumer reports do not apply to information received or consumer reports furnished prior to the effective date of this title except to the extent that the matter involved is contained in the files of the consumer reporting agency on that date.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)	Summary of Rights to Obtain and Dispute Information in Consumer Reports and to Obtain Credit Scores	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)	Bureau Summary of Rights Required	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(A)	In general	The Bureau shall prepare a model summary of the rights of consumers under this title.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(B)	Content of summary	The summary of rights prepared under subparagraph (A) shall include a description of -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(B)(i)	Content of summary	the right of a consumer to obtain a copy of a consumer report under subsection (a) (1681d);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(B)(ii)	Content of summary	the frequency and circumstances under which a consumer is entitled to receive a consumer report without charge under section 612;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(B)(iii)	Content of summary	the right of a consumer to dispute information in the file of the consumer under section 611;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(B)(iv)	Content of summary	the right of a consumer to obtain a credit score from a consumer reporting agency, and a description of how to obtain a credit score;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(B)(v)	Content of summary	the method by which a consumer can contact and obtain a consumer report from, a consumer reporting agency without charge, as provided in the regulations of the Bureau prescribed under section 211(c) of the Fair and Accurate Credit Transactions Act of 2003; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(B)(vi)	Content of summary	the method by which a consumer can contact, and obtain a consumer report from, a consumer reporting agency described in section 603(w), as provided in the regulations of the Bureau prescribed under section 612a(1)(C).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(C)	Availability of summary of rights	The Bureau shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(C)(i)	Availability of summary of rights	actively publicize the availability of the summary of rights prepared under this paragraph;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(C)(ii)	Availability of summary of rights	conspicuously post on its internet website the availability of such summary of rights; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(1)(C)(iii)	Availability of summary of rights	promptly make such summary of rights available to consumers, on request.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(2)	Summary of rights required to be included with agency disclosures	A consumer reporting agency shall provide to a consumer, with each written disclosure by the agency to the consumer under this section -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(2)(A)	Summary of rights required to be included with agency disclosures	the summary of rights prepared by the Bureau under paragraph (1);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(2)(B)	Summary of rights required to be included with agency disclosures	in the case of a consumer reporting agency described in section 603(p), a toll-free telephone number established by the agency, at which personnel are accessible to consumers during normal business hours;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(2)(C)	Summary of rights required to be included with agency disclosures	a list of all Federal agencies responsible for enforcing any provision of this title, and the address and any appropriate phone number of each such agency, in a form that will assist the consumer in selecting the appropriate agency;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(2)(D)	Summary of rights required to be included with agency disclosures	a statement that the consumer may have additional rights under State law, and that the consumer may wish to contact a State or local consumer protection agency or a State attorney general (or the equivalent thereof) to learn of those rights; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(c)(2)(E)	Summary of rights required to be included with agency disclosures	a statement that a consumer reporting agency is not required to remove accurate derogatory information from the file of a consumer, unless the information is outdated under section 605 or cannot be verified.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(d)	Summary of Rights of Identity Theft Victims	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
609(d)(1)	In general	The Bureau, in consultation with the Federal banking agencies and the National Credit Union Administration, shall prepare a model summary of the rights of consumers under this title with respect to the procedures for remedying the effects of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(d)(2)	Summary of rights and contact information	Beginning 60 days after the date on which the model summary of rights is prescribed in final form by the Bureau pursuant to paragraph (1), if any consumer contacts a consumer reporting agency and expresses a belief that the consumer is a victim of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor, the consumer reporting agency shall, in addition to any other action that the agency may take, provide the consumer with a summary of rights that contains all of the information required by the Bureau under paragraph (1), and information on how to contact the Bureau to obtain more detailed information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)	Information Available to Victims	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(1)	In general	For the purpose of documenting fraudulent transactions resulting from identity theft, not later than 30 days after the date of receipt of a request from a victim in accordance with paragraph (3), and subject to verification of the identity of the victim and the claim of identity theft in accordance with paragraph (2), a business entity that has provided credit to, provided for consideration products, goods, or services to, accepted payment from, or otherwise entered into a commercial transaction for consideration with, a person who has allegedly made unauthorized use of the means of identification of the victim, shall provide a copy of application and business transaction records in the control of the business entity, whether maintained by the business entity or by another person on behalf of the business entity, evidencing any transaction alleged to be a result of identity theft to -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(1)(A)	In general	the victim;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(1)(B)	In general	any Federal, State, or local government law enforcement agency or officer specified by the victim in such a request; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(1)(C)	In general	Any law enforcement agency investigating the identity theft and authorized by the victim to take receipt of records provided under this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)	Verification of identity and claim	Before a business entity provides any information under paragraph (1), unless the business entity, at its discretion, otherwise has a high degree of confidence that it knows the identity of the victim making a request under paragraph (1), the victim shall provide to the business entity -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(A)	Verification of identity and claim	as proof of positive identification of the victim, at the election of the business entity -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(A)(i)	Verification of identity and claim	the presentation of a government-issued identification card;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(A)(ii)	Verification of identity and claim	personally identifying information of the same type as was provided to the business entity by the unauthorized person; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(A)(iii)	Verification of identity and claim	personally identifying information that the business entity typically requests from new applicants or for new transactions, at the time of the victim's request for information, including any documentation described in clauses (i) and (ii); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(B)	Verification of identity and claim	as proof of a claim of identity theft, at the election of the business entity -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(B)(i)	Verification of identity and claim	a copy of a police report evidencing the claim of the victim of identity theft; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(B)(ii)	Verification of identity and claim	a properly completed -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(B)(ii)(i)	Verification of identity and claim	copy of a standardized affidavit of identity theft developed and made available by the Bureau; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(2)(B)(ii)(ii)	Verification of identity and claim	an affidavit of fact that is acceptable to the business entity for that purpose.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(3)	Procedures	The request of a victim under paragraph (1) shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(3)(A)	Procedures	be in writing;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(3)(B)	Procedures	be mailed to an address specified by the business entity, if any; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(3)(C)	Procedures	If asked by the business entity, include relevant information about any transaction alleged to be a result of identity theft to facilitate compliance with this section including -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(3)(C)(i)	Procedures	if known by the victim (or if readily obtainable by the victim), the date of the application or transaction; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(3)(C)(ii)	Procedures	if known by the victim (or if readily obtainable by the victim), any other identifying information such as an account or transaction number.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(4)	No charge to victim	Information required to be provided under paragraph (1) shall be so provided without charge.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(5)	Authority to decline to provide information	A business entity may decline to provide information under paragraph (1) if, in the exercise of good faith, the business entity determines that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(5)(A)	Authority to decline to provide information	this subsection does not require disclosure of the information;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(5)(B)	Authority to decline to provide information	after reviewing the information provided pursuant to paragraph (2), the business entity does not have a high degree of confidence in knowing the true identity of the individual requesting the information;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(5)(C)	Authority to decline to provide information	the request for the information is based on a misrepresentation of fact by the individual requesting the information relevant to the request for information; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(5)(D)	Authority to decline to provide information	The information requested is Internet navigational data or similar information about a person's visit to a website or online service.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(6)	Limitation on liability	Except as provided in section 621, sections 616 and 617 do not apply to any violation of this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(7)	Limitation on civil liability	No business entity may be held civilly liable under any provision of Federal, State, or other law for disclosure, made in good faith pursuant to this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(8)	No new recordkeeping obligation	Nothing in this subsection creates an obligation on the part of a business entity to obtain, retain, or maintain information or records that are not otherwise required to be obtained, retained, or maintained in the ordinary course of its business or under other applicable law.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(9)	Rule of Construction	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(9)(A)	In general	No provision of subtitle A or title V of Public Law 106-102, prohibiting the disclosure of financial information by a business entity to third parties shall be used to deny disclosure of information to the victim under this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(9)(B)	Limitation	Except as provided in subparagraph (A), nothing in this subsection permits a business entity to disclose information, including information to law enforcement under subparagraphs (B) and (C) of paragraph (1), that the business entity is otherwise prohibited from disclosing under any other applicable provision of Federal or State law.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(10)	Affirmative defense	In any civil action brought to enforce this subsection, it is an affirmative defense which the defendant must establish by a preponderance of the evidence) for a business entity to file an affidavit or answer stating that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(10)(A)	Affirmative defense	the business entity has made a reasonably diligent search of its available business records; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(10)(B)	Affirmative defense	the records requested under this subsection do not exist or are not reasonably available.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(11)	Definition of victim	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(12)	Effective date	This subsection shall become effective 180 days after the date of enactment of this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(e)(13)	Effectiveness study	Not later than 18 months after the date of enactment of this subsection, the Comptroller General of the United States shall submit a report to Congress assessing the effectiveness of this provision.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)	Disclosure of Credit Scores	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(1)	In general	Upon the request of a consumer for a credit score, a consumer reporting agency shall supply to the consumer a statement indicating that the information and credit scoring model may be different than the credit score that may be used by the lender, and a notice which shall include -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(1)(A)	In general	the current credit score of the consumer or the most recent credit score of the consumer that was previously calculated by the credit reporting agency for a purpose related to the extension of credit;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(1)(B)	In general	the range of possible credit scores under the model used;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(1)(C)	In general	all of the key factors that adversely affected the credit score of the consumer in the model used, the total number of which shall not exceed 4, subject to paragraph (9);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(1)(D)	In general	the date on which the credit score was created; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(1)(E)	In general	the name of the person or entity that provided the credit score or credit file upon which the credit score was created.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(2)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(3)	Timeframe and manner of disclosure	The information required by this subsection shall be provided in the same timeframe and manner as the information described in subsection (a).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(4)	Applicability to certain uses	This subsection shall not be construed so as to compel a consumer reporting agency to develop or disclose a score if the agency does not -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(4)(A)	Applicability to certain uses	distribute scores that are used in connection with residential real property loans; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(4)(B)	Applicability to certain uses	develop scores that assist credit providers in understanding the general credit behavior of a consumer and predicting the future credit behavior of the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(5)	Applicability to credit scores developed by another person.	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(5)(A)	In general	This subsection shall not be construed to require a consumer reporting agency that distributes credit scores developed by another person or entity to provide further explanation of them, or to process a dispute arising pursuant to section 611, except that the consumer reporting agency shall provide the consumer with the name and address and website for contacting the person or entity who developed the score or developed the methodology of the score.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(5)(B)	Exception	This paragraph shall not apply to a consumer reporting agency that develops or modifies scores that are developed by another person or entity.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
609(f)(6)	Maintenance of credit scores not required	This subsection shall not be construed to require a consumer reporting agency to maintain credit scores in its files.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(7)	Compliance in certain cases	In complying with this subsection, a consumer reporting agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(7)(A)	Compliance in certain cases	Supply the consumer with a credit score that is derived from a credit scoring model that is widely distributed to users by that consumer reporting agency in connection with residential real property loans or with a credit score that assists the consumer in understanding the credit scoring assessment of the credit behavior of the consumer and predictions about the future credit behavior of the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(7)(B)	Compliance in certain cases	a statement indicating that the information and credit scoring model may be different than that used by the lender.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(8)	Fair and reasonable fee	A consumer reporting agency may charge a fair and reasonable fee, as determined by the Bureau, for providing the information required under this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(f)(9)	Use of enquiries as a key factor	If a key factor that adversely affects the credit score of a consumer consists of the number of enquiries made with respect to a consumer report, that factor shall be included in the disclosure pursuant to paragraph (1)(C) without regard to the numerical limitation in such paragraph.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)	Disclosure of Credit Scores by Certain Mortgage Lenders	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)	In general	Any person who makes or arranges loans and who uses a consumer credit score, as defined in subsection (f), in connection with an application initiated or sought by a consumer for a closed end loan or the establishment of an open end loan for a consumer purpose that is secured by 1 to 4 units of residential real property hereafter in this subsection referred to as the "lender" shall provide the following to the consumer as soon as reasonably practicable:	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(A)	Information Required under Subsection (f)	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(A)(i)	In general	A copy of the information identified in subsection (f) that was obtained from a consumer reporting agency or was developed and used by the user of the information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(A)(ii)	Notice under subparagraph (D)	In addition to the information provided to it by a third party that provided the credit score or scores, a lender is only required to provide the notice contained in subparagraph (D).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(B)	Disclosures in Case of Automated Underwriting System	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(B)(i)	In general	If a person that is subject to this subsection uses an automated underwriting system to underwrite a loan, that person may satisfy the obligation to provide a credit score by disclosing a credit score and associated key factors supplied by a consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(B)(ii)	Numerical credit score	However, if a numerical credit score is generated by an automated underwriting system used by an enterprise, and that score is disclosed to the person, the score shall be disclosed to the consumer consistent with subparagraph (c).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(B)(iii)	Enterprise defined	For purposes of this subparagraph, the term "enterprise" has the same meaning as in paragraph (6) of section 1303 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(C)	Disclosures of credit scores not obtained from a consumer reporting agency	A person that is subject to the provisions of this subsection and that uses a credit score, other than a credit score provided by a consumer reporting agency, may satisfy the obligation to provide a credit score by disclosing a credit score and associated key factors supplied by a consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(D)	Notice to home loan applicants	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(E)	Actions not required under this subsection	This subsection shall not require any person to -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(E)(i)	Actions not required under this subsection	explain the information provided pursuant to subsection (f);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(E)(ii)	Actions not required under this subsection	disclose any information other than a credit score or key factors, as defined in subsection (f);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(E)(iii)	Actions not required under this subsection	disclose any credit score or related information obtained by the user after a loan has closed;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(E)(iv)	Actions not required under this subsection	provide more than 1 disclosure per loan transaction; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(E)(v)	Actions not required under this subsection	provide the disclosure required by this subsection when another person has made the disclosure to the consumer for that loan transaction.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(F)	No Obligation for Content	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(F)(i)	In general	The obligation of any person pursuant to this subsection shall be limited solely to providing a copy of the information that was received from the consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(F)(ii)	Limit on liability	No person has liability under this subsection for the content of that information or for the omission of any information within the report provided by the consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(1)(G)	Person defined as excluding enterprise	As used in this subsection, the term "person" does not include an enterprise (as defined in paragraph (6) of section 1303 of the Federal Housing Enterprises Financial Safety and Soundness Act of 1992).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(2)	Prohibition on Disclosure Clauses Null and Void	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(2)(A)	In general	Any provision in a contract that prohibits the disclosure of a credit score by a person who makes or arranges loans or a consumer reporting agency is void.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
609(g)(2)(B)	No liability for disclosure under this subsection	A lender shall not have liability under any contractual provision for disclosure of a credit score pursuant to this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610	Conditions and form of disclosure to consumers (15 U.S.C. § 1681h)	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(a)	In General	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(a)(1)	Proper identification	A consumer reporting agency shall require, as a condition of making the disclosures required under section 609 [§ 1681g], that the consumer furnish proper identification.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(a)(2)	Disclosure in writing	Except as provided in subsection (b), the disclosures required to be made under section 609 [§ 1681g] shall be provided under that section in writing.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)	Other Forms of Disclosure	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(1)	In general	If authorized by a consumer, a consumer reporting agency may make the disclosures required under 609 [§ 1681g]	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(1)(A)	In general	other than in writing; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(1)(B)	In general	in such form as may be	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(1)(B)(i)	In general	specified by the consumer in accordance with paragraph (2); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(1)(B)(ii)	In general	available from the agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(2)	Form	A consumer may specify pursuant to paragraph (1) that disclosures under section 609 [§ 1681g] shall be made	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(2)(A)	Form	in person, upon the appearance of the consumer at the place of business of the consumer reporting agency where disclosures are regularly provided, during normal business hours, and on reasonable notice;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(2)(B)	Form	by telephone, if the consumer has made a written request for disclosure by telephone;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(2)(C)	Form	by electronic means, if available from the agency; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(b)(2)(D)	Form	by any other reasonable means that is available from the agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(c)	Trained personnel	Any consumer reporting agency shall provide trained personnel to explain to the consumer any information furnished to him pursuant to section 609 [§ 1681g] of this title.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(d)	Persons accompanying consumer	The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. A consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
610(e)	Limitation of liability	Except as provided in sections 616 and 617 [§§ 1681n and 1681o] of this title, no consumer may bring any action or proceeding in the nature of defamation, invasion of privacy, or negligence with respect to the reporting of information against any consumer reporting agency, any user of information, or any person who furnishes information to a consumer reporting agency, based on information disclosed pursuant to section 609, 610, or 615 [§§ 1681g, 1681h, or 1681m] of this title or based on information disclosed by a user of a consumer report to or for a consumer against whom the user has taken adverse action, based in whole or in part on the report, except as to false information furnished with malice or willful intent to injure such consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611	Procedure in case of disputed accuracy (15 U.S.C. § 1681i)	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)	Reinvestigations of Disputed Information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)(1)	Reinvestigation Required	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)(1)(A)	In general	Subject to subsection (f), and except as provided in subsection (g) if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)(1)(B)	Extension of period to reinvestigate	Except as provided in subparagraph (c), the 30-day period described in subparagraph (A) may be extended for not more than 15 additional days if the consumer reporting agency receives information from the consumer during that 30-day period that is relevant to the reinvestigation.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
611(a)1(C)	Limitations on extension of period to reinvestigate	Subparagraph (B) shall not apply to any reinvestigation in which, during the 30-day period described in subparagraph (A), the information that is the subject of the reinvestigation is found to be inaccurate or incomplete or the consumer reporting agency determines that the information cannot be verified.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)2)	Prompt Notice of Dispute to Furnisher of Information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)2(A)	In general	Before the expiration of the 5-business-day period beginning on the date on which a consumer reporting agency receives notice of a dispute from any consumer or a reseller in accordance with paragraph (1), the agency shall provide notification of the dispute to any person who provided any item of information in dispute, at the address and in the manner established with the person. The notice shall include all relevant information regarding the dispute that the agency has received from the consumer or reseller.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)2(B)	Provision of other information	The consumer reporting agency shall promptly provide to the person who provided the information in dispute all relevant information regarding the dispute that is received by the agency from the consumer or the reseller after the period referred to in subparagraph (A) and before the end of the period referred to in paragraph (1)(A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)3)	Determination That Dispute Is Frivolous or Irrelevant	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)3(A)	In general	Notwithstanding paragraph (1), a consumer reporting agency may terminate a reinvestigation of information disputed by a consumer under that paragraph if the agency reasonably determines that the dispute by the consumer is frivolous or irrelevant, including by reason of a failure by a consumer to provide sufficient information to investigate the disputed information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)3(B)	Notice of determination	Upon making any determination in accordance with subparagraph (A) that a dispute is frivolous or irrelevant, a consumer reporting agency shall notify the consumer of such determination not later than 5 business days after making such determination, by mail or, if authorized by the consumer for that purpose, by any other means available to the agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)3(C)	Contents of notice	A notice under subparagraph (B) shall include	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)3(C)(i)	Contents of notice	the reasons for the determination under subparagraph (A); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)3(C)(ii)	Contents of notice	identification of any information required to investigate the disputed information, which may consist of a standardized form describing the general nature of such information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)4)	Consideration of consumer information	In conducting any reinvestigation under paragraph (1) with respect to disputed information in the file of any consumer, the consumer reporting agency shall review and consider all relevant information submitted by the consumer in the period described in paragraph (1)(A) with respect to such disputed information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5)	Treatment of Inaccurate or Unverifiable Information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(A)	In general	If after any reinvestigation under paragraph (1) of any information disputed by a consumer, an item of the information is found to be inaccurate or incomplete or cannot be verified, the consumer reporting agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(A)(i)	In general	promptly delete that item of information from the file of the consumer, or modify that item of information, as appropriate, based on the results of the reinvestigation; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(A)(ii)	In general	promptly notify the furnisher of that information that the information has been modified or deleted from the file of the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(B)	Requirements Relating to Reinsertion of Previously Deleted Material	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(B)(i)	Certification of accuracy of information	If any information is deleted from a consumer's file pursuant to subparagraph (A), the information may not be reinserted in the file by the consumer reporting agency unless the person who furnishes the information certifies that the information is complete and accurate.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(B)(ii)	Notice to consumer	If any information that has been deleted from a consumer's file pursuant to subparagraph (A) is reinserted in the file, the consumer reporting agency shall notify the consumer of the reinsertion in writing not later than 5 business days after the reinsertion or, if authorized by the consumer for that purpose, by any other means available to the agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(B)(iii)	Additional information	As part of, or in addition to, the notice under clause (ii), a consumer reporting agency shall provide to a consumer in writing not later than 5 business days after the date of the reinsertion	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(B)(iii)(i)	Additional information	a statement that the disputed information has been reinserted;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(B)(iii)(ii)	Additional information	the business name and address of any furnisher of information contacted and the telephone number of such furnisher, if reasonably available, or of any furnisher of information that contacted the consumer reporting agency, in connection with the reinsertion of such information; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(B)(iii)(iii)	Additional information	a notice that the consumer has the right to add a statement to the consumer's file disputing the accuracy or completeness of the disputed information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(C)	Procedures to prevent reappearance	A consumer reporting agency shall maintain reasonable procedures designed to prevent the reappearance in a consumer's file, and in consumer reports on the consumer, of information that is deleted pursuant to this paragraph (other than information that is reinserted in accordance with subparagraph (B)(i)).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)5(D)	Automated reinvestigation system	Any consumer reporting agency that compiles and maintains files on consumers on a nationwide basis shall implement an automated system through which furnishers of information to that consumer reporting agency may report the results of a reinvestigation that finds incomplete or inaccurate information in a consumer's file to other such consumer reporting agencies.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6)	Notice of Results of Reinvestigation	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6(A)	In general	A consumer reporting agency shall provide written notice to a consumer of the results of a reinvestigation under this subsection not later than 5 business days after the completion of the reinvestigation, by mail or, if authorized by the consumer for that purpose, by other means available to the agency	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6(B)	Contents	As part of, or in addition to, the notice under subparagraph (A), a consumer reporting agency shall provide to a consumer in writing before the expiration of the 5-day period referred to in subparagraph (A)	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6(B)(i)	Contents	a statement that the reinvestigation is completed;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6(B)(ii)	Contents	a consumer report that is based upon the consumer's file as that file is revised as a result of the reinvestigation;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6(B)(iii)	Contents	a notice that, if requested by the consumer, a description of the procedure used to determine the accuracy and completeness of the information shall be provided to the consumer by the agency, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number of such furnisher, if reasonably available;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6(B)(iv)	Contents	a notice that the consumer has the right to add a statement to the consumer's file disputing the accuracy or completeness of the information; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)6(B)(v)	Contents	a notice that the consumer has the right to request under subsection (d) that the consumer reporting agency furnish notifications under that subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)7)	Description of reinvestigation procedure	A consumer reporting agency shall provide to a consumer a description referred to in paragraph (6)(B)(iii) by not later than 15 days after receiving a request from the consumer for that description.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)8)	Expedited dispute resolution	If a dispute regarding an item of information in a consumer's file at a consumer reporting agency is resolved in accordance with paragraph (5)(A) by the deletion of the disputed information by not later than 3 business days after the date on which the agency receives notice of the dispute from the consumer in accordance with paragraph (1)(A), then the agency shall not be required to comply with paragraphs (2), (6), and (7) with respect to that dispute if the agency	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)8(A)	Expedited dispute resolution	provides prompt notice of the deletion to the consumer by telephone;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)8(B)	Expedited dispute resolution	includes in that notice, or in a written notice that accompanies a confirmation and consumer report provided in accordance with subparagraph (C), a statement of the consumer's right to request under subsection (d) that the agency furnish notifications under that subsection; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(a)8(C)	Expedited dispute resolution	provides written confirmation of the deletion and a copy of a consumer report on the consumer that is based on the consumer's file after the deletion, not later than 5 business days after making the deletion.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(b)	Statement of dispute	If the reinvestigation does not resolve the dispute, the consumer may file a brief statement setting forth the nature of the dispute. The consumer reporting agency may limit such statements to not more than one hundred words if it provides the consumer with assistance in writing a clear summary of the dispute.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(c)	Notification of consumer dispute in subsequent consumer reports	Whenever a statement of a dispute is filed, unless there is reasonable grounds to believe that it is frivolous or irrelevant, the consumer reporting agency shall, in any subsequent report containing the information in question, clearly note that it is disputed by the consumer and provide either the consumer's statement or a clear and accurate codification or summary thereof.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(d)	Notification of deletion of disputed information	Following any deletion of information which is found to be inaccurate or whose accuracy can no longer be verified or any notation as to disputed information, the consumer reporting agency shall, at the request of the consumer, furnish notification that the item has been deleted or the statement, codification or summary pursuant to subsection (b) or (c) of this section to any person specifically designated by the consumer who has within two years prior thereto received a consumer report for employment purposes, or within six months prior thereto received a consumer report for any other purpose, which contained the deleted or disputed information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)	Treatment of Complaints and Report to Congress	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)1)	In general	The Bureau shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
611(e)1(A)	In general	Complete all complaints that it receives that a file of a consumer that is maintained by a consumer reporting agency described in section 603(p) contains incomplete or inaccurate information, with respect to which, the consumer appears to be disputing the completeness or accuracy with the consumer reporting agency or otherwise utilized the procedures provided by subsection (a); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)1(B)	In general	transmit each such complaint to each consumer reporting agency involved.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)2	Exclusion	Complaints received or obtained by the Bureau pursuant to its investigative authority under the Consumer Financial Protection Act of 2010 shall not be subject to paragraph (1).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)3	Agency responsibilities	Each consumer reporting agency described in section 603(p) that receives a complaint transmitted by the Bureau pursuant to paragraph (1) shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)3(A)	Agency responsibilities	review each such complaint to determine whether all legal obligations imposed on the consumer reporting agency under this title (including any obligation imposed by an applicable court or administrative order) have been met with respect to the subject matter of the complaint;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)3(B)	Agency responsibilities	provide reports on a regular basis to the Bureau regarding the determinations of and actions taken by the consumer reporting agency, if any, in connection with its review of such complaints; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)3(C)	Agency responsibilities	maintain, for a reasonable time period, records regarding the disposition of each such complaint that is sufficient to demonstrate compliance with this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)4	Rulemaking authority	The Bureau may prescribe regulations, as appropriate to implement this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(e)5	Annual report	The Bureau shall submit to the Committee on Banking, Housing, and Urban Affairs of the Senate and the Committee on Financial Services of the House of Representatives an annual report regarding information gathered by the Bureau under this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)	Reinvestigation Requirement Applicable to Resellers	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)1	Exemption from general reinvestigation requirement	Except as provided in paragraph (2), a reseller shall be exempt from the requirements of this section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)2	Action required upon receiving notice of a dispute	If a reseller receives a notice from a consumer of a dispute concerning the completeness or accuracy of any item of information contained in a consumer report on such consumer produced by the reseller, the reseller shall, within 5 business days of receiving the notice, and free of charge -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)2(A)	Action required upon receiving notice of a dispute	determine whether the item of information is incomplete or inaccurate as a result of an act or omission of the reseller; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)2(B)(i)	Action required upon receiving notice of a dispute	if the reseller determines that the item of information is incomplete or inaccurate as a result of an act or omission of the reseller, not later than 20 days after receiving the notice, correct the information in the consumer report or delete it; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)2(B)(ii)	Action required upon receiving notice of a dispute	if the reseller determines that the item of information is not incomplete or inaccurate as a result of an act or omission of the reseller, convey the notice of the dispute, together with all relevant information provided by the consumer, to each consumer reporting agency that provided the reseller with the information that is the subject of the dispute, using an address or a notification mechanism specified by the consumer reporting agency for such notices.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)3	Responsibility of consumer reporting agency to notify consumer through reseller	Upon the completion of a reinvestigation under this section of a dispute concerning the completeness or accuracy of any information in the file of a consumer by a consumer reporting agency that received notice of the dispute from a reseller under paragraph (2) -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)3(A)	Responsibility of consumer reporting agency to notify consumer through reseller	the notice by the consumer reporting agency under paragraph (6), (7), or (8) of subsection (a) shall be provided to the reseller in lieu of the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)3(B)	Responsibility of consumer reporting agency to notify consumer through reseller	the reseller shall immediately convey such notice to the consumer, including any notice of a deletion by telephone in the manner required under paragraph (8)(A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(f)4	Reseller reinvestigations	No provision of this subsection shall be construed as prohibiting a reseller from conducting a reinvestigation of a consumer dispute directly.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(g)	Dispute Process for Veteran's Medical Debt	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(g)1	In general	With respect to a veteran's medical debt, the veteran may submit a notice described in paragraph (2), proof of liability of the Department of Veterans Affairs for payment of that debt, or documentation that the Department of Veterans Affairs is in the process of making payments for authorized hospital care, medical services, or extended care services rendered to a consumer reporting agency or a reseller to dispute the inclusion of that debt on a consumer report of the veteran.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(g)2	Notification to veteran	The Department of Veterans Affairs shall submit to a veteran a notice that the Department of Veterans Affairs has assumed liability for part or all of a veteran's medical debt.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
611(g)3	Deletion of information from file	If a consumer reporting agency receives notice, proof of liability, or documentation under paragraph (1), the consumer reporting agency shall delete all information relating to the veteran's medical debt from the file of the veteran and notify the furnisher and the veteran of that deletion.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612	Charges for certain disclosures [15 U.S.C. § 1681j]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)	Free Annual Disclosure	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1	Nationwide Consumer Reporting Agencies	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(A)	In general	All consumer reporting agencies described in subsections (p) and (w) of section 603 shall make all disclosures pursuant to section 609 once during any 12-month period upon request of the consumer and without charge to the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(B)	Centralized source	Subparagraph (A) shall apply with respect to a consumer reporting agency described in section 603(p) only if the request from the consumer is made using the centralized source established for such purpose in accordance with section 211(c) of the Fair and Accurate Credit Transactions Act of 2003.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)	Nationwide Specialty Consumer Reporting Agency	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(i)	In general	The Bureau shall prescribe regulations applicable to each consumer reporting agency described in section 603(w) to require the establishment of a streamlined process for consumers to request consumer reports under subparagraph (A), which shall include, at a minimum, the establishment by each such agency of a toll-free telephone number for such requests.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(ii)	Considerations	In prescribing regulations under clause (i), the Bureau shall consider -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(iii)	Considerations	the significant demands that may be placed on consumer reporting agencies in providing such consumer reports;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(iv)	Considerations	appropriate means to ensure that consumer reporting agencies can satisfactorily meet those demands, including the efficacy of a system of staggering the availability to consumers of such consumer reports; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(v)	Considerations	the ease by which consumers should be able to contact consumer reporting agencies with respect to access to such consumer reports.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(vi)	Date of issuance	The Bureau shall issue the regulations required by this subparagraph in final form not later than 6 months after the date of enactment of the Fair and Accurate Credit Transactions Act of 2003.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(vii)	Consideration of ability to comply	The regulations of the Bureau under this subparagraph shall establish an effective date by which each nationwide specialty consumer reporting agency (as defined in section 603(w)) shall be required to comply with subsection (a), which effective date -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(viii)	Consideration of ability to comply	shall be established after consideration of the ability of each nationwide specialty consumer reporting agency to comply with subsection (a); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)1(C)(ix)	Consideration of ability to comply	shall be not later than 6 months after the date on which such regulations are issued in final form (or such additional period not to exceed 3 months, as the Bureau determines appropriate).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)2	Timing	A consumer reporting agency shall provide a consumer report under paragraph (1) not later than 15 days after the date on which the request is received under paragraph (1).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)3	Reinvestigations	Notwithstanding the time periods specified in section 611(a)(1), a reinvestigation under that section by a consumer reporting agency upon a request of a consumer that is made after receiving a consumer report under this subsection shall be completed not later than 45 days after the date on which the request is received.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(a)4	Exception for first 12 months of operation	This subsection shall not apply to a consumer reporting agency that has not been furnishing consumer reports to third parties on a continuing basis during the 12-month period preceding a request under paragraph (1), with respect to consumers residing nationwide.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(b)	Free disclosure under adverse notice to consumer	Each consumer reporting agency that maintains a file on a consumer shall make all disclosures pursuant to section 609 ( § 1681g) without charge to the consumer if, not later than 60 days after receipt by such consumer of a notification pursuant to section 615 ( § 1681m), or of a notification from a debt collection agency affiliated with that consumer reporting agency. Each consumer reporting agency that maintains a file on a consumer shall make all disclosures pursuant to section 609 ( § 1681g) without charge to the consumer if, not later than 60 days after receipt by such consumer of a notification pursuant to section 615 ( § 1681m), or of a notification from a debt collection agency affiliated with that consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(c)	Free disclosure under certain other circumstances	Upon the request of the consumer, a consumer reporting agency shall make all disclosures pursuant to section 609 ( § 1681g) once during any 12-month period without charge to that consumer if the consumer certifies in writing that the consumer	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(c)1	Free disclosure under certain other circumstances	is unemployed and intends to apply for employment in the 60-day period beginning on the date on which the certification is made;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(c)2	Free disclosure under certain other circumstances	is a recipient of public welfare assistance; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
612(c)(3)	Free disclosure under certain other circumstances	has reason to believe that the file on the consumer at the agency contains inaccurate information due to fraud.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(d)	Free disclosures in connection with fraud alerts	Upon the request of a consumer, a consumer reporting agency described in section 603(a) shall make all disclosures pursuant to section 609 without charge to the consumer, as provided in subsections (a)(2) and (b)(2) of section 605A, as applicable.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(e)	Other charges prohibited	A consumer reporting agency shall not impose any charge on a consumer for providing any notification required by this title or making any disclosure required by this title, except as authorized by subsection (f).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)	Reasonable Charges Allowed for Certain Disclosures	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(1)	In general	In the case of a request from a consumer other than a request that is covered by any of subsections (a) through (d), a consumer reporting agency may impose a reasonable charge on a consumer	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(1)(A)	In general	For making a disclosure to the consumer pursuant to section 609 [§ 1681g], which charge	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(1)(A)(i)	In general	shall not exceed \$8.8 and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(1)(A)(ii)	In general	shall be indicated to the consumer before making the disclosure; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(1)(B)	In general	for furnishing, pursuant to 611(d) [§ 1681i], following a reinvestigation under section 611(a) [§ 1681j], a statement, codification, or summary to a person designated by the consumer under that section after the 30-day period beginning on the date of notification of the consumer under paragraph (e) or (8) of section 611(a) [§ 1681j] with respect to the reinvestigation, which charge	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(1)(B)(i)	In general	shall not exceed the charge that the agency would impose on each designated recipient for a consumer report; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(1)(B)(ii)	In general	shall be indicated to the consumer before furnishing such information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(f)(2)	Modification of amount	The Bureau shall increase the amount referred to in paragraph (1)(A)(i) on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(g)	Prevention of Deceptive Marketing of Credit Reports	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(g)(1)	In general	Subject to rulemaking pursuant to section 205(b) of the Credit CARD Act of 2009, any advertisement for a free credit report in any medium shall prominently disclose in such advertisement that free credit reports are available under Federal law at AnnualCreditReport.com (or such other source as may be authorized under Federal law).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
612(g)(2)	Television and radio advertisement	In the case of an advertisement broadcast by television, the disclosures required under paragraph (1) shall be included in the audio and visual part of such advertisement. In the case of an advertisement broadcast by television or radio, the disclosure required under paragraph (1) shall consist only of the following: "This is not the free credit report provided for by Federal law."	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
613	Public record information for employment purposes [15 U.S.C. § 1681k]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
613(a)	In general	A consumer reporting agency which furnishes a consumer report for employment purposes and which for that purpose compiles and reports items of information on consumers which are matters of public record and are likely to have an adverse effect upon a consumer's ability to obtain employment shall	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
613(a)(1)	In general	at the time such public record information is reported to the user of such consumer report, notify the consumer of the fact that public record information is being reported by the consumer reporting agency, together with the name and address of the person to whom such information is being reported; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
613(a)(2)	In general	maintain strict procedures designed to insure that whenever public record information which is likely to have an adverse effect on a consumer's ability to obtain employment is reported it is complete and up to date. For purposes of this paragraph, items of public record relating to arrests, indictments, convictions, suits, tax liens, and outstanding judgments shall be considered up to date if the current public record status of the item at the time of the report is reported.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
613(a)(3)	Exemption for national security investigations	Subsection (a) does not apply in the case of an agency or department of the United States Government that seeks to obtain and use a consumer report for employment purposes, if the head of the agency or department makes a written finding as prescribed under section 604(b)(4)(A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
614	Restrictions on Investigative Consumer Reports [15 U.S.C. § 1681j]	Whenever a consumer reporting agency prepares an investigative consumer report, no adverse information in the consumer report (other than information which is a matter of public record) may be included in a subsequent consumer report unless such adverse information has been verified in the process of making such subsequent consumer report, or the adverse information was received within the three-month period preceding the date the subsequent report is furnished.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615	Requirements on users of consumer reports [15 U.S.C. § 1681m]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)	Duties of users taking adverse actions on the basis of information contained in consumer reports	If any person takes any adverse action with respect to any consumer that is based in whole or in part on any information contained in a consumer report, the person shall	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(1)	Duties of users taking adverse actions on the basis of information contained in consumer reports	provide oral, written, or electronic notice of the adverse action to the consumer;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(2)	Duties of users taking adverse actions on the basis of information contained in consumer reports	provide to the consumer written or electronic disclosure	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(2)(A)	Duties of users taking adverse actions on the basis of information contained in consumer reports	of a numerical credit score as defined in section 609(f)(2) (A) used by such person in taking any adverse action based in whole or in part on any information in a consumer report; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(2)(B)	Duties of users taking adverse actions on the basis of information contained in consumer reports	of the information set forth in subparagraphs (B) through (E) of section 609(f)(1);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(3)	Duties of users taking adverse actions on the basis of information contained in consumer reports	provide to the consumer orally, in writing, or electronically	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(3)(A)	Duties of users taking adverse actions on the basis of information contained in consumer reports	the name, address, and telephone number of the consumer reporting agency (including a toll-free telephone number established by the agency if the agency compiles and maintains files on consumers on a nationwide basis) that furnished the report to the person; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(3)(B)	Duties of users taking adverse actions on the basis of information contained in consumer reports	a statement that the consumer reporting agency did not make the decision to take the adverse action and is unable to provide the consumer the specific reasons why the adverse action was taken; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(4)	Duties of users taking adverse actions on the basis of information contained in consumer reports	provide to the consumer an oral, written, or electronic notice of the consumer's right	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(4)(A)	Duties of users taking adverse actions on the basis of information contained in consumer reports	to obtain, under section 612 [§ 1681j], a free copy of a consumer report on the consumer from the consumer reporting agency referred to in paragraph (3), which notice shall include an indication of the 60-day period under that section for obtaining such a copy; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(a)(4)(B)	Duties of users taking adverse actions on the basis of information contained in consumer reports	to dispute, under section 611 [§ 1681i], with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)	Adverse Action Based on Information Obtained from Third Parties Other than Consumer Reporting Agencies	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(1)	In general	Whenever credit for personal, family, or household purposes involving a consumer is denied or the charge for such credit is increased either wholly or partly because of information obtained from a person other than a consumer reporting agency bearing upon the consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, the user of such information shall, within a reasonable period of time, upon the consumer's written request for the reasons for such adverse action received within sixty days after learning of such adverse action, disclose the nature of the information to the consumer. The user of such information shall clearly and accurately disclose to the consumer his right to make such written request at the time such adverse action is communicated to the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)	Duties of Person Taking Certain Actions Based on Information Provided by Affiliate	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(A)	Duties, generally	If a person takes an action described in subparagraph (B) with respect to a consumer, based in whole or in part on information described in subparagraph (c), the person shall	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
615(b)(2)(A)(i)	Duties, generally	notify the consumer of the action, including a statement that the consumer may obtain the information in accordance with clause (ii); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(A)(ii)	Duties, generally	upon a written request from the consumer received within 60 days after transmittal of the notice required by clause (i), disclose to the consumer the nature of the information upon which the action is based by not later than 30 days after receipt of the request.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(B)	Action described	An action referred to in subparagraph (A) is an adverse action described in section 603(k)(1)(A) [§ 1681a], taken in connection with a transaction initiated by the consumer, or any adverse action described in clause (i) or (ii) of section 603(k)(1)(B) [§ 1681a].	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(C)	Information described	information referred to in subparagraph (A)	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(C)(i)	Information described	except as provided in clause (ii), is information that	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(C)(i)(0)	Information described	is furnished to the person taking the action by a person related by common ownership or affiliated by common corporate control to the person taking the action; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(C)(i)(0)(0)	Information described	bears on the credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living of the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(C)(i)(0)(0)(0)	Information described	does not include	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(C)(i)(0)(0)(0)(0)	Information described	information solely as to transactions or experiences between the consumer and the person furnishing the information; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(b)(2)(C)(i)(0)(0)(0)(0)(0)	Information described	information in a consumer report.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(c)	Reasonable procedures to assure compliance	No person shall be held liable for any violation of this section if he shows by a preponderance of the evidence that at the time of the alleged violation he maintained reasonable procedures to assure compliance with the provisions of this section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)	Duties of Users Making Written Credit or Insurance Solicitations on the Basis of Information Contained in Consumer Files	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(1)	In general	Any person who uses a consumer report on any consumer in connection with any credit or insurance transaction that is not initiated by the consumer, that is provided to that person under section 604(c)(1)(B) [§ 1681b], shall provide with each written solicitation made to the consumer regarding the transaction a clear and conspicuous statement that	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(1)(A)	In general	information contained in the consumer's consumer report was used in connection with the transaction;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(1)(B)	In general	the consumer received the offer of credit or insurance because the consumer satisfied the criteria for credit worthiness or insurability under which the consumer was selected for the offer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(1)(C)	In general	if applicable, the credit or insurance may not be extended if, after the consumer responds to the offer, the consumer does not meet the criteria used to select the consumer for the offer or any applicable criteria bearing on credit worthiness or insurability or does not furnish any required collateral;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(1)(D)	In general	the consumer has a right to prohibit information contained in the consumer's file with any consumer reporting agency from being used in connection with any credit or insurance transaction that is not initiated by the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(1)(E)	In general	the consumer may exercise the right referred to in subparagraph (D) by notifying a notification system established under section 604(e) [§ 1681b].	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(2)	Disclosure of address and telephone number; format	A statement under paragraph (1) shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(2)(A)	Disclosure of address and telephone number; format	include the address and toll-free telephone number of the appropriate notification system established under section 604(e); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(2)(B)	Disclosure of address and telephone number; format	be presented in such format and in such type size and manner as to be simple and easy to understand, as established by the Bureau, by rule, in consultation with the Federal Trade Commission, Federal banking agencies and the National Credit Union Administration.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(3)	Maintaining criteria on file	A person who makes an offer of credit or insurance to a consumer under a credit or insurance transaction described in paragraph (1) shall maintain on file the criteria used to select the consumer to receive the offer, all criteria bearing on credit worthiness or insurability, as applicable, that are the basis for determining whether or not to extend credit or insurance pursuant to the offer, and any requirements for the furnishing of collateral as a condition of the extension of credit or insurance, until the expiration of the 3-year period beginning on the date on which the offer is made to the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(d)(4)	Authority of federal agencies regarding unfair or deceptive acts or practices not affected	This section is not intended to affect the authority of any Federal or State agency to enforce a prohibition against unfair or deceptive acts or practices, including the making of false or misleading statements in connection with a credit or insurance transaction that is not initiated by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)	Red Flag Guidelines and Regulations Required	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(1)	Guidelines	The Federal banking agencies, the National Credit Union Administration, the Federal Trade Commission, the Commodity Futures Trading Commission, and the Securities and Exchange Commission shall jointly, with respect to the entities that are subject to their respective enforcement authority under section 621 -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(1)(A)	Guidelines	establish and maintain guidelines for use by each financial institution and each creditor regarding identity theft with respect to account holders at, or customers of, such entities, and update such guidelines as often as necessary;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(1)(B)	Guidelines	prescribe regulations requiring each financial institution and each creditor to establish reasonable policies and procedures for implementing the guidelines established pursuant to subparagraph (A), to identify possible risks to account holders or customers or to the safety and soundness of the institution or customers, and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(1)(C)	Guidelines	prescribe regulations applicable to card issuers to ensure that, if a card issuer receives notification of a change of address for an existing account, and within a short period of time (during at least the first 30 days after such notification is received) receives a request for an additional or replacement card for the same account, the card issuer may not issue the additional or replacement card, unless the card issuer, in accordance with reasonable policies and procedures -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(1)(C)(i)	Guidelines	notifies the cardholder of the request at the former address of the cardholder and provides to the cardholder a means of promptly reporting incorrect address changes;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(1)(C)(ii)	Guidelines	notifies the cardholder of the request by such other means of communication as the cardholder and the card issuer previously agreed to; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(1)(C)(iii)	Guidelines	uses other means of assessing the validity of the change of address, in accordance with reasonable policies and procedures established by the card issuer in accordance with the regulations prescribed under subparagraph (B).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(2)	Criteria	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(2)(A)	In general	In developing the guidelines required by paragraph (1)(A), the agencies described in paragraph (1) shall identify patterns, practices, and specific forms of activity that indicate the possible existence of identity theft.	Functional	Subset Of	Threat Intelligence Program	THR-01	Mechanisms exist to implement a threat intelligence program that includes a cross-organization information-sharing capability that can influence the development of the system and security architectures, selection of security solutions, monitoring, threat hunting, response and recovery activities.	10	No applicable SCF control
615(e)(2)(B)	Inactive accounts	In developing the guidelines required by paragraph (1)(A), the agencies described in paragraph (1) shall consider including reasonable guidelines providing that when a transaction occurs with respect to a credit or deposit account that has been inactive for more than 2 years, the creditor or financial institution shall follow reasonable policies and procedures that provide for notice to be given to a consumer in a manner reasonably designed to reduce the likelihood of identity theft with respect to such account.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(3)	Consistency with verification requirements	Guidelines established pursuant to paragraph (1) shall not be inconsistent with the policies and procedures required under section 5318(l) of title 31, United States Code.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(e)(4)	Definitions	See FDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(f)	Prohibition on Sale or Transfer of Debt Caused by Identity Theft	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(f)(1)	In general	No person shall sell, transfer for consideration, or place for collection a debt that such person has been notified under section 605B has resulted from identity theft.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(f)(2)	Applicability	The prohibitions of this subsection shall apply to all persons collecting a debt described in paragraph (1) after the date of a notification under paragraph (1).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(f)(3)	Rule of construction	Nothing in this subsection shall be construed to prohibit -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(f)(3)(A)	Rule of construction	the repurchase of a debt in any case in which the assignee of the debt requires such repurchase because the debt has resulted from identity theft;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(f)(3)(B)	Rule of construction	the securitization of a debt or the pledging of a portfolio of debt as collateral in connection with a borrowing; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(f)(3)(C)	Rule of construction	the transfer of debt as a result of a merger, acquisition, purchase and assumption transaction, or transfer of substantially all of the assets of an entity.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(g)	Debt collector communications concerning identity theft	If a person acting as a debt collector (as that term is defined in title VIII) on behalf of a third party that is a creditor or other user of a consumer report is notified that any information relating to a debt that the person is attempting to collect may be fraudulent or may be the result of identity theft, that person shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(g)(1)	Debt collector communications concerning identity theft	notify the third party that the information may be fraudulent or may be the result of identity theft; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(g)(2)	Debt collector communications concerning identity theft	upon request of the consumer to whom the debt purportedly relates, provide to the consumer all information to which the consumer would otherwise be entitled if the consumer were not a victim of identity theft, but wished to dispute the debt under provisions of law applicable to that person.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

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615(h)	Duties of Users in Certain Credit Transactions	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(1)	In general	Subject to rules prescribed as provided in paragraph (6), if any person uses a consumer report in connection with an application for, or a grant, extension, or other provision of, credit on material terms that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that person, based in whole or in part on a consumer report, the person shall provide an oral, written, or electronic notice to the consumer in the form and manner required by regulations prescribed in accordance with this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(2)	Timing	The notice required under paragraph (1) may be provided at the time of an application for, or a grant, extension, or other provision of, credit or the time of communication of an approval of an application for, or grant, extension, or other provision of, credit, except as provided in the regulations prescribed under paragraph (6).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(3)	Exceptions	No notice shall be required from a person under this subsection if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(3)(A)	Exceptions	the consumer applied for specific material terms and was granted those terms, unless those terms were initially specified by the person after the transaction was initiated by the consumer and after the person obtained a consumer report; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(3)(B)	Exceptions	the person has provided or will provide a notice to the consumer under subsection (a) in connection with the transaction.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(4)	Other notice not sufficient	A person that is required to provide a notice under subsection (a) cannot meet that requirement by providing a notice under this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)	Content and delivery of notice	A notice under this subsection shall, at a minimum -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)(A)	Content and delivery of notice	include a statement informing the consumer that the terms offered to the consumer are set based on information from a consumer report;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)(B)	Content and delivery of notice	identify the consumer reporting agency furnishing the report;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)(C)	Content and delivery of notice	include a statement informing the consumer that the consumer may obtain a copy of a consumer report from that consumer reporting agency without charge;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)(D)	Content and delivery of notice	include the contact information specified by that consumer reporting agency for obtaining such consumer reports (including a toll-free telephone number established by the agency in the case of a consumer reporting agency described in section 603(p)); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)(E)	Content and delivery of notice	include a statement informing the consumer of -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)(E)(i)	Content and delivery of notice	a numerical credit score as defined in section 609(f)(2) (A), used by such person in making the credit decision described in paragraph (1) based in whole or in part on any information in a consumer report; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(5)(E)(ii)	Content and delivery of notice	the information set forth in subparagraphs (B) through (E) of section 609(f)(1).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)	Rulemaking	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)(A)	Rules required	The Bureau shall prescribe rules to carry out this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)(B)	Content	Rules required by subparagraph (A) shall address, but are not limited to -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)(B)(i)	Content	the form, content, time, and manner of delivery of any notice under this subsection;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)(B)(ii)	Content	clarification of the meaning of terms used in this subsection, including what credit terms are material, and when credit terms are materially less favorable;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)(B)(iii)	Content	exceptions to the notice requirement under this subsection for classes of persons or transactions regarding which the agencies determine that notice would not significantly benefit consumers;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)(B)(iv)	Content	a model notice that may be used to comply with this subsection; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(6)(B)(v)	Content	the timing of the notice required under paragraph (1), including the circumstances under which the notice must be provided after the terms offered to the consumer were set based on information from a consumer report.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(7)	Compliance	A person shall not be liable for failure to perform the duties required by this section if, at the time of the failure, the person maintained reasonable policies and procedures to comply with this section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(8)	Enforcement	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(8)(A)	No civil actions	Sections 616 and 617 shall not apply to any failure by any person to comply with this section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
615(h)(8)(B)	Administrative enforcement	This section shall be enforced exclusively under section 621 by the Federal agencies and officials identified in that section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616	Civil liability for willful noncompliance [15 U.S.C. § 1681n]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(a)	In general	Any person who willfully fails to comply with any requirement imposed under this title with respect to any consumer is liable to that consumer in an amount equal to the sum of -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(a)(1)(A)	In general	any actual damages sustained by the consumer as a result of the failure or damages of not less than \$100 and not more than \$1,000; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(a)(1)(B)	In general	in the case of liability of a natural person for obtaining a consumer report under false pretenses or knowingly without a permissible purpose, actual damages sustained by the consumer as a result of the failure or \$1,000, whichever is greater;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(a)(2)	In general	such amount of punitive damages as the court may allow; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(a)(3)	In general	in the case of any successful action to enforce any liability under this section, the costs of the action together with reasonable attorney's fees as determined by the court.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(b)	Civil liability for knowing noncompliance	Any person who obtains a consumer report from a consumer reporting agency under false pretenses or knowingly without a permissible purpose shall be liable to the consumer reporting agency for actual damages sustained by the consumer reporting agency or \$1,000, whichever is greater.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(c)	Attorney's fees	Upon a finding by the court that an unsuccessful pleading, motion, or other paper filed in connection with an action under this section was filed in bad faith or for purposes of harassment, the court shall award to the prevailing party attorney's fees reasonable in relation to the work expended in responding to the pleading, motion, or other paper.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
616(d)	Clarification of willful noncompliance	For the purposes of this section, any person who printed an expiration date on any receipt provided to a consumer cardholder at a point of sale or transaction between December 4, 2004, and the date of the enactment of this subsection but otherwise complied with the requirements of section 605(g) for such receipt shall not be in willful noncompliance with section 605(g) by reason of printing such expiration date on the receipt.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
617	Civil liability for negligent noncompliance [15 U.S.C. § 1681o]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
617(a)	In general	Any person who is negligent in failing to comply with any requirement imposed under this title with respect to any consumer is liable to that consumer in an amount equal to the sum of -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
617(a)(1)	In general	any actual damages sustained by the consumer as a result of the failure; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
617(a)(2)	In general	in the case of any successful action to enforce any liability under this section, the costs of the action together with reasonable attorney's fees as determined by the court.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
617(b)	Attorney's fees	On a finding by the court that an unsuccessful pleading, motion, or other paper filed in connection with an action under this section was filed in bad faith or for purposes of harassment, the court shall award to the prevailing party attorney's fees reasonable in relation to the work expended in responding to the pleading, motion, or other paper.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
618	Jurisdiction of courts; limitation of actions [15 U.S.C. § 1681p]	An action to enforce any liability created under this title may be brought in any appropriate United States district court, without regard to the amount in controversy, or in any other court of competent jurisdiction, not later than the earlier of (1) 2 years after the date of discovery by the plaintiff of the violation that is the basis for such liability; or (2) 5 years after the date on which the violation that is the basis for such liability occurs.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
619	Obtaining information under false pretenses [15 U.S.C. § 1681q]	Any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined under title 18, United States Code, imprisoned for not more than 2 years, or both.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
620	Unauthorized disclosures by officers or employees [15 U.S.C. § 1681r]	Any officer or employee of a consumer reporting agency who knowingly and willfully provides information concerning an individual from the agency's files to a person not authorized to receive that information shall be fined under title 18, United States Code, imprisoned for not more than 2 years, or both.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
621	Administrative enforcement [15 U.S.C. § 1681s]	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
622	Information on overdue child support obligations [15 U.S.C. § 1681s-1]	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623	Responsibilities of furnishers of information to consumer reporting agencies [15 U.S.C. § 1681s-2]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)	Duty of furnishers of information to Provide Accurate Information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)	Prohibition	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(A)	Reporting information with actual knowledge of errors	A person shall not furnish any information relating to a consumer to any consumer reporting agency if the person knows or has reasonable cause to believe that the information is inaccurate.	Functional	Intersects With	Reasonable Data Privacy Practices	PRI-01.11	Mechanisms exist to limit the collection, receiving, processing, storage, transmission, sharing, updating and/or disposal of Personal Data (PD) according to reasonable consumer expectations for what is necessary and appropriate.	5	
623(a)(1)(B)	Reporting information after notice and confirmation of errors	A person shall not furnish information relating to a consumer to any consumer reporting agency if	Functional	Intersects With	Reasonable Data Privacy Practices	PRI-01.11	Mechanisms exist to limit the collection, receiving, processing, storage, transmission, sharing, updating and/or disposal of Personal Data (PD) according to reasonable consumer expectations for what is necessary and appropriate.	5	

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623(a)(1)(B)(i)	Reporting information after notice and confirmation of errors	the person has been notified by the consumer, at the address specified by the person for such notices, that specific information is inaccurate, and	Functional	Intersects With	Reasonable Data Privacy Practices	PRR-01.11	Mechanisms exist to limit the collection, receiving, processing, storage, transmission, sharing, updating and/or disposal of Personal Data (PD) according to reasonable consumer expectations for what is necessary and proportionate.	5	
623(a)(1)(B)(ii)	Reporting information after notice and confirmation of errors	the information is, in fact, inaccurate.	Functional	Intersects With	Reasonable Data Privacy Practices	PRR-01.11	Mechanisms exist to limit the collection, receiving, processing, storage, transmission, sharing, updating and/or disposal of Personal Data (PD) according to reasonable consumer expectations for what is necessary and proportionate.	5	
623(a)(1)(C)	No address requirement	A person who clearly and conspicuously specifies to the consumer an address for notices referred to in subparagraph (B) shall not be subject to subparagraph (A); however, nothing in subparagraph (B) shall require a person to specify such an address.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(D)	Definition	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)	Rehabilitation of private education loans	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(i)	In general	Notwithstanding any other provision of this section, a consumer may request a financial institution to remove from a consumer report a reported default regarding a private education loan, and such information shall not be considered inaccurate, if	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(ii)	In general	the financial institution chooses to offer a loan rehabilitation program which includes, without limitation, a requirement of the consumer to make consecutive on-time monthly payments in a number that demonstrates, in the assessment of the financial institution offering the loan rehabilitation program, a renewed ability and willingness to repay the loan; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(iii)	In general	the requirements of the loan rehabilitation program described in subclause (i) are successfully met.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(iv)	Banking agencies	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(v)	In general	If a financial institution is supervised by a Federal banking agency, the financial institution shall seek written approval concerning the terms and conditions of the loan rehabilitation program described in clause (i) from the appropriate Federal banking agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(vi)	Feedback	An appropriate Federal banking agency shall provide feedback to a financial institution within 120 days of a request for approval under subclause (i).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(vii)	Limitation	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(viii)	In general	A consumer may obtain the benefits available under this subsection with respect to rehabilitating a loan only 1 time per loan.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(ix)	Rule of construction	Nothing in this subparagraph may be construed to require a financial institution to offer a loan rehabilitation program or to remove any reported default from a consumer report as a consideration of a loan rehabilitation program, except as described in clause (i).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(E)(x)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)	Reporting information during COVID-19 pandemic	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(i)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(ii)	Reporting	—Except as provided in clause (i) if a furnisher makes an accommodation with respect to 1 or more payments on a credit obligation or account of a consumer, and the consumer makes the payments or is not required to make 1 or more payments pursuant to the accommodation, the furnisher shall—	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(iii)	Reporting	report the credit obligation or account as current; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(iv)	Reporting	if the credit obligation or account was delinquent before the accommodation—	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(v)	Reporting	maintain the delinquent status during the period in which the accommodation is in effect; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(vi)	Reporting	if the consumer brings the credit obligation or account current during the period described in item	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(vii)	Reporting	report the credit obligation or account as current	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(1)(F)(viii)	Exception	Clause (ii) shall not apply with respect to a credit obligation or account of a consumer that has been charged-off.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(2)	Duty to correct and update information	A person who	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(2)(A)	Duty to correct and update information	regularly and in the ordinary course of business furnishes information to one or more consumer reporting agencies about the person's transactions or experiences with any consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(2)(B)	Duty to correct and update information	has furnished to a consumer reporting agency information that the person determines is not complete or accurate, shall promptly notify the consumer reporting agency of that determination and provide to the agency any corrections to that information, or any additional information, that is necessary to make the information provided by the person to the agency complete and accurate, and shall not thereafter furnish to the agency any of the information that remains not complete or accurate.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(3)	Duty to provide notice of dispute	If the completeness or accuracy of any information furnished by any person to any consumer reporting agency is disputed to such person by a consumer, the person may not furnish the information to any consumer reporting agency without notice that such information is disputed by the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(4)	Duty to provide notice of closed accounts	A person who regularly and in the ordinary course of business furnishes information to a consumer reporting agency regarding a consumer who has a credit account with that person shall notify the agency of the voluntary closure of the account by the consumer, in information regularly furnished for the period in which the account is closed.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(5)	Duty to Provide Notice of Delinquency of Accounts	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(5)(A)	In general	A person who furnishes information to a consumer reporting agency regarding a delinquent account being placed for collection, charged to profit or loss, or subjected to any similar action shall, not later than 90 days after furnishing the information, notify the agency of the date of delinquency on the account, which shall be the month and year of the commencement of the delinquency on the account that immediately preceded the action.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(5)(B)	Rule of construction	For purposes of this paragraph only, and provided that the consumer does not dispute the information, a person that furnishes information on a delinquent account that is placed for collection, charged to profit or loss, or subjected to any similar action, complies with this paragraph, if -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(5)(B)(i)	Rule of construction	the person reports the same date of delinquency as that provided by the creditor to which the account was owed at the time at which the commencement of the delinquency occurred, if the creditor previously reported that date of delinquency to a consumer reporting agency;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(5)(B)(ii)	Rule of construction	the creditor did not previously report the date of delinquency to a consumer reporting agency, and the person establishes and follows reasonable procedures to obtain the date of delinquency from the creditor or another reliable source and reports that date to a consumer reporting agency as the date of delinquency; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(5)(B)(iii)	Rule of construction	the creditor did not previously report the date of delinquency to a consumer reporting agency and the date of delinquency cannot be reasonably obtained as provided in clause (ii), the person establishes and follows reasonable procedures to ensure the date reported as the date of delinquency precedes the date on which the account is placed for collection, charged to profit or loss, or subjected to any similar action, and reports such date to the credit reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(6)	Duties of Furnishers Upon Notice of Identity Theft-Related Information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(6)(A)	Reasonable procedures	A person that furnishes information to any consumer reporting agency shall have in place reasonable procedures to respond to any notification that it receives from a consumer reporting agency under section 605B relating to information resulting from identity theft, to prevent that person from furnishing such blocked information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(6)(B)	Information alleged to result from identity theft	If a consumer submits an identity theft report to a person who furnishes information to a consumer reporting agency at the address specified by that person for receiving such reports stating that information maintained by such person that purports to relate to the consumer resulted from identity theft, the person may not furnish such information that purports to relate to the consumer to any consumer reporting agency, unless the person subsequently knows or is informed by the consumer that the information is correct.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)	Negative information	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(A)	Notice to Consumer Required	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(A)(i)	In general	If any financial institution that extends credit regularly and in the ordinary course of business furnishes information to a consumer reporting agency described in section 603(p) furnishes negative information to such an agency regarding credit extended to a consumer, the financial institution shall provide a notice of such furnishing of negative information, in writing, to the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(A)(ii)	Notice effective for subsequent submissions	After providing such notice, the financial institution may submit additional negative information to a consumer reporting agency described in section 603(p) with respect to the same transaction, extension of credit, account, or customer without providing additional notice to the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(B)	Time of Notice	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(B)(i)	In general	The notice required under subparagraph (A) shall be provided to the customer prior to, or no later than 30 days after, furnishing the negative information to a consumer reporting agency described in section 603(p).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(B)(ii)	Coordination with new account disclosures	If the notice is provided to the customer prior to furnishing the negative information to a consumer reporting agency, the notice may not be included in the initial disclosures provided under section 171(a) of the Truth in Lending Act.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(C)	Coordination with other disclosures	The notice required under subparagraph (A) -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(C)(i)	Coordination with other disclosures	may be included on or with any notice of default, any billing statement, or any other materials provided to the customer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(C)(ii)	Coordination with other disclosures	must be clear and conspicuous.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
623(a)(7)(D)	Model Disclosure	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(D)(i)	Duty of Bureau	The Bureau shall prescribe a brief model disclosure that a financial institution may use to comply with subparagraph (A), which shall not exceed 30 words.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(D)(ii)	Use of model not required	No provision of this paragraph may be construed to require a financial institution to use any such model form prescribed by the Bureau.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(D)(iii)	Compliance using model	A financial institution shall be deemed to be in compliance with subparagraph (A) if the financial institution uses any model form prescribed by the Bureau under this subparagraph, or the financial institution uses any such model form and rearranges its format.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(E)	Use of notice without submitting negative information	No provision of this paragraph shall be construed as requiring a financial institution that has provided a customer with a notice described in subparagraph (A) to furnish negative information about the customer to a consumer reporting agency.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(F)	Safe harbor	A financial institution shall not be liable for failure to perform the duties required by this paragraph if, at the time of the failure, the financial institution maintained reasonable policies and procedures to comply with this paragraph or the financial institution reasonably believed that the institution is prohibited, by law, from contacting the consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(7)(G)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)	Ability of Consumer to Dispute Information Directly with Furnisher	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(A)	In general	The Bureau, in consultation with the Federal Trade Commission, the Federal banking agencies, and the National Credit Union Administration, shall prescribe regulations that shall identify the circumstances under which a furnisher shall be required to reinvestigate a dispute concerning the accuracy of information contained in a consumer report on the consumer, based on a direct request of a consumer.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(B)	Considerations	In prescribing regulations under subparagraph (A), the agencies shall weigh -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(B)(i)	Considerations	the benefits to consumers with the costs on furnishers and the credit reporting system;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(B)(ii)	Considerations	the impact on the overall accuracy and integrity of consumer reports of any such requirements;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(B)(iii)	Considerations	whether direct contact by the consumer with the furnisher would likely result in the most expeditious resolution of any such dispute; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(B)(iv)	Considerations	the potential impact on the credit reporting process if credit repair organizations, as defined in section 403(3) (15 U.S.C. §1679a(3)), including entities that would be a credit repair organization, but for section 403(3)(B)(i), are able to circumvent the prohibition in subparagraph (G).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(C)	Applicability	Subparagraphs (D) through (G) shall apply in any circumstance identified under the regulations promulgated under subparagraph (A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(D)	Submitting a notice of dispute	A consumer who seeks to dispute the accuracy of information shall provide a dispute notice directly to such person at the address specified by the person for such notices that -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(D)(i)	Submitting a notice of dispute	identifies the specific information that is being disputed;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(D)(ii)	Submitting a notice of dispute	explains the basis for the dispute; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(D)(iii)	Submitting a notice of dispute	includes all supporting documentation required by the furnisher to substantiate the basis of the dispute.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(E)	Duty of person after receiving notice of dispute	After receiving a notice of dispute from a consumer pursuant to subparagraph (D), the person that provided the information in dispute to a consumer reporting agency shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(E)(i)	Duty of person after receiving notice of dispute	conduct an investigation with respect to the disputed information;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(E)(ii)	Duty of person after receiving notice of dispute	review all relevant information provided by the consumer with the notice;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(E)(iii)	Duty of person after receiving notice of dispute	complete such person's investigation of the dispute and report the results of the investigation to the consumer before the expiration of the period under section 611(a)(1) within which a consumer reporting agency would be required to complete its action if the consumer had elected to dispute the information under that section; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(E)(iv)	Duty of person after receiving notice of dispute	if the investigation finds that the information reported was inaccurate, promptly notify each consumer reporting agency to which the person furnished the inaccurate information of that determination and provide to the agency any corrective information that is necessary to make the information provided by the person accurate.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)	Frivolous or Irrelevant Dispute	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)(i)	In general	This paragraph shall not apply if the person receiving a notice of a dispute from a consumer reasonably determines that the dispute is frivolous or irrelevant, -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)(ii)	In general	by reason of the failure of a consumer to provide sufficient information to investigate the disputed information; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)(iii)	In general	the submission by a consumer of a dispute that is substantially the same as a dispute previously submitted by or for the consumer, either directly to the person or through a consumer reporting agency under subsection (b), with respect to which the person has already performed the person's duties under this paragraph or subsection (b), as applicable.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)(iv)	Notice of determination	Upon making any determination under clause (i) that a dispute is frivolous or irrelevant, the person shall notify the consumer of such determination not later than 5 business days after making such determination, by mail or, if authorized by the consumer for that purpose, by any other means available to the person.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)(v)	Contents of notice	A notice under clause (i) shall include -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)(vi)(i)	Contents of notice	the reasons for the determination under clause (i); and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(F)(vi)(ii)	Contents of notice	identification of any information required to investigate the disputed information, which may consist of a standardized form describing the general nature of such information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(8)(G)	Exclusion of credit repair organizations	This paragraph shall not apply if the notice of the dispute is submitted by, is prepared on behalf of the consumer by, or is submitted on a form supplied to the consumer by, a credit repair organization, as defined in section 403(3), or an entity that would be a credit repair organization, but for section 403(3)(B)(i).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(a)(9)	Duty to provide notice of status as medical information furnisher	A person whose primary business is providing medical services, products, or devices, or the person's agent or assignee, who furnishes information to a consumer reporting agency on a consumer shall be considered a medical information furnisher for purposes of this title, and shall notify the agency of such status.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)	Duties of Furnishers of Information upon Notice of Dispute	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)	In general	After receiving notice pursuant to section 611(a)(2) [§ 1681i] of a dispute with regard to the completeness or accuracy of any information provided by a person to a consumer reporting agency, the person shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(A)	In general	conduct an investigation with respect to the disputed information;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(B)	In general	review all relevant information provided by the consumer reporting agency pursuant to section 611(a)(2) [§ 1681i];	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(C)	In general	report the results of the investigation to the consumer reporting agency;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(D)	In general	if the investigation finds that the information is incomplete or inaccurate, report those results to all other consumer reporting agencies to which the person furnished the information and that compile and maintain files on consumers on a nationwide basis; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(E)	In general	if an item of information disputed by a consumer is found to be inaccurate or incomplete or cannot be verified after any reinvestigation under paragraph (1), for purposes of reporting to a consumer reporting agency only, as appropriate, based on the results of the reinvestigation promptly -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(E)(i)	In general	modify that item of information;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(E)(ii)	In general	delete that item of information; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(1)(E)(iii)	In general	permanently block the reporting of that item of information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(b)(2)	Deadline	A person shall complete all investigations, reviews, and reports required under paragraph (1) regarding information provided by the person to a consumer reporting agency, before the expiration of the period under section 611(a)(1) [§ 1681i] within which the consumer reporting agency is required to complete actions required by that section regarding that information.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(c)	Limitation on liability	Except as provided in section 621(c)(1)(B), sections 616 and 617 do not apply to any violation of -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(c)(1)	Limitation on liability	subsection (a) of this section, including any regulations issued thereunder;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(c)(2)	Limitation on liability	subsection (e) of this section, except that nothing in this paragraph shall limit, expand, or otherwise affect liability under section 616 or 617, as applicable, for violations of subsection (b) of this section; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(c)(3)	Limitation on liability	subsection (e) of section 615.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(d)	Limitation on enforcement	The provisions of law described in paragraphs (1) through (3) of subsection (c) (other than with respect to the exception described in paragraph (2) of subsection (c)) shall be enforced exclusively as provided under section 621 by the Federal agencies and officials and the State officials identified in section 621.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)	Accuracy Guidelines and Regulations Required	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)(1)	Guidelines	The Bureau shall, with respect to persons or entities that are subject to the enforcement authority of the Bureau under section 621 -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)(1)(A)	Guidelines	establish and maintain guidelines for use by each person that furnishes information to a consumer reporting agency regarding the accuracy and integrity of the information relating to consumers that such entities furnish to consumer reporting agencies, and update such guidelines as often as necessary; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)(1)(B)	Guidelines	prescribe regulations requiring each person that furnishes information to a consumer reporting agency to establish reasonable policies and procedures for implementing the guidelines established pursuant to subparagraph (A).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control

FDE #	FDE Name	Focal Document Element (FDE) Description	STRM Rationale	STRM Relationship	SCF Control	SCF #	Secure Controls Framework (SCF) Control Description	Strength of Relationship	Notes
623(e)(2)	Criteria	In developing the guidelines required by paragraph (1)(A), the Bureau shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)(2)(A)	Criteria	identify patterns, practices, and specific forms of activity that can compromise the accuracy and integrity of information furnished to consumer reporting agencies;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)(2)(B)	Criteria	review the methods (including technological means) used to furnish information relating to consumers to consumer reporting agencies;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)(2)(C)	Criteria	determine whether persons that furnish information to consumer reporting agencies maintain and enforce policies to ensure the accuracy and integrity of information furnished to consumer reporting agencies; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
623(e)(2)(D)	Criteria	examine the policies and processes that persons that furnish information to consumer reporting agencies employ to conduct re investigations and correct inaccurate information relating to consumers that has been furnished to consumer reporting agencies.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624	Affiliate sharing [15 U.S.C. § 1681s-3]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)	Special Rule for Solicitation for Purposes of Marketing	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(1)	Notice	Any person that receives from another person related to it by common ownership or solicited by corporate control or a communication of information that would be a consumer report, but for clauses (i), (ii), and (iii) of section 603(d)(2)(A), may not use the information to make a solicitation for marketing purposes to a consumer about its products or services, unless -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(1)(A)	Notice	it is clearly and conspicuously disclosed to the consumer that the information may be communicated among such persons for purposes of making such solicitations to the consumer; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(1)(B)	Notice	the consumer is provided an opportunity and a simple method to prohibit the making of such solicitations to the consumer by such person.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(2)	Consumer Choice	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(2)(A)	In general	The notice required under paragraph (1) shall allow the consumer the opportunity to prohibit all solicitations referred to in such paragraph, and may allow the consumer to choose from different options when electing to prohibit the purposes of the solicitations, including options regarding the types of entities and information covered, and which methods of delivering solicitations the consumer elects to prohibit.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(2)(B)	Format	Notwithstanding subparagraph (A), the notice required under paragraph (1) shall be clear, conspicuous, and concise, and any method provided under paragraph (1)(B) shall be simple. The regulations prescribed to implement this section shall provide specific guidance regarding how to comply with such standards.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(3)	Duration	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(3)(A)	In general	The election of a consumer pursuant to paragraph (1)(B) to prohibit the making of solicitations shall be effective for at least 5 years, beginning on the date on which the person receives the election of the consumer, unless the consumer requests that such election be revoked.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(3)(B)	Notice upon expiration of effective period	At such time as the election of a consumer pursuant to paragraph (1)(B) is no longer effective, a person may not use information that the person receives in the manner described in paragraph (1) to make any solicitation for marketing purposes to the consumer, unless the consumer receives a notice and an opportunity, using a simple method, to extend the opt-out for another period of at least 5 years, pursuant to the procedures described in paragraph (1).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(4)	Scope	This section shall not apply to a person -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(4)(A)	Scope	using information to make a solicitation for marketing purposes to a consumer with whom the person has a preexisting business relationship;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(4)(B)	Scope	using information to facilitate communications to an individual for whose benefit the person provides employee benefit or other services pursuant to a contract with employer related to the status of the individual as a participant or beneficiary of an employee benefit plan;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(4)(C)	Scope	using information to perform services on behalf of another person related by common ownership or affiliated by corporate control, except that this subparagraph shall not be construed as permitting a person to send solicitations on behalf of another person, if such other person would not be permitted to send the solicitations on its own behalf as a result of the election of the consumer to prohibit solicitations under paragraph (1)(B);	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(4)(D)	Scope	using information in response to a communication initiated by the consumer;	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(4)(E)	Scope	using information in response to solicitations authorized or requested by the consumer; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(4)(F)	Scope	if compliance with this section by that person would prevent compliance by that person with any provision of State insurance laws pertaining to unfair discrimination in any State in which the person is lawfully doing business.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(a)(5)	No retroactivity	This subsection shall not prohibit the use of information to send a solicitation to a consumer if such information was received prior to the date on which persons are required to comply with regulations implementing this subsection.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(b)	Notice for other purposes permissible	A notice or other disclosure under this section may be coordinated and consolidated with any other notice required to be issued under any other provision of law by a person that is subject to this section, and a notice or other disclosure that is equivalent to the notice required by subsection (a), and that is provided by a person described in subsection (a) to a consumer together with disclosures required by any other provision of law, shall satisfy the requirements of subsection (a).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(c)	User requirements	Requirements with respect to the use by a person of information received from another person related to it by common ownership or affiliated by corporate control, such as the requirements of this section, constitute requirements with respect to the exchange of information among persons affiliated by common ownership or common corporate control, within the meaning of section 625(b)(2).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
624(d)	Definitions	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
625	Relation to State laws [15 U.S.C. § 1681j]	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
626	Disclosures to FBI for counterintelligence purposes [15 U.S.C. § 1681u]	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
627	Disclosures to governmental agencies for counterterrorism purposes [15 U.S.C. § 1681v]	See IDE for details.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628	Disposal of records [15 U.S.C. § 1681w]	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(a)	Regulations	N/A	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(a)(1)	In general	The Federal Trade Commission, the Securities and Exchange Commission, the Commodity Futures Trading Commission, the Federal banking agencies, and the National Credit Union Administration, with respect to the entities that are subject to their respective enforcement authority under section 621, and in coordination as described in paragraph (2), shall issue final regulations requiring any person that maintains or otherwise possesses consumer information, or any compilation of consumer information, derived from consumer reports for a business purpose to properly dispose of any such information or compilation.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(a)(2)	Coordination	Each agency required to prescribe regulations under paragraph (1) shall -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(a)(2)(A)	Coordination	consult and coordinate with each other such agency so that, to the extent possible, the regulations prescribed by each such agency are consistent and comparable with the regulations by each such other agency; and	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(a)(2)(B)	Coordination	ensure that such regulations are consistent with the requirements and regulations issued pursuant to Public Law 106-102 and other provisions of Federal law.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(a)(3)	Exemption authority	In issuing regulations under this section, the agencies identified in paragraph (1) may exempt any person or class of persons from the application of those regulations, as such agency deems appropriate to carry out the purpose of this section.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(b)	Rule of construction	Nothing in this section shall be construed -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(b)(1)	Rule of construction	to require a person to maintain or destroy any record pertaining to a consumer that is not imposed under other law; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
628(b)(2)	Rule of construction	to alter or affect any requirement imposed under any other provision of law to maintain or destroy such a record.	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
629	Corporate and technological circumvention prohibited [15 U.S.C. § 1681x]	The Bureau shall prescribe regulations, to become effective not later than 90 days after the date of enactment of this section, to prevent a consumer reporting agency from circumventing or evading treatment as a consumer reporting agency described in section 603(p) for purposes of this title, including -	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
629(1)	Corporate and technological circumvention prohibited [15 U.S.C. § 1681x]	by means of a corporate reorganization or restructuring, including a merger, acquisition, dissolution, divestiture, or asset sale of a consumer reporting agency; or	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control
629(2)	Corporate and technological circumvention prohibited [15 U.S.C. § 1681x]	by maintaining or merging public record and credit account information in a manner that is substantially equivalent to that described in paragraphs (1) and (2) of section 603(p), in the manner described in section 603(p).	Functional	No Relationship	N/A	N/A	N/A	0	No applicable SCF control