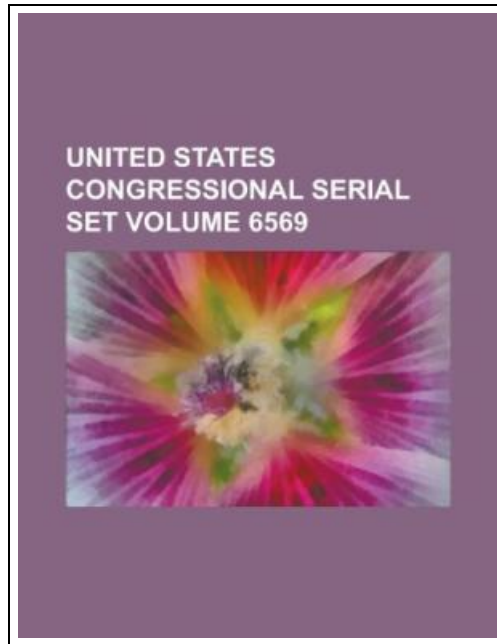


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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 64 pages. Original publisher: Washington : U. S. G. P. O. , 2010. LC Number: KF26 . C69 2005y OCLC Number: (OCoLC)681548400 Subject: Identity theft -- United States -- Prevention. Excerpt: . . . 11 Gramm-Leach-Bliley Act requires of regulated financial institutions. ird, Th Congress should establish uniform requirements for data brokers, consumer-reporting agencies, and financial institutions to notify consumers. And, again, I think, in all of your bills, there are notification procedures, and that has to be a balance. Congress should include in such a notice the date of the breach, specific information that was acquired, the actions being taken by the consumer-reporting agencies, financial institution, or data broker, an explanation of how a consumer may obtain a copy of their consumer report free of charge, and how they may place fraud alert on their consumer reports to discourage unauthorized use, and a toll-free number where consumers can obtain additional information about the security breach and their options to protect their consumer file. Finally, Congress must place greater responsibility on retail merchants to protect their customer payment account information. By accomplishing these initial goals, Congress will provide consumers with the protections they deserve, and provide the clarity and uniformity that industry needs in order to service their customers. In addition, there are a whole host of identity-theft proposals that I think warrant further examination and vigorous debate, and Im just going to go through a very quick list. One, people have talked about - I think it needs to be examined - an Office of ID Theft Czar at the FTC, or elsewhere. You need more money in the Department of Justice and Secret Service to investigate and prosecute perpetrators of mass ID fraud. I think you...



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