
42 U.S. Code § 405b

Reducing identity fraud

(a) Purpose

The purpose of this section is to reduce the prevalence of synthetic identity fraud, which disproportionately affects vulnerable populations, such as minors and recent immigrants, by facilitating the validation by permitted entities of fraud protection data, pursuant to electronically received consumer consent, through use of a database maintained by the Commissioner.

(b) Definitions

In this section:

(1) Commissioner

The term “Commissioner” means the Commissioner of the Social Security Administration.

(2) Financial institution

The term “financial institution” has the meaning given the term in section 509 of the Gramm–Leach–Bliley Act (15 U.S.C. 6809).

(3) Fraud protection data

The term “fraud protection data” means a combination of the following information with respect to an individual:

- (A) The name of the individual (including the first name and any family forename or surname of the individual).
- (B) The social security number of the individual.
- (C) The date of birth (including the month, day, and year) of the individual.

(4) Permitted entity

The term “permitted entity” means a financial institution or a service provider, subsidiary, affiliate, agent, subcontractor, or assignee of a financial institution.

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