

S 223

Identity Theft Prevention Act

**Congress:** 108 (2003–2005, Ended)

**Chamber:** Senate

**Policy Area:** Finance and Financial Sector

**Introduced:** Jan 28, 2003

**Current Status:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (text of measure as

**Latest Action:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (text of measure as introduced: CR S1676-1677) (Jan 28, 2003)

**Official Text:** <https://www.congress.gov/bill/108th-congress/senate-bill/223>

Sponsor

**Name:** Sen. Feinstein, Dianne [D-CA]

**Party:** Democratic • **State:** CA • **Chamber:** Senate

Cosponsors (4 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Corzine, Jon S. [D-NJ]	D · NJ		Jan 28, 2003
Sen. Grassley, Chuck [R-IA]	R · IA		Jan 28, 2003
Sen. Gregg, Judd [R-NH]	R · NH		Jan 28, 2003
Sen. Leahy, Patrick J. [D-VT]	D · VT		Feb 11, 2003

Committee Activity

Committee	Chamber	Activity	Date
Banking, Housing, and Urban Affairs Committee	Senate	Referred To	Jan 28, 2003

Subjects & Policy Tags

**Policy Area:**

Finance and Financial Sector

Related Bills

No related bills are listed.

## Summary (as of Jan 28, 2003)

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Identity Theft Prevention Act - Amends the Truth in Lending Act to prescribe procedural guidelines under which a credit card issuer must confirm changes of address.

Confers enforcement jurisdiction upon: (1) the Federal Trade Commission; and (2) designated Federal agencies in specified circumstances.

Amends the Fair Credit Reporting Act to prescribe procedural guidelines under which a consumer reporting agency shall: (1) notify the requester of a discrepancy in the address in the consumer file; and (2) include a fraud alert in the file of a requesting consumer.

Mandates truncation of credit card account numbers, so that an entity that accepts credit cards for the transaction of business is prohibited from printing more than the last five digits of the credit card account number or the expiration date upon any receipt provided to the cardholder.

Mandates that one annual credit report be furnished free by a consumer reporting agency upon consumer request.

## Actions Timeline

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- **Jan 28, 2003:** Introduced in Senate
- **Jan 28, 2003:** Sponsor introductory remarks on measure. (CR S1675-1676)
- **Jan 28, 2003:** Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. (text of measure as introduced: CR S1676-1677)