

## HR 4743

RING Act of 2023

**Congress:** 118 (2023–2025, Ended)

**Chamber:** House

**Policy Area:** Finance and Financial Sector

**Introduced:** Jul 19, 2023

**Current Status:** Referred to the House Committee on Financial Services.

**Latest Action:** Referred to the House Committee on Financial Services. (Jul 19, 2023)

**Official Text:** <https://www.congress.gov/bill/118th-congress/house-bill/4743>

### Sponsor

**Name:** Rep. Mfume, Kweisi [D-MD-7]

**Party:** Democratic • **State:** MD • **Chamber:** House

### Cosponsors (7 total)

| Cosponsor                            | Party / State | Role | Date Joined  |
|--------------------------------------|---------------|------|--------------|
| Rep. Buchanan, Vern [R-FL-16]        | R · FL        |      | Jul 19, 2023 |
| Rep. Fitzpatrick, Brian K. [R-PA-1]  | R · PA        |      | Jul 19, 2023 |
| Rep. Gottheimer, Josh [D-NJ-5]       | D · NJ        |      | Jul 19, 2023 |
| Rep. Kim, Andy [D-NJ-3]              | D · NJ        |      | Jul 19, 2023 |
| Rep. Porter, Katie [D-CA-47]         | D · CA        |      | Jul 19, 2023 |
| Rep. Salazar, Maria Elvira [R-FL-27] | R · FL        |      | Jul 19, 2023 |
| Rep. Trone, David J. [D-MD-6]        | D · MD        |      | Jul 19, 2023 |

### Committee Activity

| Committee                    | Chamber | Activity    | Date         |
|------------------------------|---------|-------------|--------------|
| Financial Services Committee | House   | Referred To | Jul 19, 2023 |

### Subjects & Policy Tags

#### Policy Area:

Finance and Financial Sector

### Related Bills

No related bills are listed.

## **Reporting Instances of Non-authorized Grift Act of 2023 or the RING Act of 2023**

This bill requires creditors to establish a hotline for assisting consumers who are 50 years of age or older to resolve billing errors and mitigate fraud. Consumers who call the hotline must have the option to receive assistance from a live English- or Spanish-speaking individual and not from an automated system.

### **Actions Timeline**

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- **Jul 19, 2023:** Introduced in House
- **Jul 19, 2023:** Referred to the House Committee on Financial Services.