

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 7588

To amend the Consumer Financial Protection Act of 2010 to require the attestation of certain information as part of the consumer complaint submission process, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 17, 2026

Mr. BARR introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To amend the Consumer Financial Protection Act of 2010 to require the attestation of certain information as part of the consumer complaint submission process, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Eliminating Fraud in  
5 the CFPB’s Complaint Database Act”.

1 **SEC. 2. COLLECTING AND TRACKING COMPLAINTS.**

2 Section 1013(b)(3) of the Consumer Financial Pro-  
3 tection Act of 2010 (12 U.S.C. 5493(b)(3)) is amended  
4 by adding at the end the following:

5 “(E) CONSUMER ATTESTATION.—

6 “(i) IN GENERAL.—The Director shall  
7 require, using such verification mecha-  
8 nisms as the Director determines appro-  
9 priate, each person who submits a com-  
10 plaint to the unit established under this  
11 paragraph to attest, under penalty of per-  
12 jury, that—

13 “(I) the information and docu-  
14 mentation provided in the complaint is  
15 true and accurate to the best of the  
16 consumer’s knowledge;

17 “(II) the complaint is being sub-  
18 mitted directly by—

19 “(aa) the consumer; or

20 “(bb) a representative au-  
21 thorized to act on the behalf of  
22 the consumer who provides suffi-  
23 cient proof of identification and a  
24 written document signed by the  
25 consumer that permits the third  
26 party to act on the behalf of the

1 consumer specifically as it relates  
2 to submitting a complaint to the  
3 Bureau; and

4 “(III) the consumer directly in-  
5 formed the covered person who is re-  
6 quired to respond to complaints under  
7 subsection (b) and (c) of section 1034  
8 to which the complaint relates of the  
9 issue about which the consumer is  
10 submitting the complaint not less  
11 than 60 days before submitting the  
12 complaint to the Bureau.

13 “(ii) NOTIFICATION REQUIREMENT.—  
14 If the Director finds, when carrying out  
15 clause (i), that a complaint submitted in  
16 the name of a consumer was not submitted  
17 by such consumer or by a representative  
18 authorized to act on the behalf of such  
19 consumer, the Director shall to the degree  
20 practicable—

21 “(I) inform the consumer in  
22 whose name the complaint was filed  
23 that such complaint was submitted in  
24 their name, without their authoriza-  
25 tion; and

1           “(II) provide to the covered per-  
2           son who is required to respond to  
3           complaints under subsection (b) and  
4           (c) of section 1034 to whom the com-  
5           plaint relates the name of the person  
6           who submitted the complaint without  
7           the authorization of the consumer.

8           “(iii) SUFFICIENT PROOF OF IDENTI-  
9           FICATION DEFINED.—The term ‘sufficient  
10          proof of identification’ means information  
11          or documentation that identifies a pro-  
12          tected consumer and a protected con-  
13          sumer’s representative and includes—

14                  “(I) a social security number or  
15                  a copy of a social security card issued  
16                  by the Social Security Administration;

17                  “(II) a certified or official copy  
18                  of a birth certificate issued by the en-  
19                  tity authorized to issue the birth cer-  
20                  tificate; or

21                  “(III) a copy of a driver’s license,  
22                  an identification card issued by the  
23                  motor vehicle administration, or any  
24                  other government issued identifica-  
25                  tion.

1                   “(F) CLOSURE OF DUPLICATIVE, FRIVO-  
2 LOUS OR UNAUTHORIZED COMPLAINTS.—

3                   “(i) IN GENERAL.—A covered person  
4 who is required to respond to complaints  
5 under subsection (b) and (c) of section  
6 1034 that receives a consumer complaint  
7 from the unit established under this para-  
8 graph may, upon reasonable determination,  
9 close such complaint without further action  
10 if—

11                   “(I) the complaint, as determined  
12 by such covered person—

13                   “(aa) is duplicative of a pre-  
14 viously submitted and resolved  
15 complaint submitted by the same  
16 consumer relating to the same  
17 issue;

18                   “(bb) is frivolous or lacking  
19 a basis in fact;

20                   “(cc) was not submitted by  
21 the consumer or an individual  
22 authorized to act on the behalf of  
23 the consumer; or

24                   “(dd) was submitted for a  
25 fraudulent or misleading purpose;

1           “(II) such covered person was  
2           not directly informed by the consumer  
3           of the issue about which the consumer  
4           submitted the complaint not less than  
5           60 days before the consumer sub-  
6           mitted the complaint; or

7           “(III) such covered person was  
8           directly informed by the consumer of  
9           the issue about which the consumer  
10          submitted the complaint and such cov-  
11          ered person responded to such con-  
12          sumer in a manner that remedied the  
13          issue raised by the consumer; or

14          “(ii) RECORDING.—If a covered per-  
15          son who is required to respond to com-  
16          plaints under subsection (b) and (c) of sec-  
17          tion 1034 closes a complaint under clause  
18          (i), such covered person shall notify the  
19          unit established under this paragraph of  
20          such closure and the reason for such clo-  
21          sure and such unit shall record such infor-  
22          mation in the database established under  
23          this paragraph.

24          “(G) CONFIDENTIALITY.—

1           “(i) IN GENERAL.—Notwithstanding  
2           any other provision of law, the Bureau  
3           shall ensure that narrative content in-  
4           cluded in complaints submitted by con-  
5           sumers to the unit established under this  
6           paragraph and narrative content included  
7           in responses from covered persons who are  
8           required to respond to complaints under  
9           subsection (b) and (c) of section 1034 who  
10          receive complaints from the unit estab-  
11          lished under this paragraph remain con-  
12          fidential and are not published or made  
13          publicly viewable.

14          “(ii) AGGREGATION OF DATA.—The  
15          Bureau may publish aggregated data about  
16          complaints received from consumers and  
17          analyses of trends in such complaints if  
18          such data and analyses do not include per-  
19          sonally identifiable information or specific  
20          narrative content that could reasonably be  
21          linked to an individual consumer or cov-  
22          ered person who is required to respond to  
23          complaints under subsection (b) and (c) of  
24          section 1034.”.

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