

Specific provisions of the settlement are outlined below.

**Holding data furnishers to higher standards:**

- Requires the credit reporting agencies to maintain information about problematic data furnishers and to provide a list of those furnishers to the states upon request.
- Requires credit reporting agencies and furnishers to use a better, more detailed system to share data.

**Limiting direct-to-consumer marketing:**

- Prohibits the credit reporting agencies from marketing credit monitoring services during a dispute phone call with a consumer until the dispute portion of the call has ended.
- Requires the credit reporting agencies to tell consumers that purchasing a product is not a requirement for disputing credit reporting information.

**Adding protections for consumers who dispute credit reporting information:**

- Provides an escalated process for handling complicated disputes, such as those involving identity theft, fraud, or mixed files (in which one consumer's information is mixed with another's).
- Requires each credit reporting agency to notify the other agencies if it finds a mixed file.
- Requires that an agent who can make changes review any supporting documents consumers submit to the credit reporting agencies.
- Requires the credit reporting agencies to send a consumer's supporting documents to the data furnisher. (The credit reporting agencies implemented this change after the attorneys general initiated their investigation and raised the concern that the pertinent complaint documents were not being sent to the furnishers.)
- Allows consumers to obtain one additional free credit report in a 12-month period if they dispute information on their credit report.

**Limiting what and when information can be added to a consumer's credit report:**

- Generally prohibits fines and tickets from being added to credit reports.
- Requires that medical debt cannot be placed on a credit report until 180 days after the account is reported to the credit reporting agency. (This gives consumers time to work out issues with their insurance companies.)
- Requires debt collectors to provide the original creditor's name and information about the debt in order for the debt information to be added to a credit report.

**Requiring additional consumer education:**

- Requires credit reporting agencies to tell consumers how they can further report problems about the outcome of an investigation into a dispute, such as filing a complaint with other agencies.
- Requires the website [www.annualcreditreport.com](http://www.annualcreditreport.com) to contain links to each credit reporting agency's dispute website and prohibits ads from appearing on that site.

The changes required under the settlement will be implemented in three phases to allow the credit reporting agencies to update their IT systems and procedures with data furnishers. All changes must be completed by three years and 90 days following the settlement's effective date.