

H. B. No. 152

As Introduced

_____ moved to amend as follows:

In line 73, delete "(M)" and insert "(M) (1)"

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After line 74, insert:

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"(2) "Provider" does not include a company that offers or provides earned wage access services and reports a consumer's payment or nonpayment of outstanding proceeds, fees, voluntary gratuities, or other voluntary donations in connection with the earned wage access services to a consumer reporting agency, as defined in section 603(p) of the federal Fair Credit Reporting Act, 15 U.S.C. 1681a(p)."

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In line 353, delete "credit report or"; after "score" insert "from a credit report"

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Delete lines 362 through 365

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In line 366, delete "(F) (1)" and insert "(E) (1)"

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In line 379, delete "(F) (1)" and insert "(E) (1)"

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In line 384, delete "(G)" and insert "(F)"

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The motion was _____ agreed to.

SYNOPSIS

Consumer reporting

R.C. 1320.01 and 1320.06

Attempts to exclude any business from requirements of the bill applicable to providers if the business offers or provides earned wage access (EWA) services and reports a consumer's payment or nonpayment of outstanding proceeds, fees, gratuities, or donations in connection with the EWA services to a consumer reporting agency.

Removes a prohibition against EWA providers reporting a consumer's payment or nonpayment of outstanding proceeds, fees, gratuities, or donations in connection with the EWA services to a consumer reporting agency.

Replaces a prohibition against EWA providers requiring a consumer's credit report or credit score with a prohibition against requiring a consumer's credit score from a credit report.