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FETTERMAN & COLLEAGUES URGE CFPB CHAIR TO INCLUDE EBT USERS IN NEW DATA PRIVACY RULE

Washington, D.C. – Today, Senators John Fetterman (D-PA), Ron Wyden (D-OR), Raphael Warnock (D-GA), and Tina Smith (D-MN) sent a letter to Consumer Financial Protection Bureau (CFPB) Director Rohit Chopra urging the agency to include Electronic Benefits Transfer (EBT) cards in a soon to be finalized rule that provides critical protections for users of various financial services. When finalized, the rule will implement Section 1033 of the *Dodd-Frank Wall Street Reform and Consumer Protection Act* and provide users of financial services like debit and credit cards with strong data privacy protections. In the letter, the senators urged the CFPB to ensure the rule also covers EBT users. These added protections would be critical for SNAP, WIC, and TANF recipients.

In the letter, the senators wrote: “CFPB’s rulemaking seeks to address the fragmented landscape of personal financial data access, but its proposed rule did not provide coverage for EBT accounts. As the primary federal

agency tasked with protecting consumers of financial services, the CFPB should work to protect access to financial information, establish standards for data access, and promote the development of standards for secure data exchange for families who receive nutrition and financial assistance. Tens of millions of low-income Americans rely on EBT to receive vital nutrition and financial assistance through federal programs like the Supplemental Nutrition Assistance Program (SNAP), Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and Temporary Assistance for Needy Families (TANF)."

The CFPB is expected to soon finalize the proposed rule to implement Section 1033 of the *Dodd-Frank Act*, helps consumers access and share financial data. Once finalized, the rule will establish stronger financial data rights for financial service users.

Senator Fetterman has made modernizing EBT technology a key priority, both in his work to secure a strong Farm Bill and in his oversight of financial agencies. In March, Senators Fetterman and Wyden, along with Senator Bill Cassidy (R-LA), introduced the *Enhanced Cybersecurity for SNAP Act of 2024*, a bipartisan bill to upgrade the security of electronic benefit cards. The bill would protect

families from thieves and hackers who have stolen tens of millions of dollars worth of essential food benefits to date.

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