



Consumer Reporting Roundtable

CDIA Consumer Reporting Roundtable Agenda

12:00 PM **Lunch and Networking**

1:00 PM **Welcome Remarks and Introductions**

1:15 PM **CDIA Advocacy Priorities: Strengthening the Framework for Fair and Accurate Reporting**

This conversation highlights CDIA's top policy initiatives, including advancing state preemption, FCRA liability reform, and the Single-Pull vs. Tri-Merge reporting debate. We will also examine the growing challenge of credit washing and the implications on credit including challenges related to fraud, the removal of negative but accurate data, and discuss steps to reduce credit washing in the dispute process.

1:35 PM **The Current Landscape: Disputes, ID Theft Blocks, and the Complaint Portal**

Continuing our conversation, this session will provide additional insight and conversation around the work with the FTC to reduce the misuse of identity theft blocks. Additionally, we will discuss engagement with the CFPB to strengthen the Complaint Portal and limit its use to purposes intended by the Dodd-Frank Act. We will also examine how litigation is changing around AI, disputes, and how furnishers can prepare.

2:45 PM **Networking Break**

3:00 PM **Shaping the Future: AI, Data Quality, and Compliance**

As AI rapidly transforms our society, we will discuss new risks emerging from its use in facilitating consumer fraud. Alternatively, we will look at the role AI can play in improving data quality, including a discussion around dispute handling, credit cleanup strategies, and data-quality processes. The conversation will also address how organizations can meet evolving legal and regulatory expectations while adopting AI-driven solutions.

4:25 PM **Closing Remarks and Next Steps**

4:30 PM **Happy Hour/Networking**