

118TH CONGRESS  
1ST SESSION

# H. R. 4743

To require creditors to establish a phone line to assist obligors who are 50 years of age and older to resolve billing errors, and for other purposes.

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## IN THE HOUSE OF REPRESENTATIVES

JULY 19, 2023

Mr. MFUME (for himself, Mr. GOTTHEIMER, Mr. FITZPATRICK, Mr. TRONE, Ms. SALAZAR, Mr. KIM of New Jersey, Mr. BUCHANAN, and Ms. PORTER) introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To require creditors to establish a phone line to assist obligors who are 50 years of age and older to resolve billing errors, 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 “Reporting Instances  
5 of Non-authorized Grift Act of 2023” or the “RING Act  
6 of 2023”.

7 **SEC. 2. BILLING ERROR ASSISTANCE.**

8 Section 161 of the Truth in Lending Act (15 U.S.C.  
9 1666) is amended by adding at the end the following:

1 “(f) BILLING ERROR ASSISTANCE.—

2 “(1) IN GENERAL.—Not later than 1 year after  
3 the date of the enactment of this subsection, each  
4 creditor shall—

5 “(A) establish and publish the phone num-  
6 ber for a toll-free domestic phone line operated  
7 by persons located in the United States that is  
8 dedicated to directly assisting obligors age 50  
9 and older to navigate the process described in  
10 this section for resolving billing errors, includ-  
11 ing the mitigation of fraudulent activity; and

12 “(B) provide a clear, understandable, and  
13 prominent notice to such obligors of the avail-  
14 ability of such phone line through, email,  
15 websites, and mailings.

16 “(2) PHONE LINE REQUIREMENTS.—In oper-  
17 ating the phone line described under paragraph  
18 (1)(A), each creditor shall provide a caller with an  
19 option, at the beginning of a call, to receive the as-  
20 sistance described under paragraph (1)(A)—

21 “(A) from a live English-speaking indi-  
22 vidual and not through an automated system;  
23 and

24 “(B) from a live Spanish-speaking indi-  
25 vidual and not through an automated system.

1           “(3) PERSONALLY IDENTIFIABLE INFORMA-  
2           TION.—Each creditor shall ensure that the operator  
3           of any phone line established pursuant to paragraph  
4           (1) does not require any obligor to disclose person-  
5           ally identifiable information, including a social secu-  
6           rity number, to verify the age of such obligor.”.

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