

CFPB Ombudsman's Office Mid-year Update, July 2018

Individual Inquiries to the Ombudsman

In the first six months of FY2018, we received 680 individual inquiries from individuals, companies, consumer and trade groups, and others. So far this year, people contacted our office from 46 states, Washington, D.C., Guam, and from other countries.

Legal Disclaimers Introducing Bureau Webinars

At one of our [2017 Ombudsman Forums](#), compliance officers highlighted that Bureau webinars give a general legal disclaimer in the beginning such that the information provided is not as useful as perhaps it could be. The disclaimer indicates when the webinar information cannot be used, but does not describe when it can be used. In studying this issue, we considered that there are various users of Bureau materials who have different uses for the information. We facilitated cross-Bureau meetings on the disclaimers topic and provided some recommendations to include that disclaimer language should recognize the different levels of intended use and different users of the information. We will update this review in our FY2018 Annual Report.

Obtaining Consumer Complaint Responses

This year, individuals contacted us when, after submitting a consumer complaint to the Bureau, the company determined that the individual was not authorized to receive information about the complaint. We provided recommendations to the Bureau to clarify how individuals can use the consumer complaint process to provide the necessary authorization documents to the company, as relevant, and will provide an update in our FY2018 Annual Report.

Ombudsman Forums and Interactives

In June, we held an Ombudsman Forum in Washington, D.C., this time with industry groups. Each group could bring two people, one of whom could be a company member. We facilitated discussions on: (1) current process considerations with regulatory compliance, including emerging topics such as FinTech, privacy, and data; (2) the consumer complaint process; (3) supervision and enforcement processes; (4) building on the Bureau's current resources and programs, such as with financial education and guidance to industry; (5) industry's perspective on managing company risk while optimizing Bureau engagement; and (6) new and emerging process topics in 2018 and going forward. Additional information will be in our FY2018 Annual Report. Our next Forum is in September in Oakland, CA, with consumer groups.

In FY2018, we continued with our Ombudsman Interactives pilot program. These are facilitated discussions, similar to our Forums, held onsite for attendees at consumer, trade, and other groups' conferences to further inform our work. They are available by request on a first-come first-served basis subject to the Ombudsman's budget and availability.

Outreach

We continue with our independent outreach program to share about our resource and latest work, and as another avenue to hear from stakeholders. We recently hosted an outreach with state banking associations across the country and, in the next few months, we will be hosting an outreach opportunity with law school clinics nationwide to further share about our resource.