

- **Purpose:** A meeting with relevant staff from the Consumer Reporting Markets team and Regulations staff to discuss several topics in the reporting and credit scoring markets. These topics include the market structure and competition in reporting and credit scoring markets, the use of alternative data in credit scoring models, FCRA compliance and cash flow underwriting, and the Bureau's 2017 RFI on Alt Data in credit decisions.
- **Where:** WebEx. *(No formal presentation is requested from any participants)*
- **Background:** During a June 24 call with Susan Singer to discuss competition in consumer markets, Taskforce member Bill MacLeod asked about the competitive functioning of consumer reporting and credit scoring agencies. She deferred to others with more expertise, such as the CR Markets team. Unrelated, we are interested in understanding alternative data in consumer reporting markets and credit decisions.
- **Request:** Would you please advise who from your teams should be included in the this meeting? We anticipate scheduling a meeting within the next two weeks, as schedules permit.