

The CFPB is Correcting Flaws to Restore Integrity and Utility to the Consumer Complaint System

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WASHINGTON, D.C. -- The consumer complaint portal has long been plagued by issues that severely limit its effectiveness in addressing consumers' complaints and practical utility of its information. Recently, CFPB has taken multiple concrete actions to address these issues and is continuing its work, including with Credit Reporting Agencies, to increase effectiveness of the process, while aligning it with the statutory authorities:

- Revising its Portal Manual to ensure that CRAs follow a standardized process in addressing complaints
- Enhancing identity protections
- Aligning the complaint process to statutory obligations
- Focusing resources on complaints that warrant a substantive response
- Educating consumers about how to address errors on their credit reports
- Increasing the efficiency of the complaint process

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The consumer complaint portal has long been plagued by issues that severely limit its effectiveness in addressing consumers' complaints and practical utility of its information. Recently, the CFPB has taken multiple concrete actions, including with Credit Reporting Agencies, to address these issues and is continuing its work to increase effectiveness of the process, while aligning it with the statutory authorities.

First, users abusing the process stress the systems of the Bureau and companies and impede timely processing of legitimate complaints. This harms consumers and wastes resources. Credit reporting complaint volume increased dramatically in recent years. In 2019, the Bureau received more than 150,000 credit or consumer reporting complaints. In 2025, that number grew to more than five million—an increase of more than 3,700%. Amidst this record complaint volume, the nationwide consumer reporting agencies (NCRAs)—Equifax, Experian, and TransUnion—reported making more updates and deletions to inaccurate tradelines than in

prior years. In 2024, the NCRAs closed more than 1.3 million complaints with non-monetary relief. In 2025, that number grew to 2.1 million.

The increase is driven by many—sometimes, overlapping—factors: credit repair organizations and credit clinics misusing the Bureau’s complaint process as a tool of their business, social media influencers with questionable expertise encouraging followers to submit complaints, adoption of new technologies (e.g., “AI tools”) that may act as an individual’s agent, and the emergence of new businesses that seek to boost credit scores by disputing accurate information on consumers’ reports.

Second, the NCRAs have not been uniformly reporting how they respond to the growing number of consumer complaints. The Bureau has been collaborating with the NCRAs to better understand their complaint handling practices, and to ensure consumers receive timely, complete, and accurate responses to their credit reporting complaints. Credit reporting complaints represent the largest share of all complaints submitted to the Bureau.

Without addressing these issues, the CFPB cannot rely upon the consumer complaint portal data as a reliable reflection of actual market conditions or actual consumer experiences. The Bureau is collaborating with NCRAs and other companies to implement the following changes to address these longstanding issues:

INCREASING CLARITY OF CLOSURE DEFINITIONS TO PROMOTE CONSISTENCY

Through its outreach to CRAs and other companies, the Bureau learned that companies operationalized the closure definitions differently with some companies using different definitions to categorize a complaint “Closed with non-monetary relief.”

What actions are we taking? The Bureau issued a new Company Portal Manual that provides clear information on how companies should use the various substantive and administrative response closure categories and answers to frequently asked questions. That will allow for standardization of data on responses across CRAs. Once the data can be standardized, the Bureau will continue to work with CRAs to ensure data are consistent across them and response rates are appropriately high.

ENHANCING IDENTITY PROTECTIONS

Security is top of mind for the Bureau’s complaint system. Likewise, companies need reassurance that they are responding to their customer and safeguarding their privacy.

What actions are we taking? The Bureau launched two-factor authentication, requiring users who create online accounts to verify both their email address and mobile phone number. It also added clarifying text and new relationship categories to emphasize that third parties must disclose their involvement in the complaint process. The CFPB plans to implement address validation at the complaint submission step to ensure companies can act on high-quality information. The Bureau is also working on user support materials so adult children of aging

parents, spouses of servicemembers, and other authorized representatives know how to submit complaints.

ALIGNING THE COMPLAINT PROCESS TO STATUTORY OBLIGATIONS

The Fair Credit Reporting Act (FCRA) creates a framework in which individuals dispute inaccurate or incomplete information with consumer reporting agencies directly. Some credit repair clinics and individuals are using the Bureau's complaint process to circumvent this statutory process.

What actions are we taking? The Bureau is aligning its complaint process to its statutory obligations. It added a notice, emphasizing that consumers must first exhaust their dispute rights directly with consumer reporting agencies before coming to the Bureau. The Bureau is working with the NCRAs to understand what information can help them more readily identify and review prior disputes. The Bureau is also exploring adding an additional administrative response option so NCRAs can efficiently return complaints where the consumer has not exhausted their FCRA dispute obligations. These changes will help the NCRAs focus their resources on complaints that warrant review as required by FCRA.

FOCUSING RESOURCES ON COMPLAINTS THAT WARRANT A SUBSTANTIVE RESPONSE

When companies have reason to not respond to a complaint—such as one submitted by an unauthorized third party—the Bureau gives companies the ability to return complaints with an administrative response. Through its outreach, the Bureau learned that companies operationalized use of administrative response options differently.

What actions are we talking? The Bureau is collaborating with NCRAs and other companies to provide greater specificity of when to use existing administrative response categories. The Bureau is also exploring additional administrative response categories, such as when a user appears to be abusing the complaint process. The Bureau is exploring additional steps to support its efforts to monitor and safeguard the complaint system from users who attempt to abuse the complaint process.

EDUCATING CONSUMERS ABOUT HOW TO ADDRESS ERRORS ON THEIR CREDIT REPORTS

Some credit repair companies make claims that are too good to be true, such as guaranteeing a specific increase in credit scores or removing negative (but accurate) information. Social media financial influencers and new AI tools are also quickly changing the landscape.

What actions are we taking? The Bureau continues its work to develop and provide high-quality educational resources and tools for consumers, including materials highlighting the costs and risks of credit repair and how to spot fraud and scams.

INCREASING THE EFFICIENCY OF THE COMPLAINT PROCESS

The Bureau is committed to leveraging technology to deliver faster, more secure services. The complaint process is focused on being a secure, digital-first service for all Americans.

What actions are we taking? The Bureau is building technology, like Application Programming Interfaces (APIs), to more efficiently share complaint information with companies. It will also be using software, like an address validation tool, to provide companies with high-quality information and reassurance that they are responding to their customer.

DEFINING OPERATIONAL CATEGORIES TO MANAGE COMPLAINTS EFFECTIVELY

While many complaints are sent to companies for response or referred to other agencies automatically, some complaints require manual review. In discussing complaints, those received seconds or minutes ago but not yet sent, referred, or otherwise closed have been viewed the same as those received weeks or months ago. These complaints collectively have been referred to as the complaint “backlog” and have never been distinguished.

What actions are we taking? With record volume, the Bureau took a fresh look at which complaints should constitute a complaint backlog going forward. Most complaints are sent to companies or referred to another agency the same day they are received. For those that require manual review, the Bureau is distinguishing routine work from complaints in the backlog to help ensure that the Bureau can prioritize its work effectively and provide timely responses to consumers.

For operational purposes, the backlog will include complaints awaiting action for more than 30 calendar days from the date of submission, whereas the remainder of complaints will be considered routine, work in progress.

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The Consumer Financial Protection Bureau is a 21st century agency that implements and enforces Federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

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