# Two reforms for identity safety

Protecting identity. Restoring trust. | Public policy brief | Revised November 8, 2026

For discussion. Prepared with assistance from ChatGPT 6.1 Sol Ultra.

AIIS proposes a National Identity Theft Relief Service and automatic credit protection for children and older adults. These reforms would connect the response after identity theft and strengthen protection before harm occurs.

## 01 A National Identity Theft Relief Service

**File once.** Complete identity verification, fraud screening and required claim materials. Reuse the filing across institutions without a separate police-report requirement. Get help by telephone or through an approved nonprofit advocate.

**Receive protection.** Each bureau would block disputed information within 24 elapsed hours of receiving a complete, qualifying claim, including weekends and holidays. This includes qualifying direct bureau requests. Covered collection would pause.

**Get an independent answer.** The lender investigates first and must establish actual authorization by clear and convincing evidence. If it maintains that the account was authorized, independent Service review is automatic, with a consumer response and human review available. Lender and Service review share 30 calendar days from the responsible lender's qualifying receipt, with one documented exceptional extension up to 45 days overall.

**Confirm the result.** Bureaus would carry out the final covered decision within a separate 24 elapsed hours of receipt. The Service would confirm required reporting and collection actions and address prohibited reappearance of the debt. Defined court routes remain; filing a lawsuit alone would not lift protection.

The Service would be independently operated under CFPB oversight and jointly funded by the nationwide credit bureaus, with permitted partial recovery of eligible costs through lender report fees. Funders would not control claim decisions.

The proposal would prohibit charging consumers for any identity-theft assistance, including help from providers outside the Service. CFPB approval would be required for nonprofits participating in the funded assistance program.

## 02 Automatic protection with continuing consumer control

**Children.** Make freezes automatic from birth, supported by limited, protected SSA matching for cleanup and ongoing compliance. At 16, the young person gains control without an automatic thaw; the freeze stays until lawfully lifted or removed, with lawful representative rights preserved.

**Older adults.** Preserve choice with an easy, free opt-out and accessible lifting or removal. A default freeze at 67 would follow verified advance notice. Age alone would not imply incapacity.

**Check before lending.** Require an actual credit-report check before a covered new loan is created or funded, with consumer authorization to lift an applicable freeze. A lender should not bypass freeze protection by skipping the report.

These are AIIS policy proposals, not enacted law or currently available AIIS services. AIIS is a California nonprofit corporation currently funded entirely by founder Eric Haller.

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