

57 receives the request and the consumer's proper identification;

58 (B) if the consumer submits the request by a contact method described in Subsection

59 (5)(a)(ii) or (iii) ~~§~~ → that is not a mobile application ← ~~§~~ , as soon as practicable but no later than

59a 24 hours after the consumer reporting

60 agency receives the request and the consumer's proper identification; or

61 ~~§~~ → [(c)] (C) ← ~~§~~ if the consumer submits the request by mobile application, within 15

61a minutes after

62 the consumer reporting agency receives the request and the consumer's proper identification;

63 (ii) provide the consumer a unique personal identifier, unless the consumer reporting

64 agency previously provided the consumer a unique personal identifier; and

65 (iii) within five business days after the business day on which the consumer reporting

66 agency places the security freeze, provide the consumer confirmation that the consumer

67 reporting agency placed the security freeze.

68 (3) If a security freeze is in place, a consumer reporting agency may not release a

69 consumer's credit report, or information from the credit report, to a third party that intends to

70 use the information to determine a consumer's eligibility for credit without prior authorization

71 from the consumer.

72 (4) (a) Notwithstanding Subsection (3), a consumer reporting agency may

73 communicate to a third party requesting a consumer's credit report that a security freeze is in

74 effect on the consumer's credit report.

75 (b) If a third party requesting a consumer's credit report in connection with the

76 consumer's application for credit is notified of the existence of a security freeze under

77 Subsection (4)(a), the third party may treat the consumer's application as incomplete.

78 [~~(5) Upon receiving a request from a consumer under Subsection (2), the consumer~~

79 ~~reporting agency shall:]~~

80 [~~(a) place a security freeze on the consumer's credit report within five business days~~

81 ~~after receiving the consumer's request;]~~

82 [~~(b) send a written confirmation of the security freeze to the consumer within 10~~

83 ~~business days after placing the security freeze; and]~~

84 [~~(c) provide the consumer with a unique personal identification number or password to~~

85 ~~be used by the consumer when providing authorizations for removal or temporary removal of~~

86 ~~the security freeze under Section 13-45-202;]~~

87 [~~(6) A consumer reporting agency shall require proper identification of the consumer~~