



OMBUDSMAN'S
OFFICE

CFPB Ombudsman's Office Mid-year Update, July 2016

Individual Inquiries to the Ombudsman

In the first six months of FY2016, we received 541 individual inquiries from consumers, financial entities, consumer and trade groups, and others, which is about the same as last year. So far this year, people contacted our office from 39 states, DC, and other countries.

Ex Parte Communications Regarding CFPB Proposed Rules

This year, some groups shared with the Ombudsman's Office their inability to locate documents memorializing ex parte communications regarding the Bureau's proposed rules or mentioned noticeable variance in the timeframes between the communications and their posting. To study this topic, we reviewed the [CFPB's ex parte policy](#) and current process for memorializing communications, met with CFPB offices involved in the process, and analyzed the documentation posted on www.regulations.gov over a specified timeframe. We recommended that the CFPB standardize the process and will update this review in our FY2016 Annual Report.

The Public Consumer Complaint Database

In our FY2015 Annual Report, we summarized our review of "The Public Consumer Complaint Database: Defining Company Response Options." As we shared in our report, we considered both the use of the company response categories as well as the information that Consumer Complaint Database users have as they draw conclusions that may inform the marketplace. This spring, the CFPB implemented our recommendations, updating the definition for a duplicate consumer complaint and providing a clearer distinction between the administrative and substantive company responses to consumer complaints. We plan to provide further description in our FY2016 Annual Report.

Also on the Consumer Complaint Database, this year we heard feedback from some groups on the options consumers have to identify the issue with their company and how users of the Consumer Complaint Database then review that compiled information. We currently are studying this topic and plan to provide a further update in our FY2016 Annual Report.

Ombudsman Forum

Our office conducted its second Ombudsman Forum last month. As with the first Forum in 2015, the June event consisted of facilitated discussions on process topics, this time with a focus on topics of interest to consumers and consumer-focused organizations. We included discussions on the consumer complaint process, connecting in to the CFPB, the CFPB's consumer outreach, the public Consumer Complaint Database, the creation and consumer usage of CFPB educational products, and access to the CFPB for the disability community. Additional information regarding this Forum will be included in our FY2016 Annual Report. We look forward to organizing future events and continuing to explore additional avenues for feedback regarding CFPB interactions.

Ombudsman Outreach

We continue with our independent outreach program including meetings with various consumer, trade, and other groups as well as presentations at conferences to share about our resource and latest work. Our outreach also provides another opportunity to hear from stakeholders. This month, we are hosting our first coordinated outreach with faith based leaders.