

When “Just Send the Records” Isn’t Simple - Lessons from the FTC’s Amazon FCRA Settlement

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What seems like a simple request for records can quickly become a costly compliance failure. In this episode, we unpack the FTC’s settlement with Amazon over alleged violations of the Fair Credit Reporting Act’s identity theft record requirements, highlighting how routine customer service practices, identity verification protocols, and privacy concerns can conflict with the FCRA’s strict obligations. The case serves as a reminder that businesses handling consumer data must do more than adopt compliance policies—they must ensure frontline employees can execute them correctly and within the law’s precise timelines. For companies managing fraud, identity theft, or consumer records, the settlement underscores that operational details can carry significant regulatory consequences.

Hosted by Simone Roach. Based on a blog post by [Laura Riposo VanDruff](#) and [Donnelly L. McDowell](#).