



## Ohio Revised Code

### Section 1319.17 Commercial credit reports.

Effective: September 1, 2021

Legislation: House Bill 133 - 134th General Assembly

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(A) As used in this section:

(1) "Business" means a sole proprietorship, partnership, corporation, limited liability company, or other commercial entity, whether for profit or not for profit.

(2) "Commercial credit report" means any report provided to a business for a legitimate business purpose, relating to the financial status or payment habits of a business that is the subject of the report. "Commercial credit report" does not include any of the following:

(a) A report prepared for commercial insurance underwriting, claims, or auditing purposes;

(b) A report containing information related to transactions or experiences between the subject and the person making the report;

(c) An authorization or approval of a specific extension of credit directly or indirectly by the issuer of a credit card or similar device;

(d) Any report in which a person that has been requested by a third party to make a specific extension of credit directly or indirectly to the subject conveys its decision with respect to that request.

(3) "Commercial credit reporting agency" means any person or entity that regularly engages in the practice of compiling and maintaining commercial credit reports on a business operating in this state for the purpose of providing commercial credit reports and, for monetary fees, dues, or on a cooperative nonprofit basis, provides such commercial credit reports on a business operating in this state to third parties.

"Commercial credit reporting agency" does not include a person or entity that does not maintain a



database of commercial credit reports from which new commercial credit reports are produced.

(4) "Subject" means the business operating in this state about which a commercial credit report has been compiled.

(B) Upon the request of a representative of the subject of a commercial credit report, a commercial credit reporting agency shall provide the subject's commercial credit report. The report shall be provided to the subject at a cost not greater than what is charged to third parties and may be printed or in electronic form. The report shall be in a format routinely made available to third parties. A commercial credit reporting agency may protect the identity of sources of information to be used in commercial credit reports.

(C) Within thirty days after receipt of a commercial credit report, a representative of the subject of the report may file with the commercial credit reporting agency a written summary statement identifying each particular statement in the report that the subject of the report believes contains an inaccurate statement of fact and indicating the nature of the disagreement with the statement. Within thirty days after receipt of a subject's summary statement of disagreement, the commercial credit reporting agency at no cost to the subject shall do either of the following:

(1) Delete the disputed statement of fact from the report and, thereafter, block any repeat reporting of that disputed statement unless its accuracy has been verified;

(2) Include in the report a notice of the subject's assertion that the statement of fact is inaccurate.

(D) Nothing in this section shall be construed to provide a private right of action, including a class action, with respect to any act or practice regulated under this section.