

CFPB calls tech workers to action

By Erie Meyer - DEC 15, 2021

Clear, actionable information is critical for workers when they're deciding how to raise concerns and consider becoming whistleblowers. I am pleased to announce the Consumer Financial Protection Bureau (CFPB) has used human-centered design, including usability testing, to streamline how tech workers can alert us to potential violations of federal consumer financial laws.

Whistleblowing as a tool to hold industry accountable

Blowing the whistle is not a new concept, but it doesn't make it any less of a high-stakes option for workers witnessing conduct they know is not right. Tech workers may have entered the field to change the world for the better, but then discover their work being misused or abused for unlawful ends.

We want those in the consumer financial products and services and fintech realms who see potential misconduct to report it to us. Whistleblowers can affect history, drive change, and defend individuals and families against corporate wrongdoing.

An evolving financial landscape

Since the CFPB began collecting whistleblower allegations a decade ago, we have seen the world transformed as data and technology, marketed as Artificial Intelligence (AI), have become commonplace in nearly every consumer financial market. These technologies can help intentional and unintentional discrimination burrow into our decision-making systems, and whistleblowers can help ensure that these technologies are applied in law-abiding ways.

For example, while algorithmic mortgage underwriting is sometimes hailed as a method to significantly reduce housing discrimination, and many of those designing the algorithms seek to create a fairer housing market, that's not always how things work out. [In a recent study](https://apnews.com/article/lifestyle-technology-business-race-and-ethnicity-mortgages-2d3d40d5751f933a88c1e17063657586) [↗ \(https://apnews.com/article/lifestyle-technology-business-race-and-ethnicity-mortgages-2d3d40d5751f933a88c1e17063657586\)](https://apnews.com/article/lifestyle-technology-business-race-and-ethnicity-mortgages-2d3d40d5751f933a88c1e17063657586) of over 2 million mortgage applicants, researchers found discriminatory effects of these new technologies, as Black and Hispanic families have been more likely to be denied a mortgage compared to similarly situated white families.

[One researcher described the situation](https://www.marketplace.org/2021/08/25/housing-mortgage-algorithms-racial-disparities-bias-home-lending/) (https://www.marketplace.org/2021/08/25/housing-mortgage-algorithms-racial-disparities-bias-home-lending/) as one where loan officers take applicant information, but algorithms make the decisions. Whether such a process removes or embeds discrimination depends on a number of factors, including the types of data collected, how they are weighted, and how decisions are reviewed.

I encourage engineers, data scientists and others who have detailed knowledge of the algorithms and technologies used by companies and who know of potential discrimination or other misconduct within the CFPB's authority to report it to us.

Redesigning the whistleblower webpage

[The CFPB first began collecting whistleblower complaints](https://www.consumerfinancialprotectionbureau.gov/about-us/newsroom/consumer-financial-protection-bureau-begins-taking-whistleblower-tips/) (cfpb.gov/about-us/newsroom/consumer-financial-protection-bureau-begins-taking-whistleblower-tips/) ten years ago on December 15, 2011. Today's redesign supports our enduring mission in a consumer financial market environment that has evolved rapidly over that time.

Based on user research, including [usability testing](https://methods.18f.gov/validate/usability-testing/) (https://methods.18f.gov/validate/usability-testing/) with tech workers, we included:

- Additional information about the mechanisms for submitting information and the process once information is submitted.
- Descriptions of the type of information we are seeking, including information about the use of machine learning models and algorithmic bias related to consumer financial products and services.

CFPB subject-matter experts—including fair lending experts and technologists—review and assess credible tips we receive related to their areas of expertise. This process ensures that all credible tips, including those that involve technology or implicate fair lending, receive appropriate analysis and investigation.

Information on whistleblower protections

We welcome information about potential misconduct from current or former employees, contractors, vendors, and competitor companies. The Dodd-Frank Wall Street Reform and Consumer Financial Protection Act provides certain anti-retaliation protections for employees of providers of consumer financial products and services who share information regarding potential violations. Employees protected by the statute may not be terminated or discriminated against for: (1) providing information to the employer, the CFPB, or any other state, local, or federal government authority or law enforcement agency relating to a violation of federal consumer financial law; (2) testifying about a potential violation; (3) filing any lawsuit or other proceeding under any federal consumer financial law; or (4) objecting to or refusing to participate in violations of federal consumer financial laws.

Whistleblower information and law enforcement tips are distinct from consumer complaints. The CFPB's consumer complaint process is available for individuals who have personally encountered problems with consumer financial services or products.

[Click here to access the whistleblower webpage.](https://www.consumerfinance.gov/enforcement/information-industry-whistleblowers/) ([cfpb.gov/enforcement/information-industry-whistleblowers/](https://www.consumerfinance.gov/enforcement/information-industry-whistleblowers/)) There is also a link to the CFPB whistleblower page at the bottom of every page of our website, www.consumerfinance.gov ([cfpb.gov](https://www.consumerfinance.gov)).

More information about whistleblower protections is available from [the Department of Labor's Whistleblower Protection Program website](https://www.whistleblowers.gov/) [↗](https://www.whistleblowers.gov/) (<https://www.whistleblowers.gov/>).

Topics

- [FAIR LENDING](https://www.consumerfinance.gov/about-us/blog/?topics=fair-lending) ([CFPB.GOV/ABOUT-US/BLOG/?TOPICS=FAIR-LENDING](https://www.consumerfinance.gov/about-us/blog/?topics=fair-lending))
- [DISCRIMINATION](https://www.consumerfinance.gov/about-us/blog/?topics=discrimination) ([CFPB.GOV/ABOUT-US/BLOG/?TOPICS=DISCRIMINATION](https://www.consumerfinance.gov/about-us/blog/?topics=discrimination))
- [ADVANCED TECHNOLOGY](https://www.consumerfinance.gov/about-us/blog/?topics=advanced-technology) ([CFPB.GOV/ABOUT-US/BLOG/?TOPICS=ADVANCED-TECHNOLOGY](https://www.consumerfinance.gov/about-us/blog/?topics=advanced-technology))

FURTHER READING

Blog

[Public Interest Tech Jobs: Regulate tech and AI](https://www.consumerfinance.gov/about-us/blog/public-interest-tech-jobs-regulate-tech-and-ai/) ([cfpb.gov/about-us/blog/public-interest-tech-jobs-regulate-tech-and-ai/](https://www.consumerfinance.gov/about-us/blog/public-interest-tech-jobs-regulate-tech-and-ai/))

MAY 20, 2024

[ASC hearing addresses appraisal bias, highlights deficiencies with The Appraisal Foundation](https://www.consumerfinance.gov/about-us/blog/asc-hearing-addresses-appraisal-bias-highlights-deficiencies-with-the-appraisal-foundation/) ([cfpb.gov/about-us/blog/asc-hearing-addresses-appraisal-bias-highlights-deficiencies-with-the-appraisal-foundation/](https://www.consumerfinance.gov/about-us/blog/asc-hearing-addresses-appraisal-bias-highlights-deficiencies-with-the-appraisal-foundation/))

MAR 18, 2024

[Protecting consumers' right to challenge discrimination](https://www.consumerfinance.gov/about-us/blog/protecting-consumers-right-to-challenge-discrimination/) ([cfpb.gov/about-us/blog/protecting-consumers-right-to-challenge-discrimination/](https://www.consumerfinance.gov/about-us/blog/protecting-consumers-right-to-challenge-discrimination/))

JUN 26, 2023

Newsroom

[CFPB Seeks Input on Digital Payment Privacy and Consumer Protections](https://www.consumerfinance.gov/about-us/newsroom/cfpb-seeks-input-on-digital-payment-privacy-and-consumer-protections/) ([cfpb.gov/about-us/newsroom/cfpb-seeks-input-on-digital-payment-privacy-and-consumer-protections/](https://www.consumerfinance.gov/about-us/newsroom/cfpb-seeks-input-on-digital-payment-privacy-and-consumer-protections/))

JAN 10, 2025

[CFPB Finalizes Rule to Protect Homeowners on Solar Panel Loans and Other Home Improvement Loans Paid Back Through Property Taxes](https://www.consumerfinance.gov/about-us/newsroom/cfpb-finalizes-rule-to-protect-homeowner-s-on-solar-panel-loans-and-other-home-improvement-loans-paid-back-through-property-taxes/) ([cfpb.gov/about-us/newsroom/cfpb-finalizes-rule-to-protect-homeowner-s-on-solar-panel-loans-and-other-home-improvement-loans-paid-back-through-property-taxes/](https://www.consumerfinance.gov/about-us/newsroom/cfpb-finalizes-rule-to-protect-homeowner-s-on-solar-panel-loans-and-other-home-improvement-loans-paid-back-through-property-taxes/))

DEC 17, 2024

[CFPB Takes Action to Address Townstone Financial's Unlawful Redlining \(cfpb.gov/about-us/newsroom/cfpb-takes-action-to-address-townstone-financials-unlawful-redlining/\)](https://cfpb.gov/about-us/newsroom/cfpb-takes-action-to-address-townstone-financials-unlawful-redlining/)

NOV 01, 2024

Events

[Virtual info session: Opportunities for early career technologists at the CFPB \(cfpb.gov/about-us/events/archive-past-events/virtual-info-session-opportunities-for-early-career-technologists-at-the-cfpb/\)](https://cfpb.gov/about-us/events/archive-past-events/virtual-info-session-opportunities-for-early-career-technologists-at-the-cfpb/)

NOV 04, 2024

[Building Cases with Data and Tech: Mythbusting & Q/A \(cfpb.gov/about-us/events/archive-past-events/building-cases-with-data-and-tech-mythbusting-qa/\)](https://cfpb.gov/about-us/events/archive-past-events/building-cases-with-data-and-tech-mythbusting-qa/)

JUL 31, 2024

[View more \(cfpb.gov/activity-log/?topics=fair-lending&topics=discrimination&topics=advanced-technology\)](https://cfpb.gov/activity-log/?topics=fair-lending&topics=discrimination&topics=advanced-technology)

[CFPB Field Hearing on contract for deed in the Twin Cities \(cfpb.gov/about-us/events/archive-past-events/cfpb-to-hold-a-field-hearing-on-contract-for-deed-in-the-twin-cities/\)](https://cfpb.gov/about-us/events/archive-past-events/cfpb-to-hold-a-field-hearing-on-contract-for-deed-in-the-twin-cities/)

AUG 13, 2024