

HOUSE BILL NO. HB0145

Open banking-amendments.

Sponsored by: Representative(s) Western, Singh and Yin and
Senator(s) Ellis, Nethercott and Rothfuss

A BILL

for

1 AN ACT relating to banking; defining who is a customer for
2 purposes of open banking; limiting the release of customer
3 data through open banking as specified; and providing for
4 an effective date.

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6 *Be It Enacted by the Legislature of the State of Wyoming:*

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8 **Section 1.** W.S. 13-1-801(a) by creating a new
9 paragraph (iv) is amended to read:

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11 **13-1-801. Definitions.**

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13 (a) For purposes of this article:

14

1 (iv) "Customer" means a natural person or an
2 agent, trustee or representative acting on behalf of a
3 natural person.

4
5 **Section 2.** W.S. 13-1-802(b) as created by 2023
6 Wyoming Session laws Chapter 87, Section 1 and effective
7 July 1, 2024 is amended to read:

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9 **13-1-802. Open banking authorized; regulation.**

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11 (b) A bank participating in and providing for open
12 banking shall comply with all applicable state and federal
13 laws and regulations including laws and regulations related
14 to the protection and use of customer data. Prior to
15 providing access to any customer data under this section
16 the participating bank shall obtain a customer's express
17 written consent. The participating bank shall limit the
18 accessible customer data to that which is necessary for the
19 customer to receive a product or service from the
20 third-party financial service provider.

