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# How to *NOT* Be Considered a CRA

## FCRA Focus Podcast

### SPEAKERS

[Kim Phan](#) | [David M. Gettings](#) | [Mark J. Furletti](#)

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In this episode of *FCRA Focus*, hosts Kim Phan and Dave Gettings welcome Mark Furletti, co-leader of Troutman Pepper's Consumer Financial Services Regulatory practice. Mark shares his extensive knowledge on the Fair Credit Reporting Act (FCRA) and provides practical advice on how companies, especially fintechs, can operate without becoming a consumer reporting agency (CRA) under the FCRA. The discussion delves into the intricate definitions within the FCRA, common pitfalls, and best practices. Tune in to learn how to navigate the regulatory landscape and mitigate risks associated with consumer report information. Don't miss this insightful conversation packed with tips and real-world examples.

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