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Resellers in the Middle: Duties, Data, and Defenses Under the FCRA

SPEAKERS

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In this episode of *FCRA Focus*, host Dave Gettings is joined by Troutman colleagues Cindy Hanson and Noah DiPasquale for a deep dive into reseller litigation under the Fair Credit Reporting Act. The trio breaks down what a "reseller" is under 15 U.S.C. 1681a(u), how resellers function as intermediaries between originating consumer reporting agencies and end users, and why that limited role matters when evaluating claims under 1681e(b) and 1681i. They discuss recent case law on reasonable procedures, the impact of 1681i(f)'s limited dispute obligations, and practical litigation strategies, including leveraging industry standards, expert testimony, and arguments against double recovery under the one-satisfaction rule and setoff.

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