




Office of Inspector General

Board of Governors of the Federal Reserve System
Consumer Financial Protection Bureau

MEMORANDUM

DATE: June 12, 2024

TO: Chris Chilbert
Chief Information Officer
Consumer Financial Protection Bureau

FROM: Khalid Hasan 
Assistant Inspector General for Information Technology

SUBJECT: OIG Memorandum Report 2024-IT-C-015R: *Results of the Security Controls Testing of the CFPB's Consumer Resource Center Mosaic System*

Executive Summary

The Federal Information Security Modernization Act of 2014 (FISMA) requires agencies to develop, document, and implement an information security program. FISMA also requires that inspectors general conduct an annual, independent evaluation to determine the effectiveness of their respective agency's information security program, including testing controls for selected systems. To meet these requirements, we contracted with Cotton & Company Assurance and Advisory, LLC, to review selected information security controls for the Consumer Financial Protection Bureau's Consumer Resource Center Mosaic (CRC Mosaic) system. The CRC Mosaic system is a cloud-based system that collects complaints, inquiries, and feedback on consumer financial products. The system also routes this information to financial institutions for a response and provides other government agencies access to complaint data.

Cotton did not identify any areas for improvement in the selected security controls they tested; therefore, this memorandum does not include recommendations. We are providing the contractor's results for informational purposes; a formal response is not required. Given the sensitivity of the information in our review, this memorandum is restricted.