

Report Highlights

CFPB: 2026 Information Security Program Audit



Why This Matters

The Consumer Financial Protection Bureau maintains databases containing millions of consumer complaints, sensitive financial information, and confidential supervisory records on financial institutions. The CFPB must protect this information from increasingly sophisticated cyber threats that could jeopardize the confidentiality and integrity of data crucial to the agency's mission.

Key Results

According to federal metrics for evaluating agencies' information security programs, the CFPB's information security program is not effective. It has a maturity level of 2 out of a possible 5, meaning its program is defined but not consistently implemented. We found weaknesses in several areas:

- Asset inventories have gaps, multiple actively used datasets are not recorded in the data inventory, and hardware at vacated regional offices is not properly inventoried and potentially not secure. These issues could limit the CFPB's ability to protect resources and share information with other federal agencies.
- Risk management framework processes with outdated baseline controls and reactive vulnerability management hinder the effectiveness of the CFPB's information security program—for example, the CFPB failed to remediate critical and high-severity vulnerabilities within required 30-day time frames but later made plans to address these vulnerabilities.
- Policies and guidance have gaps or are outdated in multiple areas, including the agency's cybersecurity risk strategy, security policies, and business impact analyses for nine newly authorized systems.

Further, 10 of 14 unresolved recommendations from our prior annual information security audits remain open. We are currently reviewing evidence the CFPB submitted after the conclusion of our fieldwork to determine whether to close 9 of the 10 open recommendations.

Action Needed

We have 8 new recommendations to strengthen asset management, risk framework implementation, and policy governance. The CFPB agreed with our recommendations. We will follow up to ensure that the recommendations are fully addressed.