

ORIGINAL HOUSE  
BILL NO. HB0062

ENROLLED ACT NO. 49, HOUSE OF REPRESENTATIVES

SIXTY-SEVENTH LEGISLATURE OF THE STATE OF WYOMING  
2023 GENERAL SESSION

AN ACT relating to banking; authorizing state chartered banks to participate in open banking as specified; providing definitions; requiring rulemaking; and providing for effective dates.

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

**Section 1.** W.S. 13-1-701 and 13-1-702 are created to read:

ARTICLE 7  
OPEN BANKING

**13-1-701. Definitions.**

(a) For purposes of this article:

(i) "Customer data" means a customer's banking, transaction and other financial data;

(ii) "Express written consent" means a customer's affirmative written response to a clear and conspicuous notice regarding the collection, use or disclosure of customer data for the purposes of open banking;

(iii) "Open banking" means providing access, directly or indirectly, to customer data from the customer's bank to a third-party financial service provider with the express written consent of the customer and through the use of application programming interfaces.

**13-1-702. Open banking authorized; regulation.**

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(a) A bank may participate in and provide for open banking.

(b) A bank participating in and providing for open banking shall comply with all applicable state and federal laws and regulations including laws and regulations related to the protection and use of customer data. Prior to providing access to any customer data under this section the participating bank shall obtain a customer's express written consent.

(c) The commissioner shall adopt rules regulating the collection, use and disclosure of customer data in open banking, consistent with all applicable state and federal laws and regulations.

**Section 2.** The banking commissioner shall adopt all rules necessary to implement this act on or before July 1, 2024.

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**Section 3.**

(a) Except as otherwise provided by subsection (b) of this section, this act is effective July 1, 2024.

(b) Sections 2 and 3 of this act are effective immediately upon completion of all acts necessary for a bill to become law as provided by Article 4, Section 8 of the Wyoming Constitution.

(END)

\_\_\_\_\_  
Speaker of the House

\_\_\_\_\_  
President of the Senate

\_\_\_\_\_  
Governor

TIME APPROVED: \_\_\_\_\_

DATE APPROVED: \_\_\_\_\_

I hereby certify that this act originated in the House.

\_\_\_\_\_  
Chief Clerk