

**DRAFT ONLY  
NOT APPROVED FOR  
INTRODUCTION**

HOUSE BILL NO.

Open banking-amendments.

Sponsored by: Select Committee on Blockchain, Financial  
Technology and Digital Innovation Technology

A BILL

for

1 AN ACT relating to banking; defining who is a customer for  
2 purposes of open banking; limiting the release of customer  
3 data through open banking as specified; and providing for  
4 an effective date.

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

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8 **Section 1.** W.S. 13-1-801(a) by creating a new  
9 paragraph (iv) and 13-1-802(b) as created by 2023 Wyoming  
10 Session laws Chapter 87 Section 1 and effective July 1,  
11 2024 are amended to read:

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1           **13-1-801. Definitions.**

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3           (a) For purposes of this article:

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5                       (iv) "Customer" means a natural person or an  
6 agent, trustee or representative acting on behalf of a  
7 natural person.

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9           **13-1-802. Open banking authorized; regulation**

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11           (b) A bank participating in and providing for open  
12 banking shall comply with all applicable state and federal  
13 laws and regulations including laws and regulations related  
14 to the protection and use of customer data. Prior to  
15 providing access to any customer data under this section  
16 the participating bank shall obtain a customer's express  
17 written consent. The customer data made accessible to a  
18 third party financial service provider shall be limited to  
19 that which is necessary for the customer to receive a  
20 product or service from the third-party financial service  
21 provider.

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23           **Section 2.** This act is effective July 1, 2024.

2024

STATE OF WYOMING

24LSO-0257  
Working Draft  
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(END)