

ASSEMBLY BILL NO. 4101
(First Reprint)

To the General Assembly:

Pursuant to Article V, Section I, Paragraph 14 of the New Jersey Constitution, I am returning Assembly Bill No. 4101 (First Reprint) with my recommendations for reconsideration.

This bill would require a social media company to provide a 24-hour toll-free telephone number through which account holders may contact a live customer service representative of the social media company for the purpose of reporting fraudulent activity, including unauthorized access to a social media account. The bill would require a social media company to publish the toll-free telephone number on its website and on any email notifications of account security sent to a New Jersey account holder.

I commend the sponsors of this legislation for advancing this measure designed to protect consumer privacy, combat fraud, and prevent exploitation and reputational harm. In an era when cyber threats are increasingly prevalent, legislation like this can provide an important tool for bolstering cybersecurity by offering social media users a user-friendly method to address irregular account activity. However, I am concerned that this bill's reliance on the use of a toll-free telephone hotline presents a missed opportunity to utilize more advanced technological tools available to consumers that will better allow them to address cybersecurity threats in a streamlined and efficient fashion. Thus, I am recommending that the bill be amended to allow social media companies to leverage the power of cutting-edge technologies to provide enhanced protection that will better safeguard consumers and allow them to access their accounts free of concern. Specifically, my revisions permit a social media company to utilize authenticated digital mechanisms, including AI-powered support assistance, to manage customer reports of fraudulent activity,

provided that a customer have the opportunity to directly communicate with a live agent by phone within five calendar days. My amendments also delay implementation of the law by six months so that social media companies have sufficient time to comply with the bill's requirements.

Therefore, I herewith return Assembly Bill No. 4101 (First Reprint) and recommend that it be amended as follows:

<u>Page 2, Title, Lines 1-2:</u>	Delete "a toll-free telephone number" and insert "certain 24-hour account support"
<u>Page 2, Section 2, Line 44:</u>	Delete "toll-free telephone number by"
<u>Page 3, Section 2, Line 1:</u>	Delete in its entirety
<u>Page 3, Section 2, Line 2:</u>	Delete "representative of the social media company" and insert "authenticated digital channel or mechanism"
<u>Page 3, Section 2, Line 2:</u>	After "report" insert "account issues concerning access and"
<u>Page 3, Section 2, Line 4:</u>	After "access" insert "and account recovery. The authenticated digital channel or mechanism may include, but need not be limited to, in-app forms, secure help centers, dedicated security portals, AI-powered support assistants, or toll-free telephone numbers. The authenticated digital channel or mechanism shall provide a mechanism that will allow for a social media user to communicate with a live agent directly by phone within a reasonable time, but in no case longer than five calendar days following the user's most recent connection with the authenticated digital channel or mechanism"
<u>Page 3, Section 2, Line 5:</u>	Delete "publish the toll-free telephone"
<u>Page 3, Section 2, Line 6:</u>	Delete "number" and insert "inform consumers of the authenticated digital channel or mechanism"
<u>Page 3, Section 2, Lines 6-7:</u>	Delete ", and an explanation of the purpose of the toll-free telephone number,"

Page 3, Section 4, Line 19:

Delete "immediately" and
insert "on the first day of the
seventh month next following
the date of enactment"

[seal]

Respectfully,

/s/ Philip D. Murphy

Governor

Attest:

/s/ Kate E. McDonnell

Chief Counsel to the Governor