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# 2024 Payments Year in Review: CFPB and FTC Regulatory Trends – Part Three

## Payments Pros – The Payments Law Podcast

### SPEAKERS

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In the third installment of the four-part “Payments Year in Review” series, hosts Keith Barnett, Josh McBeain, and Carlin McCrory discuss the Federal Trade Commission’s (FTC) actions in 2024 and their expectations for 2025.

They begin by examining amendments to the Telemarketing Sales Rule, which now includes inbound calls for technical support services. The discussion then shifts to the FTC’s annual report to the Consumer Financial Protection Bureau (CFPB), highlighting enforcement activities in areas such as automobile financing, electronic fund transfers, and deceptive fees. Finally, the co-hosts review the finalized amendments to the Negative Option Rule, which impose stricter requirements on recurring subscription services across various industries. This rule mandates clear disclosures, easy cancellation processes, and prohibits misrepresentations.

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