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

## Payments Pros – The Payments Law Podcast

### SPEAKERS

[Keith J. Barnett](#) | [Joshua McBeain](#)

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In the second installment of a four-part *Payments Year in Review* series, Keith Barnett and Josh McBeain discuss significant developments in the payments landscape from the Consumer Financial Protection Bureau (CFPB) in 2024 and expectations for 2025.

Our co-hosts continue with a discussion of the CFPB's proposed interpretive rule on earned wage access products, highlighting its broad definitions and aggressive stance on fees, which conflict with many state laws.

They also discuss significant CFPB rulemakings, including the final credit card late fee rule and the overdraft rule, both of which face legal challenges. Keith and Josh close out this episode by discussing the interpretive rule on buy now, pay later transactions and the CFPB's circular on credit card rewards programs.

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- [Consumer Financial Protection Bureau \(CFPB\)](#)
- [Consumer Financial Services](#)
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