

In Case You Missed It: Consumer Financial Services Law Monitor – February 2024 in Review

Our team published new content and podcasts to the *Consumer Financial Services Law Monitor* throughout the month of February, including our *2023 Consumer Financial Services Year in Review and A Look Ahead*. To catch up on posts and podcasts you may have missed, click on the links below:

2023 Year in Review

[Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead](#)

Consumer Financial Protection Bureau (CFPB)

[Republican Representatives Urge CFPB to Revisit Proposed Payment App Rule](#)

[CFPB Issues First Report on Results of Its Updated Terms of Credit Card Plans Survey](#)

[A CFPB First: Bureau Publicly Asserts “Dormant” Supervisory Authority Over Company](#)

[CFPB Reports on Student Borrowers’ Experiences During Return to Loan Repayment](#)

[Comment Period on CFPB’s Auto Finance Data Project Closing Soon](#)

Telephone Consumer Protection Act (TCPA)

[Fourth Circuit Denies Class Certification Based on Lack of Ascertainability Due to Online Fax Services Being Outside TCPA’s Statutory Scope](#)

[FCC Rules AI-Generated Voices Fall Under TCPA Restrictions](#)

[Pennsylvania District Court Finds No Personal Liability Under the TCPA](#)

[New TCPA Rules: Revoking Consent to Robocalls and Robotexts](#)

Debt Buyers + Collectors

[Third Circuit Finds Pennsylvania’s Consumer Discount Company Act Does Not Apply to Debt Collectors](#)

[Bank and Loan Servicer Move to Dismiss Purported Class Action Asserting Violations of Georgia Usury Law and](#)

RICO

Fair Credit Reporting Act (FCRA)

[Nevada Federal Court Declines to Decide at Summary Judgment Stage Whether Pre-Dispute Investigation Was Sufficient to Satisfy FCRA](#)

[Supreme Court Holds Government Agencies are Not Immune from FCRA Liability](#)

Credit Reporting Agencies

[Kentucky Introduces Legislation Requiring CRAs to Obtain Express Consumer Consent Prior to Furnishing a Consumer Report or Credit Score](#)

Federal Trade Commission (FTC)

[FTC Issues Supplemental Rulemaking to Combat Impersonation Fraud](#)

[FTC Says Unilateral Policy Changes for AI Product Development Could be Unfair or Deceptive](#)

State Regulations

[Arizona, Kentucky, and Hawaii Become Latest States to Introduce Legislation to Regulate Earned Wage Access Products](#)

[Illinois Introduces Third-Party Dental Financing Bill](#)

[Rhode Island and Minnesota Latest States with Bills Opting Out of Federal Banking Law Allowing Interest Rate Exportation](#)

[Virginia House Bill 418 Could Authorize Class Action Lawsuits in the Commonwealth](#)

Regulatory Enforcement + Compliance

[AAA Adopts New Mass Arbitration Rules](#)

[A Closer Look at NCUA's Consumer Financial Protection and Compliance Expectations](#)

Mortgage Lending

[Idaho Bankruptcy Court Holds that Later-Recovered Assets Revert to Borrower Absent Plan Provision to the Contrary](#)

Student Lending

[Department of Education Cancels \\$5B More in Unpaid Student Loans](#)

Podcasts

The Consumer Finance Podcast – Year in Review and a Look Ahead

The Consumer Finance Podcast – Year in Review and a Look Ahead: Fintech Developments

The Consumer Finance Podcast – Year in Review and a Look Ahead: Navigating the Debt Collection Landscape

The Consumer Finance Podcast – Year in Review and a Look Ahead: Unraveling the Threads of Class Action Litigation

The Consumer Finance Podcast – Year in Review and a Look Ahead: The Evolving Landscape of Background Screening and Credit Reporting

The Consumer Finance Podcast – Status of the DOJ’s Combatting Redlining Initiative

The Consumer Finance Podcast – Understanding the CFPB’s Proposed Digital Payments Larger Participants Rule and Its Implications for Digital Assets

The Consumer Finance Podcast – Avoiding Auto Finance Pitfalls Under the FTC’s New CARS Rule

Payments Pros Podcast – 2023 Payments Year in Review: Subscriptions, FedNow, and More!

Payments Pros Podcast – 2023 Payments Year in Review: CFPB and FTC Regulatory Trends

Payments Pros Podcast – Exploring the Potential of Georgia’s Merchant Acquirer Limited Purpose Bank Charter

The Crypto Exchange Podcast – Unraveling the Crypto Code: California’s New DFAL Explained

The Crypto Exchange Podcast – Understanding the CFPB’s Proposed Digital Payments Larger Participants Rule and Its Implications for Digital Assets

Weekly Newsletters

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 26, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 12, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 19, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of February 5, 2024

RELATED INDUSTRIES + PRACTICES

- Consumer Financial Protection Bureau (CFPB)

- Consumer Financial Services
- Digital Assets + Blockchain
- Fair Credit Reporting Act (FCRA)
- Fair Debt Collection Practices Act (FDCPA)
- Telephone Consumer Protection Act (TCPA)