Articles + Publications | August 7, 2024

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

Our team published new content and podcasts to the *Consumer Financial Services Law Monitor* throughout the month of July. To catch up on posts and podcasts you may have missed, click on the links below:

Consumer Financial Protection Bureau

CFPB Spotlights Fees in School Lunch Payment Platforms

CFPB Tries to Stretch Section 1057 of the CFPA to Reach Nondisclosure Agreements

Highlights from the CFPB's Spring 2024 Semi-Annual Regulatory Agenda

CFPB Says Earned Wage Access Products Are Subject to the Truth in Lending Act

CFPB Moves to Dissolve Preliminary Injunction and Supplements Motion to Transfer in Credit Card Late Fee Rule Case; Court Immediately Requests Further Briefing

CFPB Proposes New "Streamlined" Mortgage Servicing Rules

Seventh Circuit Reverses District Court Decision, Expands ECOA to Include Prospective Applicants

CFPB Releases Supervisory Highlights Focusing on Debt Collection and Loan Servicing Practices

Regulatory Enforcement + Compliance

After Multiple Attempts, Missouri Becomes Latest State to Enact Commercial Financing Disclosure Law

California DFPI Announces Third Modifications to Proposed Rulemaking on Earned Wage Access Products

Florida Consumer Finance Act Amendments Take Effect

Debt Buyers + Collectors

New Jersey Legislature Passes Medical Debt Relief Act

Missouri Federal Court Dismisses FDCPA Claim Over Letters Sent to Plaintiffs' Attorney

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Data Security + Privacy

Dear Mary: Incident + Investigations Advice Column – Restrictions on Paying a Ransom Demand

Dear Mary: Incident + Investigations Advice Column – Understanding Access vs. Acquisition

Dear Mary: Incident + Investigations Advice Column – Understanding Breach Notification Obligations Under California Law: What Does the CCPA Require?

California Privacy Protection Agency Announces Proposed Regulations for Data Broker Registration

Dear Mary: Incident + Investigations Advice Column – Preserving Forensic Artifacts Following Incident Detection

Dear Mary: Incident + Investigations Advice Column – Can Vendors Notify Affected Individuals on Behalf of Businesses After a Data Breach?

Podcasts

Moving the Metal: The Auto Finance Podcast – The CFPB's Report on Negative Equity in Auto Lending

Moving the Metal: The Auto Finance Podcast – The CARS Rule

Payments Pros Podcast – Navigating New Compliance Challenges: The Impact of the Money Transmitter Modernization Act on Payroll Processing

Payments Pros Podcast – CFPB's New Interpretive Rule: Buy Now, Pay Later as Credit Cards

The Consumer Finance Podcast – The Future of Bank-Fintech Partnerships and Banking as a Service

The Consumer Finance Podcast – Monumental Win in Data Breach Class Action: A Case Study

Weekly Newsletters

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of July 29, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of July 22, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of July 15, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of July 8, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of July 1, 2024

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