

## In Case You Missed It: Consumer Financial Services Law Monitor – March in Review

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We have posted several new topics to the [Consumer Financial Services Law Monitor](#) blog throughout the month of March. To read further, click on the titles below:

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### Featured Posts/Client Alerts

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – March 28](#)

[Troutman Pepper Welcomes Lori Sommerfield and Kim Phan](#)

[Virginia Legislature Passes Sales-Based Financing Disclosure and Registration Requirements](#)

[Ninth Circuit Reversal of Trial Court Order Equals Big Win for Payors](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – March 21](#)

[Supreme Court of Virginia Rules Payable-on-Death Beneficiary Lacks Standing to Enforce UCC Midnight Deadline Rule](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – March 14](#)

[2022 CDIA Law & Industry Conference](#)

[Troutman Pepper Weekly Consumer Financial Services COVID-19 Newsletter – March 8](#)

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### Cryptocurrency

[Electronic Currency and Secure Hardware Act Introduced in the House of Representatives](#)

[Senate Democrats Introduce Digital Asset Sanctions Compliance Enhancement Act of 2022](#)

[Senate Banking Committee Holds Hearing on Digital Assets and Illicit Finance](#)

[US Announces Crypto-Specific Guidance on Avoidance of Russian Sanctions](#)

[Biden Signs Executive Order on Cryptocurrency](#)

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### FTC

[Another California Court of Appeals Weighs In On Availability of Attorneys' Fees under the FTC's Holder Rule](#)

[FTC Enters Consent Agreement with Payment Processor for Opening Merchant Accounts for Fictitious Companies](#)

[California Supreme Court Prepares to Weigh In on Holder Rule](#)

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## **Cybersecurity, Information Governance + Privacy**

[US and Europe Issue Joint Statement Announcing Agreement on New Trans-Atlantic Data Privacy Framework to Replace EU-US Privacy Shield](#)

[Utah Becomes Fourth State to Adopt Privacy Legislation](#)

[Déjà Vu? Outcomes of Privacy Legislation in 2022 State Legislative Sessions](#)

[Continued Wait Time for CPRA Regulations](#)

[Utah Consumer Privacy Act Awaiting Signature](#)

[Wisconsin House Passes New Comprehensive Privacy Bill](#)

[Valentine's Day Order Gives No Love to Clearview AI's First Amendment Arguments](#)

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## **Consumer Financial Protection Bureau (CFPB)**

[Senate Bill Introduced to Ban Forced Consumer Arbitration Clauses](#)

[CFPB Questions Credit Reporting of Medical Debt](#)

[CFPB Warns Auto Finance Companies About Inadvertent Repossessions](#)

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## **Fair Lending**

[CFPB Massively Expands Enforcement of Anti-Discrimination Through UDAAP](#)

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## **Payment Processing and Cards**

[Fed Launches FedNow Service Provider Showcase](#)

[Federal Reserve Board Proposes Supplemental Guidelines To Evaluate Requests For Accounts and Payment Services At Federal Reserve Banks](#)

[Blocking Payments to Russia and Its Impact on Payments Companies and Fintechs](#)

[New York Issues Guidance on Virtual Currency Regulations and Announces Strengthening Blockchain Analytics in Response to Sanctions Imposed on Russia](#)

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## **TCPA**

[Eighth Circuit Holds Text System That Randomly Selects Phone Numbers From Database Does Not Qualify as ATDS](#)

[Court Finds Text Messages Do Not Qualify As Artificial or Prerecorded Voice Messages Under the TCPA](#)

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## **Debt Buyers and Collectors**

[DC Protects Consumers From Unjust Debt Collection Practices Amendment Act of 2021](#)

[Nevada Transiting Collection Agency Related Licenses to NMLS](#)

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## **Regulatory**

[Supreme Court Parses FAA's Statutory Language, Limiting Federal Court Jurisdiction Over Arbitration Awards](#)

[FINRA Issues Guidance Clarifying Liability for Chief Compliance Officers](#)

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## **Credit Reporting and Data Brokers**

[Court Grants Injunction Against Credit Repair Organization Providing Allegedly Fraudulent Services to Consumers](#)

[Credit Bureaus Dramatically Reduce Medical Debt Credit Reporting](#)

[US District Court Denies Rule 12\(c\) Motion, Finding Furnisher's Evidence Nonintegral to Complaint and Not Probative of a Reasonable Investigation](#)

[FCRA Litigation: A Look Ahead for 2022](#)

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## **Class Actions**

[Eighth Circuit Holds Text System That Randomly Selects Phone Numbers From Database Does Not Qualify as ATDS](#)

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- [Financial Services Litigation](#)