

Articles + Publications | October 3, 2024

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

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

Consumer Financial Protection Bureau (CFPB)

CFPB Launches Public Comment Process for Open Banking Standard Setter Recognition

CFPB's Latest FAQs Broaden Interpretive Rule for Pay-in-Four BNPL Products

CFPB Releases New Circular on Opt-In Requirements for Overdraft Services

July 2024 Consumer Litigation Filings: Mixed Results for Month, Up YTD

Federal Trade Commission (FTC)

FTC CARS Rule Litigation: Fifth Circuit Sets Oral Argument

Regulatory Enforcement + Compliance

Treasury Department Releases Semiannual Regulatory Agenda

U.S. Senator Rounds Introduces Legislation Aimed at Fostering Al Innovation in the Financial Services Industry

Seventh Circuit Provides "How To" Successfully Present Consumer Arbitration Agreements

League of Southeastern Credit Unions and Virginia Credit Union League Announce Merger Plans

Cryptocurrency + Fintech

FinCEN Officially Withdraws Know-Your-Customer Rule for Non-Custodial Crypto Wallets

Colorado Federal Court Grants Motions to Dismiss in Cryptocurrency Theft Case Citing Lack of Personal Jurisdiction

Debt Buyers + Collectors

California Enacts New Debt Collection Legislation

Nevada Federal Court Grants Summary Judgment in Debt Collector's Favor in FDCPA and TCPA Case Alleging Attorney Representation and Use of an ATDS

Data Security + Privacy

Dear Mary: Incident+Investigations Advice Column – SEC Cybersecurity Incidents Disclosures: Materiality, Decryptors, and Ransom Payments

Telephone Consumer Protection Act (TCPA)

USTelecom Urges FCC to Reconsider Proposed Anti-Robocall Rules

New York Federal Court Certifies TCPA Class Where Phone Numbers Were Obtained Through a Third-Party Website

Podcasts

The Consumer Finance Podcast – Exploring the CFPB's Stance on AI in Financial Services

The Consumer Finance Podcast – The CFPB's Report on Negative Equity in Auto Lending

The Consumer Finance Podcast – Why Retailers and Merchants Should Pay Attention to the CFPB

The Consumer Finance Podcast – Navigating Emerging Privacy Issues in Financial Services

FCRA Focus Podcast - Breaking Down Credit Reporting With Credit Builders Alliance

Payment Pros Podcast – Welcome Trevor Salter: A Deep Dive Into Financial Services Transactions

Payment Pros Podcast – 2024 State Legislative Review: Key Payment Laws and Their Impacts

Moving the Metal: The Auto Finance Podcast – Investigation Tag Team: The FTC and the State of Arizona

Newsletters

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of September 23, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of September 16, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of September 9, 2024

Troutman Pepper Weekly Consumer Financial Services Newsletter – Week of September 2, 2024

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