

Wiley Consumer Protection Download (July 29, 2025)

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Welcome to Wiley's update on recent developments and what's next in consumer protection at the Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), and at the state level.

Wiley also has launched a Trump Administration Resource Center and Resource Guide to track Executive branch priorities during the second Administration of President Trump. With Wiley's deep-rooted understanding of Washington and today's evolving regulatory landscape, the Resource Center and Resource Guide provide critical insights, actionable intelligence, practical solutions, and guidance across key industries to help businesses stay ahead of the curve and manage challenges in 2025 and beyond. Please reach out to any of our authors with any questions about recent Trump Administration actions and the potential impact on regulations or enforcement activity.

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Select Federal Enforcement Actions

FTC Obtains Temporary Restraining Order and Asset Freeze Against Seven Debt Relief Companies and Their Owners for Allegedly Deceptive Practices. On July 14, the FTC filed a complaint and motion for temporary restraining order and asset freeze in the U.S. District Court for the District of Arizona against seven debt relief

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companies and three owners for alleged violations of the FTC Act, Telemarketing Sales Rule, Gramm-Leach-Bliley Act, the Fair Credit Reporting Act, and FTC Impersonation Rule. The FTC alleges that the defendants engaged in a series of deceptive practices including misleading consumers by claiming to be from banks, credit card companies, or the federal government; collecting advance fees without appropriate disclosures; and claiming to be able to reduce unsecured debts while failing to provide the promised services. On July 14, the district court judge granted the FTC's motion, freezing the company's assets and temporarily halting its debt relief operations. The FTC ultimately seeks monetary and injunctive relief.

FTC Settles with Online Business Opportunity Companies and Their Owner for Allegedly Deceptive Business Practices. On July 17, the FTC filed stipulated orders in the U.S. District Court for the Southern District of Florida against companies that sell business opportunity programs, and their owner, for alleged violations of the FTC Act and Business Opportunity Rule. In its October 2024 complaint, the FTC alleged that the defendants misled consumers by advertising the possibility of earning thousands of dollars annually by purchasing online marketplaces through the defendants, but the marketplaces were rarely profitable. Previously, on March 19, the FTC settled with most of the individual defendants who agreed to pay a combined total of \$20 million in addition to injunctive relief. The remaining defendants have agreed to pay a total of \$14.7 million in addition to injunctive relief.

Select State Enforcement Actions

Colorado AG Settles with Hospital Provider for Allegedly Withholding Information About Training

Repayment Provisions. On July 24, the Colorado AG announced a settlement with a hospital provider for alleged violations of Colorado consumer protection laws. The Colorado AG alleged that the provider failed to consistently provide information about training repayment agreement provisions in its marketing and recruitment materials for prospective nurses. Training repayment agreements are arrangements between employees and employers that provide training under the understanding that the employee will repay some or all training costs if they do not remain with the employer for a specified time period. The Colorado AG alleged that, since 2018, the hospital provider entered such agreements with approximately 1,700 registered nurses, many of whom were unaware of the them until after they accepted employment. The settlement requires the hospital provider to pay \$1.4 million and to stop using or collecting against these agreements.

Upcoming Events and Comment Deadlines

FTC Seeks Public Comment on Request to Vacate 2021 Order Related to Monitoring Products and

Services. On July 18, the FTC announced it was seeking public comment on a petition to vacate a 2021 Order that banned a company and its CEO from offering monitoring products known as "stalkerware." Specifically, in 2021 the FTC alleged that the company and its CEO sold stalkerware that allowed purchasers to secretly monitor and collect data on devices without device-owner knowledge. The 2021 Order settled these allegations and banned the company and its CEO from "offering, promoting, selling, or advertising any surveillance app, service, or business." The 2021 Order also required the company and the CEO's other businesses to develop an information-security program and obtain biennial assessments to ensure

compliance. The CEO has now petitioned the FTC to vacate the order or modify the order to eliminate all reporting, audit, and compliance requirements that affect his other businesses since the original company at issue is permanently closed. Comments on the petition are due on **August 19, 2025**.

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Chambers USA 2025 Recognizes Wiley Partners and Practices

White House Launches AI Action Plan and Executive Orders to Promote Innovation, Infrastructure, and International Diplomacy and Security

With "Click-to-Cancel" Rule Now Vacated by 8th Circuit, What's Next for FTC?

Update: Enforcement of DOJ Data Security Program Set to Begin July 9

Building a Digital Asset Regulatory Framework: The GENIUS Act and Next Steps

Texas Responsible AI Governance Act Enacted

FTC Reviews Its Approach to Kids' Online Activity – What Comes Next?

FTC Sends Warning Letters to 37 Eyeglass and Contact Lens Prescribers Over Possible Rule Violations

Privacy, AI, and Consumer Protection Takeaways from FTC Chairman's House Testimony

Webinar: Navigating FTC Health Care Advertising and Privacy Compliance in the Trump Administration: Key Insights for Health Service Providers

State Privacy Enforcement Ramp-Up Continues with New Actions in California and Texas

Trump Directs FTC to Lead Government-Wide Rescission and Modification of Anticompetitive Federal Regulations

Virginia Enacts Amendments to Consumer Protection Act

Executive Order on Ticket Resale Market Calls for Greater FTC Enforcement

What to Expect from New FTC Leadership on Digital Health Care

FTC Adopts Amended Children's Online Protection Act Rule

FTC Announces Rule on "Junk Fees" and Pricing Disclosures in Certain Industries

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