

Wiley Consumer Protection Download (November 4, 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), the Consumer Financial Protection Bureau (CFPB), and the state level. Check out our FTC Consumer Protection and Enforcement Series, where we provide practical insights into emerging FTC priority areas for consumer protection and data privacy enforcement. Recent posts include Subscription Cancellation Policies Remain a Top FTC Priority; The Fair Credit Reporting Act – Who Is Covered and How to Comply; PADFA Enforcement – What Companies Need to Know; Practical Tips for When Your Company Gets an FTC CID; and Kids' Online Safety Is a Top Priority.

Wiley has also 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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Federal and State Regulatory Announcements

CFPB Issues Interpretive Rule Preempting State Medical Debt Reporting Bans. On **October 28**, the CFPB issued an interpretive rule expressing that the Fair Credit Reporting Act (FCRA) generally preempts state laws that touch on broad areas of credit reporting, including laws that ban medical debt, rental information, and arrest records from credit reports. The October 2025 interpretive rule confirms the withdrawal of a July 2022 interpretive rule that allowed for substantial state regulation of consumer reports and consumer reporting agencies. On May 12, 2025, the Bureau withdrew the 2022 interpretive rule along with other guidance documents, explaining that the Bureau is “committed to issuing guidance only where that guidance is necessary and would reduce compliance burdens rather than increase them.” The October 2025 interpretive rule confirms the May 2025 withdrawal and became effective on October 28, 2025.

CFPB Issues Final Rule on Adjudication Proceedings. On **October 29**, the CFPB issued a final rule rescinding 2022 and 2023 amendments to The Rules of Practice for Adjudication Proceedings, which govern adjudication proceedings conducted by the CFPB. The 2022 and 2023 amendments included a new deposition process, amendments concerning timing and deadlines, bifurcation of proceedings, the process for deciding dispositive motions, and requirements for issue exhaustion, as well as other technical changes. With the final rule, the CFPB decided to rescind the amendments as proposed, except as related to narrow procedural changes, including provisions related to time limits and provision of electronic copies of documents. The rules became effective on October 29, 2025.

CFPB Rescinds Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders Rule. On **October 29**, the CFPB issued a final rule to rescind its Registry of Nonbank Covered Persons Subject to Certain Agency and Court Orders Rule (NBR Rule), adopted on July 8, 2024. The NBR Rule required certain types of nonbank covered persons subject to certain final public orders obtained or issued by a government agency in connection with the offering or provision of a consumer financial product or service to report the existence of the orders and related information to a CFPB registry. The CFPB finalized the rescission of the NBR Rule based on cost concerns for both regulated entities and the CFPB. The final rule became effective on October 29, 2025.

CFPB Withdraws Notice of Proposed Rule Regarding Registry of Supervised Nonbanks. On **October 29**, the CFPB withdrew its Notice of Proposed Rule: Registry of Supervised Nonbanks That Use Form Contracts To Impose Terms and Conditions That Seek To Waive or Limit Consumer Legal Protections. The Proposed Rule, published February 1, 2023, would have required most nonbanks subject to CFPB’s supervisory authority to register in a CFPB system information about their use of certain terms and conditions in form contracts. The Proposed Rule also would have required the CFPB to publish such information and registrants’ identifying information. The CFPB withdrew the Proposed Rule based on cost concerns to both regulated entities and the agency.

Illinois AG Issues Consumer Alert Regarding Fundraising Scams. On **October 31**, the Illinois Attorney General (AG) issued a consumer alert regarding fundraising scams targeting donors who wish to support relief efforts in the Caribbean due to Hurricane Melissa. The consumer alert provides resources for detecting scams and tips to best ensure a donation will be used for its intended purpose.

Select State Enforcement Actions

California AG Announces Settlement with Streaming Service Provider Over Alleged CCPA Violations. On **October 30**, the California AG announced a settlement with a streaming service provider for allegedly violating the California Consumer Privacy Act (CCPA) by failing to provide an accessible method for consumers to stop the sale of their personal information, and by failing to provide sufficient child privacy protections. The investigation and proposed settlement stemmed from a California Department of Justice investigative sweep of streaming service providers, announced in January 2024. As part of the settlement, the streaming service provider agreed to pay \$530,000 in CCPA civil penalties and to implement certain changes designed to make consumer opt-outs easier to execute.

California DFPI Enters Consent Decree with Crypto Kiosk Operator. On **October 30**, the California Department of Financial Protection & Innovation (DFPI) entered into a consent decree with a crypto kiosk operator for alleged noncompliance with the state's Digital Financial Assets Law (DFAL). The DFPI's investigation allegedly revealed that the crypto kiosk operator violated DFAL's transaction limit prohibiting crypto kiosks from accepting or dispensing to consumers more than \$1,000 in a day. According to the consent decree, the crypto kiosk operator also allegedly failed to make certain disclosures, as required by law. The crypto kiosk operator agreed to pay a \$675,000 fine, including \$105,000 in restitution to affected California consumers.

Online Clothing Retailer Settles with 33 State AGs for Allegedly Engaging in Deceptive Billing and Advertising. On **October 23**, a bipartisan coalition including the Illinois, Louisiana, Maryland, Massachusetts, Mississippi, Texas, and Washington Attorneys General, among others, announced a multistate settlement with an online clothing retailer that allegedly sold a membership program with recurring monthly payments that were difficult to cancel. According to the states, the online retailer allegedly misrepresented the price consumers could expect to pay for advertised products, automatically enrolled consumers into a recurring charge membership program without their consent, and implemented and maintained cancellation policies that frustrated consumers' ability to cancel the membership programs into which they were enrolled. The settlement requires the company to provide refunds to consumers and to pay a \$1 million penalty. It also requires the company to clearly disclose the terms of its membership program, obtain consumers' express informed consent prior to enrolling them in the membership program, provide a simple way to cancel recurring payments, and promptly honor cancellation requests.

Upcoming Events and Comment Deadlines

California DOJ to Solicit Comment on Implementing Rules Designed to Protect Children from Purportedly Addictive Features of Online Platforms. The California Department of Justice announced it will hold a public meeting on **November 5 at 1 p.m. PST**, to solicit public comment on the agency's rulemaking to implement SB 976, also known as the "Protecting Our Kids from Social Media Addiction Act" (Cal. Health & Safety Code Sec. 27000 *et seq.*). SB 976 requires the California AG to adopt regulations regarding age assurance and parental consent. A link to attend the meeting virtually is available [here](#).

[More Analysis from Wiley](#)

State AGs Discuss Consumer Protection Priorities: Privacy, Health, Junk Fees, and Coordination at the Forefront

California Finalizes Pivotal CCPA Regulations on AI, Cyber Audits, and Risk Governance

State App Store Accountability Acts Introduce New Obligations for App Developers

Cyber Enforcement Hits Hard: New York DFS Imposes \$19 Million in Penalties

Subscription Cancellation Policies Remain a Top FTC Priority

Advancing AI Action Plan, OSTP Seeks Comment on Regulatory Barriers

FTC Takes on Noncompete Agreements as New State Laws Take Effect

Expiration of Critical Cyber Information Sharing Law Creates Confusion About Authorities and Liability Protections

Amidst Scrutiny of E-Commerce Platforms, FTC Brings First INFORM Consumers Act Case

Open Banking, Financial Data Rights, and What It Means for Crypto

Kids' Online Safety Is a Top Priority

The Fair Credit Reporting Act – Who Is Covered and How to Comply

PADFA Enforcement – What Companies Need to Know

Practical Tips for When Your Company Gets an FTC CID

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

Texas Responsible AI Governance Act Enacted

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

Executive Order on Ticket Resale Market Calls for Greater FTC Enforcement

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