

Fintech, Electronic Payments & Remittances Archive

Letters

- Letter opposing Calif. AB 1326 (Dababneh), which permits licenses for virtual currency providers without consumer protections, August 11, 2016
- Coalition opposition letter to H.R. 766 the Financial Institution Customer Protection Act of 2015. Feb. 2, 2016
- Coalition letter to Congress Supporting the CFPB ruling to increase consumer protections for overseas electronic remittances, August 16, 2012

Policy Briefs, Reports & Press Releases

- Press Release and Report: Paper Statements: An Important Consumer Protection, March 2016
- Group comments to the Consumer Financial Protection Bureau re: Safe Harbors Relating to Remittances, April 6, 2012; Press Release re: Final Rule, Aug. 8, 2012
- Press release: CFPB Ruling Will Increase Reliability of Money Remittances and Reveal Hidden Fees, Jan. 25, 2012
- Runaway Bandwagon: How the Government's Push for Direct Deposit of Social Security Exposes Seniors to Predatory Bank Loans Report, July 2010
- Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards, March 2009
- Cell Phone E-Wallets for the Unbanked and Immigrants, June 2009

Testimony and Comments

- Group comments to the CFPB re: Request for Information Regarding Remittance Rule Assessment, May 23, 2017
- NCLC comments to CFPB on consumers' access to their own financial account data, Feb. 21, 2017. Coalition comments.
- Comments of NCLC et al. to OCC on special purpose national bank charters. Short coalition comments, Jan. 17, 2017
- To the OCC re: implementation of a framework for receivership of an "uninsured bank" (i.e., a nonbank that is granted an OCC charter under a new regime the OCC is considering). Consumer Comments and Press release, Nov. 14, 2016.
- Comment on proposed NACHA rules increasing the monitoring of payment processors. Consumer Comments, Oct. 9, 2015.
- Consumer comments on Fed proposal to adopt a same day ACH service, July 2, 2015
- Comments responding to the OCC's white paper about how to support responsible financial innovation. Consumer comments and exhibits, May 31, 2015.
- Comments to NACHA on same day electronic payments, Feb. 6, 2015.
- Comments to CSBS on model framework for virtual currencies, Feb. 6, 2015
- NCLC comments to CFPB on mobile financial services, Sept. 10, 2014.
- Comments to Fed in connection with 10 year review of regulations under Economic Growth and Regulatory Paperwork Reduction Act, on remotely created checks and check deposits under Regulation CC., Sept. 2, 2014
- Comments to the CFPB re: Extending Bank Exemption from Remittance Rules, June 6, 2014

- Comments to California on the role of electronic payments, remotely created checks and prepaid cards in making payday loans, May 19, 2014
- Comments to the CFPB re: Defining “Larger Participants” of the International Money Transfer Market, April 1, 2014
- Group comments re: Operating Rules Amendments to Improve Network Quality to NACHA-the Electronic Payment Association, January 13, 2014
- Comments urging Fed to ban remotely created checks, Dec. 13, 2013
- Supplemental comments to the Fed and CFPB on Remotely Created Items, Funds Availability Schedule for Prepaid Cards and Mobile Deposits., Sept. 18, 2013
- NCLC Comments to the CFPB opposing proposed relaxation in remittance rules protecting consumers, Jan. 30, 2013
- Comments to the FTC on Principles for Safe Mobile Payment Systems, August 28, 2012
- NCLC Comments and shorter Coalition comments to CFPB re: Proposed Rules for General Use Reloadable Prepaid Cards (Electronic Fund Transfers (Regulation E), 12 CFR Part 1005, July 23, 2012 Press Release
- Comments on electronic disbursement of Higher Education Act funds. Department of Education: Don’t Let Colleges Skew Student Choice of Bank Account, May 30, 2012
- Group comments to the Consumer Financial Protection Bureau re: Safe Harbors Relating to Remittances, April 6, 2012; Press Release re: Final Rule, Aug. 8, 2012
- Comments regarding the new regulations on remittance transfers under the Electronic Fund Transfer Act, July 20, 2011
- Comments to the National Automated Clearinghouse Association on its Proposed Rule Change for Revoking Single Entry Authorization and Other Matters, Sept. 28, 2010
- Comments to the Social Security Administration Regarding the Use of Master and Sub Accounts and Other Account Arrangements for the Payment of Benefits, June 20, 2008
- Comments on Electronic Delivery of Disclosures, June 27, 2007
- Letter to the Chairman Bernanke regarding Essential Regulatory and Commentary Changes to Protections for Consumers in Electronic Commerce, May 25, 2007

[<<< Back to Mobile and Electronic Payments home page](#)