

[Fintech, Electronic Payments and Remittances](#)

HOT TOPICS

- Press release: [CFPB to Approve Potentially Risky Fintech Products, Sept. 10, 2019](#)
- [Report: Fintech and Consumer Protection: A Snapshot](#), March 2019; [Press Release](#)
- [NCLC](#) and [coalition comments](#) opposing CFPB no-action letter and product sandbox proposal, Feb. 11, 2019
- Op-ed: [Are fintech sandboxes a consumer protection desert?](#) by NCLC Associate Director Lauren Saunders Nov. 29, 2018
- [Press release: New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending](#), July 31, 2018
- Letter: [AZ HB 2434, Innovation Regulatory Sandbox](#), Jan. 24, 2018
- [NCLC comments to the U.S. Department of Treasury’s request for information on online marketplace lending](#), Sept. 30, 2015

[Letters](#) || [Policy Briefs, Reports and Press Releases](#) || [Testimony and Comments](#)

Letters

- [Consumer](#) and [broader coalition comments](#) supporting the Federal Reserve Board’s proposal to develop a new interbank real-time faster payment service, Nov. 7, 2019
- [Letter](#) opposing Calif. SB 472 (wage advances)
- [Letter to Congress](#) urging moratorium on Facebook’s Libra virtual currency, July 2, 2019
- [Group letter](#) urging Congress to address civil rights and privacy, April 19, 2019
- [AZ HB 2434, Innovation Regulatory Sandbox](#), Jan. 24, 2018

Policy Briefs, Reports & Press Releases

- Press release: [CFPB to Approve Potentially Risky Fintech Products , Sept. 10, 2019](#)
- [Press release: Advocates Applaud the Fed’s Faster Payment System, Urge Fraud Protection](#), Aug. 6, 2019
- [Report: Fintech and Consumer Protection: A Snapshot](#), March 2019; [Press Release](#)
- [Press release: Consumer Bureau’s Shocking New “No Consumer Protection” Policy](#), Dec. 11, 2018
- [Press release: New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending](#), July 31, 2018

Testimony and Comments

- NCLC, Public Citizen, and UnidosUS [comments to the CFPB re: Proposed Rules on Remittance Transfers Under the Electronic Fund Transfer Act \(Regulation E\)](#), Jan. 21, 2020
- [Testimony of NCLC Associate Director Lauren Saunders before the U.S. House Financial Services Committee on Data Aggregators](#), Nov. 21, 2019
- [NCLC and other advocacy groups comments to the FTC re: Safeguards Rule](#), Aug. 2, 2019
- [Comments](#) on OCC’s proposed Innovation Pilot Program, June 14, 2019
- [Group comments](#) to the FDIC re: Request for Information on FDIC’s Deposit Insurance Application Process, March 29, 2019
- [NCLC](#) and [coalition comments](#) opposing CFPB no-action letter and product sandbox proposal, Feb. 11, 2019

- [Statement](#) for U.S. House Financial Services Committee hearing on Examining Opportunities for Financial Markets in the Digital Era, Sept. 28, 2018
- [Comments in Response to CFPB’s Request for Information Regarding the Bureau’s Inherited Regulations and Rulemaking Authorities – electronic disclosures, statements, records and other communications](#), June 25, 2018
- Group comments [in response to the Consumer Financial Protection Bureau \(“CFPB”\)’s Request Information regarding its adopted regulations and new rulemaking authorities: Remittances Rule](#), June 19, 2018

Additional Resources

- Video: [Urban Institute: Next-Generation Innovations to Increase Financial Inclusion for Consumers](#), June 20, 2018 (NCLC Associate Director Lauren Saunders, panelist, begins at 37:06)

[Fintech, Mobile and Electronic Payments Archive](#)

“In a shocking, brazen, and unlawful move, the [@CFPB](#) has proposed a ‘no action’ policy and ‘product sandbox’ that could wipe out consumer protection laws for entire industries.” [@lsaundersnclc](#) Learn more: <https://www.nclc.org/media-center/pr-consumer-bureau-s-shocking-new-no-consumer-protection-policy.html...> [#ProtectConsumers](#)