

Programmatic Advances in the Bureau of Consumer Protection

June 2021-January 2025

Limiting Commercial Surveillance

- Enforcement Milestones
 - First [decision](#) recognizing invasion of privacy as a cognizable UDAP injury
 - First [brightline limits](#) on [sharing health data](#), including against a [fertility app](#)
 - First [brightline limits](#) on [sharing location data](#)
 - First order banning an automaker from [sharing driver data](#)
 - First brightline limits on sharing [browsing data](#)
 - First [enforcement action](#) under Health Breach Notification Rule
 - First action requiring [destruction](#) of DNA samples
 - First [supplier assessment requirements](#) for data brokers
 - First bans on [profiling consumers](#) based on [sensitive data](#)
 - First action challenging real-time [bidding practices](#)
 - First data [minimization requirements](#)
 - Permanent industry [ban](#) against a stalkerware developer
 - [Multiple actions](#) requiring [deletion](#) of [algorithmic work product](#)
 - Largest-ever redress [judgment](#) in a privacy action
- Rulemaking and Policy Initiatives
 - Final [Safeguards Rule](#)
 - [Notices](#) of Penalty Offense concerning misuse of consumer information
 - Final [Health Breach Notification Rule](#)
 - Policy Statement on [Biometric Information](#)
 - FTC/HHS [Telehealth Warnings](#)
 - Connected Cars [Warning](#)
- Workshops and Reports
 - [A Look Behind the Screens: Examining the Data Practices of Social Media and Video Streaming Services](#)
 - [What ISPs Know About You](#)

Protecting Kids and Teens

- Enforcement Milestones
 - Largest-ever [COPPA judgment](#)
 - First actions [protecting teens](#) online
 - First ban on [marketing anonymous message apps](#) to teens
 - First ban on [selling loot boxes](#) to young teens without consent
 - First action challenging unsubstantiated [AI child safety claims](#)
 - First [COPPA action](#) against an ed tech provider
 - COPPA enforcement actions against [TikTok](#), [Microsoft](#), [Amazon](#), and [Epic](#)
 - First requirement to delete models trained on ill-gotten [kids' data](#)
- Rulemaking and Policy Initiatives

- Final [COPPA Rule](#) limiting targeted advertising and banning indefinite retention
- Policy Statement on [Educational Technology](#)
- Amicus in [Jones v. Google](#) opposing COPPA preemption
- Amicus in [Shanahan v. IXL](#) opposing forced arbitration
- Workshops and Reports
 - [A Look Behind the Screens: Examining the Data Practices of Social Media and Video Streaming Services](#)
 - [Protecting Kids from Stealth Advertising in Digital Media](#)
 - [The Attention Economy: Monopolizing Kids' Time Online](#)

Adapting FTC Tools to Address AI

- Enforcement Milestones
 - First ban on discriminatory [AI facial recognition](#)
 - First ban on [review generation app](#)
 - First bans on [unsubstantiated AI efficacy](#) claims
 - First ban on unsubstantiated [AI safety claims](#)
 - First ban on [indefinite retention](#) to train AI
 - First ban on unsubstantiated [accessibility claims](#)
 - First [AI sweep](#)
- Rulemaking and Policy Initiatives
 - Final [Impersonator Rule](#)
 - Final [Fake Reviews Rule](#)
 - Affirmation that [Telemarketing Sales Rule](#) covers AI-generated calls
 - [Voice Cloning Challenge](#)
 - [AI and Your Business Series](#)
- Workshops and Reports
 - [A Look Behind the Screens: Examining the Data Practices of Social Media and Video Streaming Services](#)
 - [Combatting Online Harms Through Innovation](#)

Aggressively Challenging Fraud

- Enforcement Milestones
 - Largest-ever [crackdown](#) on telemarketing
 - Multiple [bans](#) on “consent farms”
 - Sustained crackdown on [fraudulent money-making](#) opportunities
 - Suits against crypto platforms [Celsius](#) and [Voyager](#) for cheating consumers
 - 15+ actions challenging [COVID-related fraud](#)
 - Actions against [payment processors](#) for facilitating fraud
 - First Impersonator Rule [action](#) against student debt relief scam
 - Victory over [OnPointGlobal](#) at trial – \$100 million+ for consumers
- Rulemaking and Policy Initiatives
 - [Impersonator Rule](#)

- [Fake Reviews Rule](#)
- [Earnings Rule](#) Proposal
- [Business Opportunity Rule](#) Proposal
- Final [Telemarketing Sales Rule](#) covering small businesses
- Final [Telemarketing Sales Rule](#) covering tech support scams
- [Voice Cloning Challenge](#)
- [Stop Senior Scams Act](#) Workshop
- 6(b) study on [social media fraud](#)
- Workshops and Reports
 - [Data Spotlight: Social Media – A Gold Mine for Scammers](#)
 - [Protecting Older Americans](#)

Ending Subscription Traps

- Enforcement Milestones
 - Largest-ever ROSCA [judgment](#)
 - First action requiring [hold time limits](#)
 - Major actions against [Amazon](#), [Adobe](#), [Dave](#), and [Care.com](#)
- Rulemaking and Policy Initiatives
 - [Click-to-Cancel Rule](#)
 - [State advocacy](#)

Combatting Junk Fees

- Enforcement Milestones
 - \$100 million [judgment](#) against Benefytt Technologies – healthcare junk fees
 - \$195 million [judgment](#) against Simple Health – healthcare junk fees
 - \$100 million [judgment](#) against Vonage – early termination fees
 - \$48 million [judgment](#) against Invitation Homes – rental junk fees
 - Action against the [largest multifamily property manager](#) for rental junk fees
 - Record judgments against [auto dealers](#) for junk add-ons
 - Action against [Dave](#) for deceptive fee practices
- Rulemaking and Policy Initiatives
 - [Junk Fees Rule](#)
 - [Combatting Auto Retail Scams Rule](#)
 - Franchisee [junk fees guidance](#)
 - CFPB/FTC [Tenant Screening](#) RFI
 - [How The FTC Is Showing Its Commitment to Protecting Renters' Rights](#)
 - [State advocacy](#)

Protecting Civil Rights

- Enforcement Milestones
 - Active enforcement to protect [Native Americans](#), [Black Americans](#), [Latino Americans](#), and [military families](#)

- First challenge to [discriminatory AI](#) facial recognition
- First actions [challenging discrimination](#) as unfair
- First action challenging [unsubstantiated claims](#) about ADA compliance services
- Action challenging the exploitation of [non-English speakers](#)
- Rulemaking and Policy Initiatives
 - [Language Access Program](#)
 - Amicus in [Townstone](#) on reach of ECOA
- Workshops and Reports
 - [Combatting Online Harms Through Innovation](#)
 - [A Look Behind the Screens: Examining the Data Practices of Social Media and Video Streaming Services](#)

Challenging Dark Patterns and Deceptive Advertising

- Enforcement Milestones
 - Record administrative judgment – \$245 million – in [Epic Games](#)
 - Notice of Penalty Offense follow-up in [Lurn](#), [Wealthpress](#), [Traffic & Funnels](#), [DK Automation](#), [Walmart](#), [Kohl's](#), [Lyft](#), [Grubhub](#), [Care.com](#), [Arise](#), and [Handy](#)
 - Successful challenges to “free” claims by [H&R Block](#) and [Intuit](#)
 - First actions under the [Opioid Addiction](#) and [Recovery Fraud Prevention Act](#)
 - Jury win in [FTC v. Quincy Biosciences](#)
 - First requirements to [preserve a/b testing](#)
 - First [recoveries](#) for [consumers' lost](#) time
 - Revived [CAN-SPAM enforcement](#)
 - Actions challenging [review suppression](#) and [review hijacking](#)
- Rulemaking and Policy Initiatives
 - [Fake Reviews Rule](#)
 - [Eyeglass Rule](#)
 - [Language Access Program](#)
- Workshops and Reports
 - [Combatting Online Harms Through Innovation](#)
 - [Endorsement Guides](#)
 - [Heath Products Compliance Guide](#)
 - [Protecting Kids from Stealth Advertising in Digital Media](#)

Challenging Exploitation of Gig Workers

- Enforcement Milestones
 - Sustained enforcement against major platforms including [HomeAdvisor](#), [Arise](#), [Care](#), [Lyft](#), [Grubhub](#), and [Handy](#)
 - Actions in [Noland](#) and [FES](#) shutting down pyramid schemes
 - First [action](#) to address all sides of the platform – customers, workers, and small businesses
 - First actions applying [ROSCA](#) to [gig platforms](#)

- First [action](#) applying Business Opportunity Rule to gig platform
- First [action](#) challenging unfair methods of competition by a gig platform
- First [civil penalty](#) under Notice of Penalty Offenses against a gig platform
- Rulemaking and Policy Initiatives
 - [Policy Statement](#) on Gig Work
 - [Earnings Rule](#) Proposal
 - [Business Opportunity Rule](#) Proposal
 - [Staff Analysis](#) of MLM Income Disclosure Statements

Protecting Auto-Buyers

- Enforcement Milestones
 - Largest-ever auto dealer [enforcement action](#)
 - First all-in offering [price requirements](#)
 - Multiple actions challenging discrimination against [Black](#), [Latino](#), and [Native American](#) consumers
 - \$10 million [action](#) challenging deceptive car repair claims
 - \$1 million [judgment](#) against Vroom for delayed shipments
- Rulemaking and Policy Initiatives
 - [Combatting Auto Retail Scams Rule](#)

Championing Small Businesses and U.S. Manufacturers

- Enforcement Milestones
 - Jury trial win and \$20 million judgment against [Richmond Capital Group](#) for preying on small business through unfair lending and collection practices
 - Record \$59 million in damages recovered for small businesses affected by [poor PPP servicing](#) during the pandemic
 - Largest-ever Made-in-USA enforcement [action](#)
 - First Made-in-USA [action](#) against mislabeled farm equipment
 - First Made-in-USA [action](#) against mislabeled lithium batteries
 - First Franchise Rule enforcement [action](#) in more than a decade
 - First Franchise Rule enforcement [action](#) voiding non-competes
 - First [action](#) challenging deceptive sale of imported cars
 - First ROSCA [action](#) to protect small businesses
 - First [action](#) requiring accuracy and dispute rights for small business credit reports
 - First Impersonator Rule [action](#) to protect small businesses
 - Three Right-to-Repair [actions](#)
- Rulemaking and Policy Initiatives
 - [Expanded TSR](#) to protect small businesses from telemarketing scams
 - [Made in USA Rule](#)
 - [Policy Statement](#) on Franchisors' Use of Unlawful Contract Terms
 - [Staff Guidance](#) on the Unlawfulness of Undisclosed Fees Imposed on Franchisees

- [Holding Franchisors Accountable for Illegal Practices](#)
- Launch of [FTC.gov/franchise](#)
- Launch of 6(b) on [small business credit reporting](#)
- Workshops and Reports
 - [Product Support Study](#)
 - [Issue Spotlight](#): Risks to Small Business Success in Franchising
 - [Complying with the Made in USA Standard](#)

Advancing Right-to-Repair

- Enforcement Milestones
 - Three Mag-Moss [Right-to-Repair](#) actions
 - [Warranty](#) violations warning letters
- Rulemaking and Policy Initiatives
 - [Right to Repair](#) Policy Statement
 - Testimony in [Colorado](#) on behalf of legislation
 - Testimony in [California](#) on behalf of legislation
 - Letter to [Oregon](#) on Right to Repair
- Workshops and Reports
 - *Smart Device Makers' Failure to Provide [Updates](#) May Leave You Smarting*

Advocating For Students

- Enforcement Milestones
 - First [action](#) alleging a school is a sham nonprofit
 - \$43 million+ judgment against [CareerStep](#) for misleading military families
 - First actions against [EdTech providers](#)
 - First [action](#) challenging the use of ISAs without Holder Notices
 - First [action](#) challenging proprietary lending product for Holder and Credit Practices Rule violations
 - First [action](#) under Impersonator Rule to protect student borrowers
 - Litigated victory securing industry [ban](#) against a student loan debt relief payment processor
- Rulemaking and Policy Initiatives
 - Coordination with [Department](#) of [Education](#) to discharge more than \$100 million in student debt
 - Policy Statement on [Educational Technology](#)
 - [Comment](#) to Department of Education regarding Gainful Employment regulations
 - Testimony before US Senate on fraud targeting [veterans](#)

Ensuring Fairness in Emerging Financial Products

- Enforcement Milestones

- First FTC [action](#) requiring Income Share Agreements to include Holder Rule Notices
- First [action](#) requiring fintech lender to come into compliance with ECOA
- Action against [Dave](#) challenging unlawful tipping, fee, and cancellation practices
- First [action](#) under Military Lending Act
- First [enforcement action](#) with DFPI
- First [application](#) of MAP Rule to PACE financing
- Rulemaking and Policy Initiatives
 - Advisory Opinion in [Pulliam](#) strengthening Holder Rule

Protecting Military Families

- Enforcement Milestones
 - First FTC [action](#) under Military Lending Act
 - First FTC [actions banning](#) the sale of location data associated with military installations
 - Action against [BurgerIm](#) for defrauding veteran franchisees
 - \$40 million+ judgment against [CareerStep](#) for misleading veterans
 - Action against [FloatMe](#) for discriminating against recipients of military benefits
 - Action against [Old Southern Brass](#) for false military affiliation claims
- Rulemaking and Policy Initiatives
 - [CARS Rule](#)
 - Testimony before U.S. Senate on fraud affecting [veterans](#)
 - [Amicus](#) in [Bluegreen](#) on reach of SCRA

Fighting Hassle and Saving Consumers Time

- Enforcement Milestones
 - First [compensation](#) for lost time
 - First cases alleging unfair [customer service](#)
 - First requirements for [simple cancellation](#) and [limited hold time](#)
 - Largest-ever CAN-SPAM [judgment](#)
 - Funeral Rule action against [Legacy Cremation](#) requiring online price disclosure
 - [50% drop in DNC complaints](#) from 2021 to 2024
- Rulemaking and Policy Initiatives
 - [Combatting Auto Retail Scams Rule](#)
 - [Junk Fees Rule](#)
 - [Click-to-Cancel Rule](#)
 - Shopping for Funerals [Workshop](#)
 - [Staff Report](#) on Undercover Funeral Rule Sweep