

January 2024 banking regulatory and industry update digest

Scope and approach

This report compiles updates published during January 2024 across the federal regulators, extended federal sources, industry groups, and selected state level sources you listed. Items are grouped by operational impact for banks, credit unions, fintechs, and other financial services firms, with source citations alongside each cluster of updates.

Core federal banking regulators

In January 2024, the federal banking agency and consumer finance update stream concentrated on supervisory expectations, operational risk events, disclosure and reporting mechanics, consumer fee practices, and inbound compliance work tied to deposit insurance representations.

The Federal Deposit Insurance Corporation issued several bank facing updates across its Financial Institution Letters and its press release feed. The Financial Institution Letters included a January 16 letter covering fourth quarter 2023 Consolidated Reports of Condition and Income, including filing instructions and related reporting references. [1] The same date included a disaster relief letter tied to Rhode Island storm impacts. [2] A January 18 letter addressed proposed revisions to the Call Report aligned to the interagency regulatory capital proposal. [2] A January 31 letter added another disaster relief notice tied to West Virginia storms and flooding. [2] On the public communications side, the agency published a January 4 list of banks examined for Community Reinvestment Act compliance, a January 17 joint announcement extending resolution plan submission timing for some large financial institutions, a January 19 action demanding five entities cease false or misleading deposit insurance representations, and a January 26 release making public December enforcement actions. [3]

The Office of the Comptroller of the Currency issued January 2024 bulletins that emphasized program implementation mechanics and market structure transition readiness. The January bulletin set included an update on SSBCI 2.0 frequently asked questions, a bulletin reflecting annual inflation adjustment of maximum civil money penalties, and a bulletin focused on securities operations in advance of the industry settlement cycle move. [4] The OCC also posted January news releases that included a request for comment on bank merger review policy and related rulemaking proposals, plus other supervisory communications published throughout the month. [5]

The Consumer Financial Protection Bureau's January 2024 newsroom activity concentrated on fees and core consumer reporting process expectations. The bureau announced a proposal aimed at closing what it described as an overdraft fee loophole,

framing the change around treatment of overdraft as credit in certain circumstances. [6] It also announced a proposal addressing fees tied to instantaneously declined transactions, targeting a common NSF style fee pattern for banks and credit unions. [7] The bureau issued a set of Fair Credit Reporting Act related actions that addressed background screening file disclosure and accuracy and dispute topics, including a January 23 newsroom update describing expectations for background check companies and file access. [8] The bureau also filed a lawsuit against a debt relief company, highlighting its enforcement posture going into 2024. [9]

The Federal Financial Institutions Examination Council posted an announcement for changes to the Uniform Bank Performance Report balance sheet dollar page, with implementation timing on or shortly after January 15 as part of a multiyear review of UBPR content. [10]

The National Credit Union Administration's January 2024 board activity included its first open board meeting of the year on January 18, where it approved the 2024 Annual Performance Plan and received a briefing on its Diversity, Equity, Inclusion, and Accessibility Strategic Plan for 2024 to 2026. [11] In parallel, civil monetary penalty inflation adjustments flowed through standard annual rulemaking, including an NCUA final rule published in the Federal Register adjusting maximum civil monetary penalties. [12]

Treasury, sanctions, and illicit finance

January 2024 opened with Corporate Transparency Act compliance operations moving from implementation readiness to live reporting and enforcement framework development.

The Financial Crimes Enforcement Network announced that the U.S. beneficial ownership information registry began accepting beneficial ownership information reports on January 1, 2024, and it reiterated key filing timelines for existing companies and newly created or registered companies in 2024. [13] In early January, the beneficial ownership FAQ set reflected updates dated January 4, 2024, supporting reporting companies and compliance teams with refreshed interpretive content. [14]

FinCEN also issued several formal rule and enforcement updates in late January. It published a January 25 final rule adjusting its civil monetary penalties for inflation. [15] It published a January 29 notice of proposed rulemaking proposing a special measure regarding Al Huda Bank as a foreign financial institution of primary money laundering concern, part of the Section 311 style toolkit that directly affects correspondent and payable through account risk assessment practices. [16] It published a January 30 Federal Register notice tied to beneficial ownership information requests as an information collection activity. [17] It also released an enforcement action dated January 31, 2024, In the Matter of Gyanendra Kumar Asre, with an accompanying consent order. [18]

Sanctions activity in January 2024 included both sanctions list updates and broader policy and compliance guidance actions issued by the Office of Foreign Assets Control.

On January 11, OFAC issued a combined update covering Russia related designations and updates, a cyber related designation update, and implementation of annual civil penalties inflation adjustment mechanics, with the agency indicating Federal Register publication timing for the inflation adjustment rulemaking. [19]

On January 18, OFAC issued Russia related general licenses and updated related frequently asked questions alongside new sanctions list updates tied to price cap enforcement, including additions of a shipping company and multiple vessels to the SDN list. [20]

On January 23, OFAC issued a cyber related designation tied to a Russian cyber actor described as responsible for the Medibank hack, reflecting cross border cyber sanctions coordination themes relevant to financial institutions' sanctions screening programs. [21]

On January 25, OFAC issued counter terrorism designations tied to Houthi forces leadership, linking the designations to ongoing risks to commercial shipping and encouraging full sanctions compliance screening and escalation practices for transactions with nexus to designated persons. [22]

A parallel Treasury press release track reinforced the price cap compliance message in a January 18 public narrative, describing the action as the first oil price cap enforcement action of 2024 and summarizing coalition expectations for covered service providers and recordkeeping controls. [23]

Cybersecurity and technology risk

January 2024 cybersecurity releases that touched financial services concentrated on widely exploited perimeter vulnerabilities, with emphasis on time bound mitigation steps.

The Cybersecurity and Infrastructure Security Agency issued a January 10 alert regarding Ivanti security updates for Connect Secure and Policy Secure gateways, which are widely deployed in enterprise environments. [24] On January 19, CISA issued Emergency Directive 24 01 and related communications instructing federal civilian executive branch agencies to mitigate Ivanti Connect Secure and Ivanti Policy Secure vulnerabilities, while also urging broader adoption of the guidance by other organizations. [25]

NIST cybersecurity and AI related January 2024 releases included several items with practical relevance for financial institutions building controls for AI enabled systems and measurement programs.

On January 4, NIST announced publication of an adversarial machine learning threats and mitigations taxonomy, with the underlying report providing a terminology and concept framework for teams evaluating attacks on AI systems. [26] On January 9, NIST issued a pre draft call for comments for an update to SP 800 100, the Information

Security Handbook guidance for managers. [27] On January 17, NIST issued draft guidance on measuring and improving organizational cybersecurity programs through initial public drafts of SP 800 55 volumes addressing metric selection and measurement program design. [28] NIST also posted additional January 2024 updates through its CSRC news stream, including a January 30 preliminary draft focusing on enterprise visibility challenges with TLS 1.3. [29]

Capital markets, accounting, and audit oversight

January 2024 capital markets and oversight items highlighted rapidly changing crypto market structure, data privacy enforcement that affects financial services vendor ecosystems, and continued audit enforcement activity.

In capital markets, the U.S. Securities and Exchange Commission chair issued a January 10 statement on the approval of spot bitcoin exchange traded product listings and trading, reflecting a pivotal market structure event for broker dealers, wealth platforms, and banking organizations interacting with affiliated broker dealer and custody models. [30]

In privacy and data governance, the Federal Trade Commission issued multiple January press releases targeting location data monetization practices. On January 9, the FTC announced an order addressing X Mode Social and Outlogic, prohibiting sale of sensitive location data and establishing consent and data handling restrictions that influence vendor due diligence and third party data risk evaluations across financial services. [31] On January 18, the FTC announced an order addressing InMarket Media tied to precise location data collection and sale restrictions, continuing a January theme of enforcement on high sensitivity data brokers and data aggregators. [32]

In audit oversight, the Public Company Accounting Oversight Board announced January enforcement actions that reinforced audit quality control expectations. On January 23, the PCAOB announced settled disciplinary orders sanctioning Haynie and Company and several current and former partners, including civil money penalties, bars, practice limitations, and an independent consultant requirement tied to audit and quality control deficiencies. [33] On January 24, the PCAOB announced a settled disciplinary order sanctioning audit firm Jack Shama and its sole proprietor, permanently revoking the firm's registration and permanently barring the individual based on repeated violations across nine audits. [34]

Accounting standard setting updates in January 2024 were concentrated on proposals and deliberations rather than issuance of new final standards. The SEC posted a January 2 update highlighting FASB proposed GAAP updates, signaling the start of the annual cycle of U.S. GAAP taxonomy and change management attention for registrants and filers. [35] The Financial Accounting Standards Board also held a January 31 board meeting with tentative decisions in its disaggregation of income statement expenses project, supporting the ongoing pathway toward more granular expense disclosure expectations. [36]

Housing finance data releases also intersected with bank risk monitoring inputs. The Federal Housing Finance Agency issued its monthly House Price Index report on January 30, including the associated press release describing November house price movements and the national year over year change figure for that month's dataset. [37]

State regulators and industry organizations

State regulator January 2024 activity, sampled from the state level sources provided, showed strong emphasis on crypto market conduct, cybersecurity and compliance expectations for supervised entities, and enforcement outcomes.

In California, the Department of Financial Protection and Innovation published its January 2024 monthly bulletin, highlighting implementation steps for the Digital Financial Assets Law, including a crypto kiosk location list submission obligation for kiosk operators and related operational compliance expectations. [38]

In New York, the Department of Financial Services announced enforcement outcomes tied to virtual currency and cybersecurity compliance. On January 12, NYDFS announced an eight million dollar penalty involving Genesis Global Trading, citing compliance failures under DFS virtual currency and cybersecurity regulations and risks tied to illicit activity and cybersecurity threats. [39] On January 19, NYDFS announced a thirty million dollar settlement with Industrial and Commercial Bank of China Ltd., describing multiple compliance failures and confidentiality related issues. [40]

Industry and trade group publications in January 2024 focused on near term regulatory agenda management, capital proposals, consumer data rulemaking, and payments and market structure transitions.

The American Bankers Association publication stream included a January 18 compliance outlook piece summarizing major regulatory priorities expected across 2024 and encouraging portfolio planning for pending rules. [41]

The Independent Community Bankers of America issued a January 4 statement supporting proposed long term debt requirements for large banks, positioning community bank trade policy around systemic stability measures aimed at larger institutions. [42]

The Conference of State Bank Supervisors published a January 16 position statement urging substantial revisions to the Basel III endgame proposal and additional opportunity for public input tied to economic impact analysis and cumulative impacts. [43]

The Bank Policy Institute issued January policy updates that emphasized beneficial ownership compliance timing and capital proposal comment activity. A January 6 BPInsights item highlighted the start of beneficial ownership reporting requirements on January 1, 2024, while tracking the separate beneficial ownership access rule effective date timeline. [44] A January 16 joint comment letter with the American Bankers Association addressed the Basel III endgame capital proposal. [45]

The Clearing House issued January items focused on consumer financial data access rules and illicit finance rulemaking. On January 1, it published a joint call with Bank Policy Institute for stronger consumer financial data rules focused on data aggregators and major technology firms in the Section 1033 context. [46] On January 22, it filed comments urging tailoring of FinCEN's proposal on convertible virtual currency mixing, framing the issue as financial crime risk mitigation with attention to implementation structure. [47]

SIFMA issued January comment related updates tied to both retirement advice policy and prudential regulation. On January 2, it issued a press release describing a comment letter on the Department of Labor retirement savings advice rule. [48] On January 16, SIFMA and affiliated groups published comments on operational risk elements of the proposed U.S. Basel III implementation and on Basel III endgame and GSIB surcharge proposals. [49]

The credit union trade group landscape also shifted structurally on January 1, 2024, as the Credit Union National Association and the National Association of Federally Insured Credit Unions merged into a unified organization, a governance and advocacy consolidation relevant to credit union policy positioning through 2024. [50]

The Mortgage Bankers Association published a January 31 press release addressing congressional tax legislation action, illustrating housing finance advocacy priorities that intersect with bank mortgage operations and secondary market policy. [51]

Cross cutting themes for financial institutions

Across January 2024, several themes emerged that map directly to bank governance, compliance change management, and operational risk control programs.

Annual inflation adjustments to civil money penalties appeared across multiple agencies and Federal Register publications, reinforcing the recurring need for compliance teams to update internal penalty exposure references and training materials for enforcement risk. This included OCC and FDIC Federal Register notices, CFPB civil penalty inflation adjustments, FinCEN civil monetary penalty inflation adjustments, and OFAC's own inflation adjustment implementation narrative. [52]

Consumer fee practices and consumer reporting practices occupied prominent CFPB attention, combining proposed rulemaking activity on transaction related fees and overdraft framing with risk signals for institutions with high fee reliance and for institutions relying on consumer reporting and background screening vendors. [53]

Illicit finance infrastructure continued shifting toward operationalization of beneficial ownership reporting, with FinCEN moving from readiness messaging to live registry operations and related rule and information collection actions, while Treasury and OFAC paired sanctions list updates with compliance expectations tied to Russia related maritime enforcement and Red Sea shipping risks. [54]

Cybersecurity communications in January centered on perimeter vulnerability exploitation readiness, with CISA's Ivanti directive and alerts providing a clear example of time bound mitigation expectations that many financial institutions adopted as reference points for patch governance, third party connectivity governance, and incident response escalation. [55]

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