



STATE OF CALIFORNIA

Department of Financial Protection and Innovation

GOVERNOR **Gavin Newsom** · COMMISSIONER **KC Mohseni**

IN REPLY REFER TO FILE
NO: PRO 05-21

October 24, 2025,

INVITATION FOR COMMENTS ON THIRD DRAFT PREFILING TEXT FOR PROPOSED SCOPE RULEMAKING UNDER THE DEBT COLLECTION LICENSING ACT

BACKGROUND

In September 2020, the California Legislature enacted the Debt Collection Licensing Act ("DCLA"), authorizing the Commissioner of Financial Protection and Innovation ("Commissioner") to license, investigate, and examine debt collectors, and to enforce the Rosenthal Fair Debt Collection Practices Act ("RFDCPA") and the Fair Debt Buying Practices Act ("FDBPA"). Prior to enactment of the DCLA, debt collectors were not required to be licensed in California. The DCLA became operative on January 1, 2022.

On August 29, 2021, the DFPI sought comments on potential rulemaking. On July 15, 2022, the Commissioner released a draft text related to the scope, annual report, and document retention requirements of the DCLA for public comment, prior to the initiation of formal rulemaking. On November 9, 2023, the Commissioner released a second draft text for comment. The Commissioner has again made changes to the draft text and is now releasing it for a third round of prefiling public comment. This draft concerns only the scope and document retention requirements of the DCLA. Regulations concerning annual report requirements were approved on March 4, 2025, and became effective July 1, 2025.

TIME FOR COMMENTS

The Commissioner invites interested parties to submit comments, including comments describing the potential financial impact of the draft regulations, by December 12th, 2025.

WHERE TO SUBMIT COMMENTS

You may submit comments by any of the following means:

Electronic

Comments may be submitted electronically to regulations@dfpi.ca.gov. Include "PRO 05-21" in the subject line.

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Mail

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CONTACT PERSONS

Questions regarding this invitation for comments may be directed to Emily Gallagher, Senior Counsel, at emily.gallagher@dfpi.ca.gov.