

## Fintech

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**As financial technology companies reshape the financial services world, we help our fintech clients maximize opportunity and minimize regulatory and compliance risk through a proactive, solution-oriented, and integrated approach that combines our bank regulatory and consumer protection expertise with the bench strength of our technology practices.**

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Our Fintech Practice provides clients with a capability that is rare and increasingly valuable: experience in legal issues that arises at the intersection of rapid technological advances and the legislation and regulation that may govern those advances. Our ability to understand and find solutions in this space is something on which our fintech clients have come to trust and rely.

### **What we do.**

Our team helps financial technology companies and financial institutions do business in an innovation-driven environment. Because existing sources of regulation and guidance – whether federal or state law – often fail to squarely address new products, business models, and marketing programs, our team can provide the needed guidance in a complex playing field.

The statutes and regulations we assist clients with include:

- Bank Secrecy Act (BSA)
- CAN-SPAM Act
- Children’s Online Privacy Protection Act (COPPA)
- Consumer Financial Protection Act (UDAAP)
- California Consumer Privacy Act (CCPA)
- Dodd-Frank Act
- Electronic Fund Transfer Act (EFTA)
- Equal Credit Opportunity Act (ECOA)

- Fair Debt Collection Practices Act (FDCPA)
- Fair Credit Reporting Act (FCRA)
- Gramm-Leach-Bliley Act (GLBA)
- Real Estate Settlement Procedures Act (RESPA)
- Section 5 of the Federal Trade Act (UDAP)
- Telemarketing Sales Rule (TSR)
- Telephone Consumer's Protection Act (TCPA)
- Truth in Lending Act (TILA)

One foundation of our capabilities is our long-term working relationship with agencies whose regulations may impact our fintech clients. Many of our attorneys have firsthand experience with fintech-related enforcement and investigations, including negotiating settlements, and working with hands-on interpretation of statutory language.

The government agencies and entities we work with include:

- Consumer Financial Protection Bureau (CFPB)
- Federal Deposit Insurance Corporation (FDIC)
- Federal Reserve Board (FRB)
- Federal Trade Commission (FTC)
- Office of the Comptroller of the Currency (OCC)
- State Attorneys General (State AGs)

In addition, we deal with Congressional inquiries and have testified before Congress in Fintech-related matters.

We know the issues that matter to government officials and enforcement agencies. We're conversant with the specific technologies they prioritize: artificial intelligence, blockchain and digital assets, innovative payments and lending platforms, and others. Our attorneys speak regularly on panels, write often, and are considered fintech thought leaders.

### **Why we are different.**

Because our fintech attorneys work hand in hand with colleagues in our technology-based practices, our firm is uniquely positioned to "fill the gap" between regulatory and consumer protection laws and the technology at hand. The resulting synergies make us enormously effective strategists, advocates, and partners. Whether we're working with attorneys in our Corporate, Litigation, or Telecommunications, Media & Technology practices or elsewhere, our fintech clients benefit from an ideal cross-disciplinary collaboration.

Regardless of the client or situation, we want to find the best solution for each matter. As a team, we are always seeking ways to get to “yes” for our clients, whether it’s a meeting with a startup founder or helping large multinationals establish policies and procedures, negotiate with service providers, or arrive at an agreement with bank partners. One way or another, our job, as we see it, is to help our clients get it done. And we do.

## Contact Us

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Duane C. Pozza  
202.719.4533 | [dpozza@wiley.law](mailto:dpozza@wiley.law)

Antonio J. Reynolds  
202.719.4603 | [areynolds@wiley.law](mailto:areynolds@wiley.law)