
Bank Regulation and Enforcement

Counseling clients on challenging banking and financial services issues and complex consumer financial services rules and regulations.

Clients look to us for assistance with complex matters that impact them as banks, card issuers, insurance companies, broker-dealers, mortgage lenders, student loan servicers, database operators, FinTech firms or investors in the financial sector. We have extensive experience in banking controversies, retail financial services and the Consumer Financial Protection Bureau (CFPB), prudential and foreign bank regulatory advice, financial technology, and business transactions.

Many of our attorneys gained valuable insights serving in major roles at the Office of the Comptroller of the Currency (OCC), the Treasury Department, the Consumer Financial Protection Bureau (CFPB), the Federal Reserve, the Federal Trade Commission (FTC), the Department of Justice (DOJ), the Securities and Exchange Commission (SEC), and the White House before joining the firm. The depth and experience of our practice as a whole and its individual lawyers have been acknowledged by a number of esteemed publications, including *Chambers USA*, *U.S. News - Best Lawyers®*, *Legal 500* and *IFLR100*.

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Related Solutions

Crisis Management and
Strategic Response

Investigations

Financial Services

Securities Enforcement

State Attorneys General

Bank Crisis Task Force

FinTech

Environmental, Social and
Corporate Governance (ESG)

Litigation

Business and Financial
Integrity

Blockchain and
Cryptocurrency

Areas of Focus

AML and Economic Sanctions
Compliance and Enforcement

Consumer Financial Services

Banking Controversy

Payments

Business Transactions

Regulatory Advice

Experience

Represented financial institutions in dozens of internal and DOJ investigations, and represented clients in numerous formal and informal enforcement actions brought by or before the CFPB, OCC, Federal Reserve Board of Governors, Federal Deposit Insurance Corporation (FDIC), Financial Crimes Enforcement Network (FinCEN), Office of Foreign Assets Control, Federal Housing Finance Agency, FTC, SEC, Commodity Futures Trading Commission and agency inspectors general.

Assisted domestic and foreign banking entities in all aspects of their relationships with federal and state bank regulators, including charter, license and other applications, reporting requirements, requests for interpretive and exemptive relief, and responses to examination reports and supervisory correspondence. We also frequently counsel foreign banks on issues under the US banking laws.

Represented many of the world's leading financial firms in investigations by the House Financial Services Committee, Senate Banking Committee, Permanent Subcommittee on Investigations and Financial Crisis Inquiry Commission.

Counseled banks on entering into and renegotiating outsourcing and other services agreements. We have represented clients in acquiring and divesting credit card portfolios (bankcard and private label), and in establishing long-term strategic alliances for private label card programs and card association relationships. We have also advised both issuers and merchants on the preparation and negotiation of co-branding agreements, and have assisted financial institutions in raising capital through various complex debt and equity offerings.

Represented banking institutions and insurance companies in dozens of class action matters and other key litigation at all levels of the federal and state court systems. Before the US Supreme Court, we have represented financial institution parties in recent

terms on preemption, jurisdictional and substantive banking matters, and represented financial institution trade groups as *amici* in additional cases.

Advised numerous players in FinTech, from early-stage startups to major banks developing new technology-driven platforms and products to leading venture capital firms in the investor community.

Played a role in nearly all of the largest anti-money laundering investigations to date, either as client counsel or as regulators and prosecutors, including all stages of enforcement actions brought by the DOJ, FDIC, Federal Reserve, FinCEN, Financial Industry Regulatory Authority, New York Department of Financial Services, OCC, SEC and others.

Represented plaintiffs and defendants in civil litigation and class actions arising under anti-discrimination and fair lending laws, including defending an investment bank in ongoing litigation brought by a purported class asserting disparate impact and discrimination claims relating to the investment bank's purchase and securitization of mortgage loans. We also represent clients, including large financial institutions, in fair lending inquiries, examinations, investigations and enforcement matters conducted by the CFPB, DOJ, and other federal and state regulators.

Played a leading or supporting role in nearly every CFPB enforcement action since the bureau's inception. We have also advised numerous clients on compliance with new and revised regulations issued by the CFPB, and have helped banks and nonbanks prepare for and respond to CFPB examinations.

In the area of retail finance, counseled banks, credit card issuers, finance companies, auto lenders, mortgage lenders, originators and servicers, retailers, payment processors, debt collectors, consumer reporting agencies, consumer finance companies, mortgage lenders, and small business lenders on a wide range of issues arising from applicable statutes, rules and regulations.