

## Navigating 2025's Fintech Crossroads: Enforcement Retreats, Innovation Windows, and Emerging Risks

Webinar  
10.02.2025

Thursday, October 2, 2025

11:00 a.m. - 12:00 p.m. PT  
1:00 p.m. - 2:00 p.m. CT  
2:00 p.m. - 3:00 p.m. ET

*Complimentary Webinar Program*

\*Webinar details will be emailed upon registration.\*

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2025 has brought a dramatic shift in the federal fintech regulatory landscape. The CFPB is scaling back enforcement, narrowing UDAAP theories, and withdrawing prior policy guidance, while the FTC is doubling down on aggressive consumer protection, AI oversight, and new recurring billing rules. At the same time, agencies like the OCC, FDIC, and DOJ are signaling greater openness to bank-fintech partnerships and digital assets, creating fresh opportunities alongside persistent risks.

In this webinar, Sheppard Mullin attorneys will discuss:

- How the CFPB's retrenchment affects enforcement priorities, supervision, and compliance strategy
- What the FTC's heightened focus on algorithmic fairness, dark patterns, and subscription models means for fintech products and services
- Opportunities created by new OCC, FDIC, and DOJ guidance on innovation, bank partnerships, and digital assets
- How high-profile litigation – from Durbin Amendment challenges to cases under Sections 1071 and 1033 – is shaping the future regulatory framework for fintechs
- Practical steps fintechs can take now to thrive in a bifurcated enforcement environment

Presented By:

- **Moorari Shah (moderator)**, *Partner*, Sheppard Mullin

- **Mehul Madia**, *Special Counsel*, Sheppard Mullin
- **Tom Panoff**, *Partner*, Sheppard Mullin

## CA MCLE

This activity has been approved for 1 hour of Minimum Continuing Legal Education general credit by the State Bar of California. Sheppard Mullin Richter & Hampton LLP certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing minimum continuing legal education.

## IL MCLE

An application for accreditation of this activity will be submitted to the MCLE Board of the Supreme Court of Illinois.

## NY MCLE

This program has been approved in accordance with the requirements of the New York State Continuing Legal Education Board for a maximum of 1 credit hours which may be applied toward the Areas of Professional Practice requirement, and is suitable for both transitional and non-transitional attorneys.

## TX MCLE

Sheppard Mullin Richter & Hampton is an accredited sponsor, approved by the State Bar of Texas, Committee on MCLE.

Questions? Please contact Maricela Slota.

## Attorneys

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## Industries

Consumer Finance