

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

Webinar
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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

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Questions? Please contact Maricela Slota.

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