

James Kim

Partner



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New York

Financial Services Enforcement and Regulatory
 Fintech and Payments
 Consumer Protection
 State Attorneys General
 Cyber/Data/Privacy
 Emerging Companies
 Venture Capital
 Alternative Data Monetization and Governance
 Edtech
 CooleyREG

James advises fintechs, banks, investors and financial services clients regarding compliance with federal and state consumer financial laws and regulations – including Title X of the Dodd-Frank Act, the Truth in Lending Act, Real Estate Settlement Procedures Act, Electronic Fund Transfer Act and Fair Credit Reporting Act. He helps clients navigate examinations and investigations with federal and state regulators, such as the Consumer Financial Protection Bureau (CFPB), Federal Deposit Insurance Corporation, Federal Trade Commission, New York Department of Financial Services, California Department of Financial Protection and Innovation, and state attorneys general. As a former senior enforcement attorney with the CFPB, James provides the industry knowledge and experience that fintechs and financial institutions require when launching new products or facing regulatory scrutiny.

James also assists clients with product development, regulatory due diligence and matters involving innovative products and cutting-edge issues, such as banking as a service, buy now, pay later, earned wage access, electronic payments, open banking and online lending.

James served as a senior enforcement attorney with the CFPB, where he was lead counsel in the CFPB's first enforcement actions involving mobile payments and a member of an interdepartmental credit card/prepaid card/emerging payments issue team.

James has been featured by American Banker, Axios, Banking Dive, Banking Risk and Regulation, Bloomberg Law, FinXTech, Law360, PitchBook, PYMNTS and S&P Global Market Intelligence, and he regularly appears as a guest on "The Consumer Finance Podcast." He is highly rated by Chambers USA, which uses client and peer feedback to list top attorneys in private practice.

Publications

- Guest, "[New York's Bold Move to Create a Mini CFPB](#)," "The Consumer Finance Podcast," April 3, 2025
- Guest, "State Regulators Step Up: Responding to the CFPB's New Leadership," "[The Consumer Finance Podcast](#)" and "[Regulatory Oversight Podcast](#)," February 20, 2025
- Co-author, "[Court Issues 'Pause' in NTEU Lawsuit Against CFPB](#)," Consumer Financial Services Law Monitor, February 12, 2025 (republished on [insideARM](#) on February 20, 2025)
- Guest, "[The Evolving Landscape of Earned Wage Access Regulation](#)," "The Consumer Finance Podcast," January 30, 2025
- Co-author, "[CFPB Issues a Roadmap for States Days Before Trump Takes Office](#)," Consumer Financial Services Law Monitor, January 15, 2025 (republished on [insideARM](#) on January 23, 2025, in

its [newsletter](#) on January 27, 2025, and mentioned in [this insideARM article](#) on February 3, 2025)

- Co-author, "[Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead](#)," Troutman Pepper, February 1, 2024
- Guest, "[CFPB's Policy Statement on Abusiveness \(Part 1\)](#)," "The Consumer Finance Podcast," May 4, 2023
- Co-author, "[Department of Education Announces Required Cybersecurity Updates for Postsecondary Institutions to Comply with the Safeguards Rule](#)," Consumer Financial Services Law Monitor, February 27, 2023
- Co-author, "[Supreme Court to Hear CFPB Funding Case](#)," Consumer Financial Services Law Monitor, February 27, 2023
- Co-author, "[Community Financial Services Association of America Files Opposition to Certiorari and Cross Petition for Certiorari](#)," Consumer Financial Services Law Monitor, January 17, 2023
- Co-author, "[CFPB Moves Forward With Proposed Rule Establishing Public Registry of Terms and Conditions in Form Contracts](#)," Consumer Financial Services Law Monitor, January 11, 2023
- Co-author, "[State AGs With Opposing Objectives File Separate Amicus Briefs Urging Supreme Court to Grant Cert in CFPB Funding Appeal](#)," Consumer Financial Services Law Monitor, December 19, 2022
- Co-author, "[CFPB Publishes Notice of Proposed Rulemaking Signaling Intent to Create Registry of Repeat Offenders](#)," Consumer Financial Services Law Monitor, December 13, 2022
- Co-author, "[Supreme Court to Hear Arguments on Biden's Student Loan Forgiveness Plan](#)," Consumer Financial Services Law Monitor, December 2, 2022
- Co-author, "[Biden Files Application with Supreme Court to Vacate Eighth Circuit's Injunction on Student Loan Forgiveness](#)," Consumer Financial Services Law Monitor, November 22, 2022
- Co-author, "[CFPB Partners With Local Governments to Protect Consumers](#)," Consumer Financial Services Law Monitor, November 22, 2022
- Co-author, "[CFPB Files Cert Petition Requesting Expedited Review of Fifth Circuit Decision Finding Funding Structure Unconstitutional](#)," Consumer Financial Services Law Monitor, November 16, 2022
- Co-author, "[Texas Federal Court Finds Biden Student Loan Forgiveness Program Unconstitutional](#)," Consumer Financial Services Law Monitor, November 14, 2022
- Co-author, "[Texas Federal Court Issues Stay Pending Fifth Circuit Mandate](#)," Consumer Financial Services Law Monitor, November 4, 2022
- Co-author, "[CFPB Examines Potential Impact of Student Loan Payment Reinstatement](#)," Consumer Financial Services Law Monitor, November 3, 2022
- Co-author, "[CFPB Seeks Further Input on Shifting P2P Fraud Liability to Banks](#)," Consumer Financial Services Law Monitor, November 1, 2022
- Co-author, "[CFPB Calls Fifth Circuit Decision 'Neither Controlling Nor Correct'](#)," Consumer Financial Services Law Monitor, October 31, 2022
- Co-author, "[State Attorney General Calls on CFPB to Heed Fifth Circuit's Ruling in Community Financial Services Association of America](#)," Consumer Financial Services Law Monitor, October 27, 2022
- Co-author, "[Fifth Circuit Finds CFPB Funding Structure Unconstitutional](#)," Consumer Financial Services Law Monitor, October 20, 2022
- Co-author, "[Banking Groups Refute Senator Warren's Report on P2P Fraud](#)," Consumer Financial

Services Law Monitor, October 5, 2022

- Co-author, "[Chambers of Commerce and Banking Groups File Suit Against CFPB for Overstepping Its Authority With UDAAP Exam Manual Amendment](#)," Consumer Financial Services Law Monitor, October 4, 2022
- Co-author, "[CFPB Focuses on Student Loans – Especially Those Made by Schools – in Latest Supervisory Highlights](#)," Consumer Financial Services Law Monitor, September 29, 2022
- Co-author, "[OCC Closely Watches as Banks and Fintech Partner](#)," Consumer Financial Services Law Monitor, September 13, 2022
- Co-author, "[California Publishes Notice of Proposed Rulemaking Regulating Student Loan Servicing](#)," Consumer Financial Services Law Monitor, September 12, 2022

Speaking engagements

- Speaker, "[Hearing on Regulating Payment Apps and Digital Wallets, Part 1](#)," C-SPAN, March 13, 2024
- Speaker, "[TPPPA 2023 Solving the Payments Puzzle Conference](#)," September 2023
- Speaker, "[Is Your FinTech Regulatory Compliance Program a 3-Legged Stool?](#)," 360factors, September 29, 2022

Education

Cornell Law School
JD , 1999

Brown University
BA , 1994

Admissions & Credentials

New York

Court Admissions

US Supreme Court

US District Court for the Southern District of New York

US District Court for the Eastern District of New York

US Court of Appeals for the Second Circuit

US Court of Appeals for the Tenth Circuit

Rankings & Accolades

Chambers FinTech Legal USA: Payments & Lending (2021 – 2025)

Chambers USA: Financial Services Regulation: Consumer Finance (Enforcement & Investigations) (2021 – 2025)

Memberships & Affiliations

Law360 Fintech Advisory Board, member (2024)

Financial Technology Association

National Asian Pacific American Bar Association (NAPABA)

Asian American Bar Association of NY (AABANY)

Morgenthau Alumni Group