

Helen Y. Lee

Counsel

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Helen is a trusted advisor to financial institutions and fintech companies for her transactional and regulatory experience. Her 15+ years of large firm and in-house experience uniquely positions her to provide practical, business-minded advice to help clients navigate a wide range of transactional and regulatory needs.

OVERVIEW

Helen is well-versed in advising on both transactional and regulatory matters. Her unique blend of large firm and in-house experience has well-positioned her to advise global financial institutions, fintechs, and other financial services companies on key regulatory issues throughout their regulated entity lifecycle (e.g., chartering/licensing issues, permissible activities analyses, anti-tying, examination issues, and enforcement matters), as well as negotiate and manage high volume financial institution contracts (on both bank-side and fintech-side). Most recently, she served as head of the Americas legal function for a multinational third-party payments platform, where she worked on complex cross-border commercial (transactional), regulatory, and government relations matters in the U.S., Canada, and Brazil.

Regulated financial institution clients work closely with Helen for their commercial contracting needs as well as on all aspects of their regulatory and compliance needs. She offers deep familiarity with the commercial and legal issues involved with her clients' products and services, regularly advising on payments services, digital banking, and co-branded credit card programs. As a former in-house product counsel with a keen eye for identifying and managing risks, she is also a go-to resource for daily and operational concerns as well as key transactions.

Before her in-house experience, Helen was an associate/counsel at two global, *AmLaw* 100 firms, where she advised U.S. and international financial institutions on state and federal regulatory issues under banking statutes including the International Banking Act, Bank Holding Company Act, National Bank Act, Federal Deposit Insurance Act, Federal Reserve Act, and Dodd-Frank Act. Helen regularly assists clients with managing regulatory communications with the Office of the Comptroller of the Currency (OCC), Federal Reserve Board and Federal Reserve Bank (FRB) staff, Federal Deposit Insurance Corporation (FDIC), California Department of Financial Protection and Innovation (DFPI), and New York State Department of Financial Services (NYDFS).

REPRESENTATIVE MATTERS

- Significant transactional experience particularly arising from in-house roles as lead negotiator for payments-related contracts.
- Advised a global online payment platform's compliance needs including regulatory reporting requirements; anti-

money laundering, countering the financing of terrorism, and sanctions compliance obligations; risk management strategies; and data security and storage obligations.

- Advised financial services companies on legal and compliance government enforcement risks associated with financial technology commercial and consumer product offerings, including in areas of licensing and consumer laws, data privacy, data security, and other legal and regulatory considerations for mobile financial services and digital banking.
- Advised client stakeholder groups on execution of regulatory strategy and communications with regulators and policy makers.
- Advised on transactional matters arising from negotiations with bank and non-bank payments counterparties.
- Advised domestic and foreign financial institutions including national and state-chartered banks on regulatory and transactional matters arising under the U.S. federal and state banking laws on topics including core bank regulatory topics and internal investigations and regulatory enforcement.
- Represented clients in communications with regulators that included requests for formal or informal opinions, submission of comment letters regarding proposed rulemakings, negotiation of enforcement orders, and activity applications pending before federal and state regulators.
- Represented clients facing contentious receivership proceedings initiated by the Federal Deposit Insurance Corporation.

TOP AREAS OF FOCUS

- Banking + Financial Services Regulation
- Corporate
- Payments + Financial Technology
- Regulatory Investigations, Strategy + Enforcement

ALL AREAS OF FOCUS

- Banking + Financial Services Regulation
- Corporate
- International
- Payments + Financial Technology
- Regulatory Investigations, Strategy + Enforcement

PROFESSIONAL/COMMUNITY INVOLVEMENT

Helen is a NYC foster mother and co-founder of Nourishing Hearts Inc., a nonprofit organization dedicated to supporting foster youth and families. <https://www.nourishingheartsinc.org>

PROFESSIONAL EXPERIENCE

- Adjunct professor, professorial lecturer in Banking Law, The George Washington University Law School (2016-2018)
- Senior legal counsel, head of legal – Americas, Alipay US, Inc., (n/k/a AUS Merchant Services), subsidiary of Ant Group Ltd. (2019-2023)
- Law clerk, Office of the Comptroller of the Currency (2007)
- Law clerk, Prudential Financial, Inc., International Insurance Law Department (2006)

EDUCATION AND CERTIFICATIONS

EDUCATION

- The George Washington University Law School, J.D., 2008
- New York University, *cum laude*, 2004

BAR ADMISSIONS

- New York
- District of Columbia

LANGUAGES

- Mandarin Chinese (conversational)
- Cantonese (conversational)

SPEAKING ENGAGEMENTS

- Presenter, “U.S. Regulation of Fintech,” Fundamentals of Banking Law Program, American Bar Association Banking Law Section, November 2022.

PUBLICATIONS

- Co-author, “[The Practical Implications of New FDIC Stablecoin Measures](#),” *Law360*, March 13, 2026.
- Co-author, “[FDIC Proposes Stablecoin Rule Opening a Pathway for Bank Issued Tokens](#),” *Financial Services Blog*, December 30, 2025.
- Co-author, “[Federal Banking Regulators’ Proposed Rulemakings on Reputation Risk and Unsafe Practices](#),” *Financial Services Blog*, October 9, 2025.
- Co-author, “[OCC’s New Initiatives to Ease Regulatory Burden on Community Banks](#),” *Financial Services Blog*, October 8, 2025.
- Co-author, “[OCC to Assess Banks’ “Debanking” Practices as Part of Licensing and CRA Reviews](#),” *Financial Services Blog*, September 9, 2025.
- Co-author, “[OCC Ceases Examinations for Reputation Risk Following Legislative Push](#),” *Financial Services Blog*, March 25, 2025.

MEDIA COMMENTARY

- Quoted, “[Ex-Ant Group Counsel Joins Troutman Pepper in NY](#),” *Law360*, April 18, 2024.