

Jesse Silverman

Counsel

New York

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Jesse provides practical and business-minded advice to clients in the financial services sector. With senior in-house and both state and federal government experience, he helps clients mitigate potential risks throughout their business cycle.

OVERVIEW

Jesse provides comprehensive guidance to clients in the financial services sector as they navigate state and federal regulatory landscapes. He began his career in senior roles in state government and at the Consumer Financial Protection Bureau (CFPB), enabling him to apply an insider's understanding of state and federal enforcement to his clients' matters. As chief legal and compliance officer for several fintechs, Jesse also brings a business perspective as he guides clients from product idea to deployment.

Jesse helps financial services clients design and manage regulatory compliance programs. He integrates compliance strategies throughout his clients' business units, including product design, advertising, fundraising, vendor procurement, and governance. Jesse also serves as a liaison for his clients' interactions, inquiries, and enforcement proceedings involving state and federal regulatory agencies.

** Admitted only in Connecticut. Practice supervised by New York Bar members pursuant to Rule 49(c)(8).*

TOP AREAS OF FOCUS

- Consumer Financial Services
- Financial Services

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Connecticut School of Law, J.D./M.B.A., *member, CT Law Review; CT Moot Court Board*, 2003
- University of Maryland, B.A., 1997, government and politics

BAR ADMISSIONS

- Connecticut

SPEAKING ENGAGEMENTS

- Speaker, Fintech NerdCon, November 19-20, 2025.
- Panelist, “The State-Level Surge: New Questions, New Enforcement, New Headaches,” ComplianceCon 2025, October 1, 2025.
- Panelist, “Bot-to-Bot Collections: The Coming Compliance Collision,” ComplianceCon 2025, September 30, 2025.
- Panelist, “Regulatory Update,” 2025 Walmart Payments Summit, August 25-27, 2025.
- Panelist, “Financial Services and Regulatory Concerns,” 2024 Walmart Payments Summit, October 15, 2024.

PUBLICATIONS

- Co-author, “Federal District Court Clarifies CFPB Injunction, Rejects OLC Funding Theory,” *Consumer Financial Services Law Monitor*, December 30, 2025.
- Co-author, “CFPB to Resume Supervision and Examinations With a “Humility Pledge”,” *Consumer Financial Services Law Monitor*, November 24, 2025.
- Co-author, “CFPB to Shift Remaining Litigation to DOJ as Funding Lapse Looms,” *Consumer Financial Services Law Monitor*, November 24, 2025.
- Co-author, “New York Issues Guidance on Blockchain Analytics for Banking Institutions,” *Financial Services Blog*, September 23, 2025.
- Co-author, “CFPB Extends Compliance Dates for Section 1071 Rule Again Amid Ongoing Litigation,” *Consumer Financial Services Law Monitor*, June 18, 2025.
- Co-author, “CFPB Industry Impact Uncertain Amid Priority Shift, Staff Cuts,” *Law360*, June 3, 2025.
- Co-author, “Navigating Change: First 100 Days Under the Trump Administration,” *2025 Digital Asset Developments*, May 28, 2025.
- Co-author, “CFPB Announces 2025 Supervision and Enforcement Priorities,” *Consumer Financial Services Law Monitor*, April 17, 2025. Republished on insideARM on April 22, 2025.
- Podcast, “New York’s Bold Move to Create a Mini CFPB,” *The Consumer Finance Podcast*, April 3, 2025.
- Podcast, “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 in insideARM, February 20, 2025.
- Podcast, “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 their newsletter on January 27, 2025, and mentioned in this insideARM article on February 3, 2025.
- Podcast, “What Financial Services Companies Need to Know in a Second Trump Administration,” *The Consumer Finance Podcast*, December 12, 2024.
- Podcast, “The Future of Bank-Fintech Partnerships and Banking as a Service,” *The Consumer Finance Podcast*, July 25, 2024.
- Podcast, “Navigating Bank-Fintech Partnerships: Avoiding Common Pitfalls,” *The Consumer Finance Podcast*, June 27, 2024.
- Podcast, “Navigating Fintech-Bank Partnerships: Preparation, Due Diligence, and Onboarding,” *The Consumer Finance Podcast*, May 2, 2024.

MEDIA COMMENTARY

- Quoted, "[CFPB Plans to Kill Data Broker Limits, Big Tech Exam Changes \(1\)](#)," *Bloomberg Law*, May 14, 2025.
- Quoted, "[CFPB Says It Won't Force Nonbanks to Submit to Penalty Database](#)," *Bloomberg Law*, April 11, 2025.
- Quoted, "[Regulator That Haunted Fintechs Falls Under Trump Ax](#)," *The Information*, February 15, 2025.
- Quoted, "[CFPB Nixes All Expert Witness Contracts in Enforcement Halt \(1\)](#)," *Bloomberg Law*, February 13, 2025.
- Quoted, "[Fintechs Navigate a Choice: BaaS Middleware or Go Direct?](#)," *American Banker*, August 16, 2024.
- Quoted, "[What Is a BaaS Bank's Responsibility Post-Synapse Collapse?](#)," *American Banker*, July 3, 2024.