

## Taylor R. Gess

Associate

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Taylor partners with clients to provide business-minded regulatory advice and risk assessments on matters related to federal and state consumer credit, consumer protection, and payments/deposits laws.

### OVERVIEW

Taylor provides practical advice on matters related to federal and state consumer finance, consumer protection, and payments laws, including those that apply to payment cards, deposit and prepaid products, lines of credit, installment loans, electronic payments, online banking, earned wage access, buy-now-pay-later transactions, retail installment contracts, rental-purchase transactions, and small business loans.

Taylor counsels a broad spectrum of clients, such as fintech companies, banks, payment card issuers, retail merchants, online lending platforms, and solar and home improvement finance companies, throughout the entirety of the product life cycle. This includes helping clients structure new products, develop compliance management systems, and maintain compliant practices for ongoing programs. This often involves navigating complex issues related to bank model lending programs, door-to-door sales, merchant/dealer risk considerations, fixture-secured loans, payment network rules, electronic contracting, telemarketing, unfair, deceptive, and abusive acts and practices (UDAAP), and military lending.

The federal laws Taylor primarily advises on include the Truth in Lending Act (TILA), Truth in Savings Act (TISA), Electronic Fund Transfer Act (EFTA), the Fair Credit Reporting Act (FCRA), the Equal Credit Opportunity Act (ECOA), the Telephone Consumer Protection Act (TCPA), and the Electronic Signatures in Global and National Commerce Act (E-SIGN). She also provides clients with actionable advice to address the web of state law issues that arise for consumer finance programs.

### REPRESENTATIVE MATTERS

- Drafted consumer-facing disclosures and agreements for deposit, prepaid, credit card, line of credit, installment loan, credit sale, rent-to-own/lease, remittance transfer, earned wage access, and buy-now-pay-later products.
- Advised clients on the structuring and development of bank model consumer and small business lending programs, including related state law and electronic contracting considerations.
- Counseled clients in the home improvement and solar financing space on program structure, dealer risks, and door-to-door sales laws.
- Advised clients on federal/state laws and industry rules related to text message, phone call, and email

marketing programs.

- Conducted regulatory due diligence on online lenders, card issuers, remittance transfer providers, merchants offering retail installment contracts, and sales finance agencies and small business lenders.
- Assisted clients, including those under CFPB supervisory jurisdiction, in drafting third-party service provider and merchant/dealer agreements.
- Counseled clients on credit reporting laws and data aggregation issues.
- Supervised fair lending testing for clients and assessed underwriting models and lending practices for fair lending risks.
- Advised clients on consumer protection issues, including subscriptions/automatic renewals, loyalty/rewards programs, and promotions.
- Advised clients on payment network rules and drafted payment authorizations.

## AWARDS

- *Best Lawyers in America®: Ones to Watch: Financial Services Regulation Law* (2026)
- North Star Lawyer, Minnesota State Bar Association, 2019-2020

## TOP AREAS OF FOCUS

- Banking + Financial Services Regulation
- Consumer Financial Services
- Consumer Law Compliance
- Online Lending
- Payments + Financial Technology
- Point-of-Sale Finance

## ALL AREAS OF FOCUS

- Artificial Intelligence
- Banking + Financial Services Regulation
- Consumer Financial Services
- Consumer Law Compliance
- Fair Credit Reporting Act (FCRA)
- Financial Services
- Online Lending
- Payments + Financial Technology
- Point-of-Sale Finance
- Residential Solar Leasing + Finance
- Telephone Consumer Protection Act (TCPA)

## PROFESSIONAL/COMMUNITY INVOLVEMENT

- American Bar Association, Business Law Section, Consumer Financial Services Committee; Young Lawyer liaison, Deposit Products and Payment Systems Subcommittee and Membership Subcommittee (2018-2024); staff editor, *Federal Regulation of Consumer Financial Services Treatise*.

## EDUCATION AND CERTIFICATIONS

### EDUCATION

- University of Minnesota Law School, J.D., *cum laude*, 2018, managing editor, *Minnesota Law Review*
- University of St. Thomas, B.S., *summa cum laude*, 2015

### BAR ADMISSIONS

- Minnesota
- Pennsylvania

## SPEAKING ENGAGEMENTS

- Speaker, “Telephone Consumer Protection Act (TCPA) Basics,” America’s Credit Unions Regulatory Compliance Certification School 2025, April 21, 2025.

## PUBLICATIONS

- Podcast, “Point-of-Sale Finance Series: Understanding the Development and Regulation of Buy Now, Pay Later Products,” *The Consumer Finance Podcast*, August 21, 2025.
- Podcast, “Point-of-Sale Finance Series: Unpacking Leases and RTO Models,” *The Consumer Finance Podcast*, July 31, 2025.
- Podcast, “Point-of-Sale Finance Series: Banking on Lending Models,” *The Consumer Finance Podcast*, July 3, 2025.
- Podcast, “Point-of-Sale Finance Series: The Great Debate of Loans vs. Credit Sales,” *The Consumer Finance Podcast*, June 5, 2025.
- Co-author, “Troutman Pepper Publishes 2023 Consumer Financial Services Year in Review and A Look Ahead,” *Troutman Pepper*, February 1, 2024.
- Podcast, “CFPB’s Policy Statement on Abusiveness (Part 1),” *The Consumer Finance Podcast*, May 4, 2023.