



Adam Dubin

Associate

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Adam Dubin focuses his practice on advising commercial enterprises, financial technology companies, depository and non-depository financial institutions, and consumer and commercial lenders in a wide variety of regulatory, licensing, and compliance matters.

Adam focuses specific attention on state and federal regulatory issues associated with money movement, with extensive experience advising innovative payment service providers, money services businesses (including money transmitters and providers of prepaid access), and retail merchants on laws relating to money transmission, virtual currencies, and other emerging payment mechanisms. He also routinely counsels businesses that offer various types of credit products regarding licensing and disclosure requirements.

As a Certified Anti-Money Laundering Specialist (ACAMS), Adam uses his knowledge and experience to advise financial service industry clients in structuring their BSA/AML compliance programs.

Mr. Dubin also represents banks and non-bank lenders in day-to-day compliance matters as well as assisting such clients in responding to examination criticisms, regulator inquiries, and enforcement actions. With respect to banking clients specifically, he has experience with chartering and conversions, as well as investor control issues, and product development.

Further, Adam has significant experience in advising companies with respect to consumer financial protection laws, with specific focus on the Truth in Lending Act, the Fair Credit Reporting Act, the Fair Debt Collection Practices Act, the Consumer Leasing Act, the Real Estate Settlement Procedures Act, the Electronic Fund Transfer Act, federal and state unfair and deceptive acts and practices (UDAP/UDAAP) laws, and federal and state fair lending laws. He has also advised financial services industry clients on compliance issues relating to US Treasury sanction program requirements and privacy and data security matters.

- Technology Transactions and Strategic Sourcing
- Regulatory and Government Affairs

- Financial Services

Admissions

- District of Columbia
- Maryland

Recognitions

- DC Bar Pro Bono Honor Roll (2015)

Education

- J.D., American University, Washington College of Law
Cum Laude
- B.A., University of Pennsylvania

INSIGHTS

Publications

Bank Regulatory News and Trends

28 June 2022

Bank Regulatory News and Trends

Fed chair, vice chairs and new board members confirmed by Senate; nominee for top bank supervision post advances.

Bank Regulatory News and Trends

3 February 2022

Bank Regulatory News and Trends

Administration seeks to fill key banking regulatory posts.

Bank Regulatory News and Trends

19 October 2021

Bank Regulatory News and Trends

Federal banking regulators issue due diligence guidance on community bank-fintech relationships.

Bank Regulatory News and Trends

23 July 2021

Bank Regulatory News and Trends

Executive order on promoting competition includes banking and consumer finance provisions.

Bank Regulatory News and Trends

13 May 2021

Bank Regulatory News and Trends

Senate votes to repeal OCC's "true lender" rule, House expected to follow suit.

Bank Regulatory News and Trends

3 March 2021
Bank Regulatory News and Trends
OCC halts publication of proposed fair access rule.

Bank Regulatory News and Trends

12 January 2021
Bank Regulatory News and Trends
AML overhaul becomes law.

Bank Regulatory News and Trends

25 November 2020
Bank Regulatory News and Trends
Treasury asks Fed to return unused emergency lending funds; Fed reluctantly agrees.

SEC invites feedback on application of Custody Rule to digital assets

23 November 2020
Specifically, Staff is asking whether non-depository firms such as state-chartered trust companies can act as qualified custodians for digital assets.

Bank Regulatory News and Trends

29 October 2020
Bank Regulatory News and Trends
Financial agencies won't endorse specific LIBOR alternative.

The gathering storm: COVID-19-related disputes in the financial services sector – A transatlantic perspective

5 October 2020
COVID-19 has caused the largest shock to the global economy in living memory. Whilst economic uncertainty, financial distress and market turmoil usually trigger increased levels of commercial litigation, the extreme conditions created by COVID-19 have primed the landscape for a pan-sector surge in financial services-related disputes.

Bank Regulatory News and Trends

2 October 2020
Bank Regulatory News and Trends
FinCEN to require minimum AML standards for banks lacking federal functional regulator.

Bank Regulatory News and Trends

9 September 2020

Bank Regulatory News and Trends

FDIC finds bank profits down 70 percent in second quarter; liquidity and capital levels stay strong.

Bank Regulatory News and Trends

15 July 2020

Bank Regulatory News and Trends

Supreme Court rules president can fire CFPB director – but keeps agency intact.

The OCC confirms special purpose national bank charters for fintech companies

5 DEC 2016

Three primary factors motivated the OCC's decision to move forward and make special purpose national charters available to fintech companies.

NEWS

DLA Piper advises Opportunity Financial (OppFi) in business combination with FG New America Acquisition Corp.

29 July 2021

DLA Piper represented Opportunity Financial, LLC in its business combination with special purpose acquisition company FG New America Acquisition Corp.

PRO BONO

He has an active and diverse pro bono practice, including involvement in DLA Piper's non-profit organization, New Perimeter, through which he has assisted with the development of a set of international model legal recommendations and responsible consumer protection practices for regulators around the world. He has also represented military retirees on a pro bono basis in pursuit of Combat Related Special Compensation.