



Claudia Callaway

Partner

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Practices

FOCUS: Consumer
Finance Litigation

Financial Services
Regulatory and
Compliance

Privacy, Data and
Cybersecurity

Advertising, Marketing
and Promotions

Appellate and Supreme
Court Litigation

Class Action and
Multidistrict Litigation

Financial Services
Litigation

Banking and Finance
Litigation

Litigation

Industries

Finance and Financial
Services

Hospitality

Recognition

Chambers USA,
Recognized
Practitioner, 2017

Claudia Callaway leads the firm's newly formed Platform Lending Initiative. In this role, she focuses her practice on defending clients against state and federal class actions regarding consumer protection and consumer finance laws, representing clients before the Consumer Financial Protection Board (CFPB), the Federal Trade Commission (FTC) and state banking agencies, and assisting clients in adhering to the dynamic landscape of platform and peer-to-peer (P2P) lending.

CFPB

Having represented clients before the CFPB since it was established, Claudia understands the varying perspectives of key stakeholders involved, and helps clients navigate the hurdles, pitfalls and opportunities available to the numerous parties involved under the CFPB's jurisdiction. Working with banks, credit unions, platform lenders and other financial services clients, Claudia provides pragmatic advice on numerous state and federal banking and consumer protection matters, including privacy, collections, credit reporting and usury issues. She also assists clients with the enforcement of arbitration provisions and class action waivers.

Regulatory Diligence Experience

In Claudia's regulatory practice she represents a bevy of financial services clients, including installment lenders, collection agencies, money transmitters, state and federally chartered banks, mortgage servicers, credit card issuers, and credit reporting agencies in a broad range of regulatory issues before federal and state agencies and self-regulatory organizations (SROs) nationwide.

Platform and P2P Lending

Claudia is also recognized as a veteran in the platform lending space, which enables her to provide her clients with real-time updates and developments in this ever-changing landscape. She has spoken numerous times on issues related to merchant cash advance, crowdfunding, business-to-business and P2P consumer finance, and brings a holistic understanding of the technical, regulatory and financial complexities within the platform lending arena.



AV Preeminent Peer Review Rating by LexisNexis
Martindale-Hubbell, AV Preeminent Peer Review Rating by LexisNexis
Martindale-Hubbell
Super Lawyers, Washington, DC, 2019

Education

JD, Georgetown University Law Center
BA, Bryn Mawr College

Bar Admissions

Maryland
District of Columbia

Litigation Experience

Claudia represents consumer lenders, third-party debt collectors and other consumer financial services clients in class action suits and litigation around the country, in many cases to prevent class action suits before they happen. She frequently handles cases involving the Dodd-Frank Act, the Truth in Lending Act (TILA), the Equal Credit Opportunity Act (ECOA), the Fair Debt Collection Practices Act (FDCPA), the Fair Credit Reporting Act (FCRA), the Gramm-Leach-Bliley Act and the Federal Trade Commission Act. She advises on state unfair and deceptive trade practices laws, and removal of class actions to federal court under the Class Action Fairness Act (CAFA).

In addition to her client responsibilities, Claudia has also served as an adjunct professor at Georgetown University Law Center and American University Washington College of Law, taught in Georgetown's Criminal Justice Clinic and acted as faculty advisor to the national champion Georgetown Patent & Copyright Moot Court Team. Claudia serves on the board of directors for the Washington Lawyers' Committee for Civil Rights and Urban Affairs, and on the board of directors for the Bridges Public Charter School in Washington, DC.

Memberships

- American Bar Association, Business Law and Litigation Sections, Trial Practice Committee
- Financial Literacy Project, Co-Founder
- Washington Lawyers' Committee for Civil Rights and Urban Affairs, Board of Directors

Advisories

- CFPB Arbitration Rule Summary: Class Action Waivers Prohibited in Broad Range of Consumer Credit Transactions (July 11, 2017)
- Fintech Gains a National Platform: Federal Regulator Plans To Accept Fintech Applications for Special Purpose National Bank Charters (December 6, 2016)
- CFPB Issues Proposed Rule to Restrict the Use of Mandatory Arbitration Clauses and Class Action Waivers (May 16, 2016)
- Hotels, Hospitality and Guest Privacy: Six Important Questions to Ask After the Andrews Verdict (March 17, 2016)
- What US Companies Need to Know About New EU Data Protection Rules (December 29, 2015)
- The Court of Justice of the European Union Sinks the Safe Harbor Program (October 7, 2015)
- Recent Key Bitcoin and Virtual Currency Regulatory and Law Enforcement Developments (November 13, 2014)
- New York Issues Proposed Bitcoin Regulations (July 29, 2014)



- IRS Issues Pronouncement on Virtual Currencies (April 3, 2014)
- FTC Settles With Businesses Who Allegedly Misrepresented US-EU Safe Harbor Certification (February 5, 2014)
- Bitcoin: Current US Regulatory Developments (November 26, 2013)
- The FTC's Interim Final Red Flags Rule: What It Means for Non-Bank, Short-Term Consumer Lenders (January 11, 2013)
- CFPB Issues Examination Procedures for Short-Term, Small-Dollar Loans (January 19, 2012)
- The Dodd-Frank Consumer Finance Act: What You Need to Know (July 19, 2010)

Articles

- Q&A With Katten's Claudia Callaway (October 25, 2010)
- Counsel of Record, "Brief of Law Professors in Support of Petitioner," Amicus Curiae in *Salim Ahmed Hamdan v. Donald H. Rumsfeld, et al.*, US Supreme Court (January 1, 2006)

Newsletters

- Author | *Corporate & Financial Weekly Digest* (Weekly)
- *Health Care Perspectives* (March 2016)

Speaking Engagements & Presentations

- Presenter | Alternative Finance Summit 2018: Marketplace Lending, Cryptocurrency and Crowdfunding | New York, New York (October 5, 2018)
- Panelist | The Innovation Institute: An Introduction to Fintech for Senior Financial Executives | Miami Beach, Florida (September 24, 2018)
- Participant | The Innovation Institute: An Introduction to Fintech for Senior Financial Executives | 24th Annual ABS East Conference | Miami Beach, Florida (September 23–25, 2018)
- Moderator | Important Developments in Consumer Law and the Role of the CFPB | SFIG Vegas 2018 | Las Vegas, Nevada (February 25–28, 2018)
- Presenter | Marketplace Lending and Crowdfunding 2017 | New York, New York (September 14, 2017)
- Presenter | Securitization and Secondary Markets, and the Equity Crowdfunding Platform - Marketplace Lending and Crowdfunding 2017 (September 8, 2017)
- Presenter | CFPB Final Arbitration Rule: Class Action Waivers Prohibited in Broad Range of Consumer Credit Transactions | Webinar (July 19, 2017)
- Presenter | PACE Financing: Consumer Financial Protections and Tax Considerations | Washington, DC (May 17, 2017)



- Presenter | Corporate Governance: A Legal Checklist for Clean Tech Providers | Washington, DC (April 12, 2017)
- Presenter | Solar Energy and Consumer Financial Protections | Washington, DC (March 17, 2017)
- Presenter | Clean Tech and the OCC Special Purpose National Bank Charters for Fintech Companies | Washington, DC (February 15, 2017)
- Presenter | Consumer Finance Crossroads | Solar Focus 2016: Cracking the Code | Washington, DC (November 16–17, 2016)
- Presenter | Current Major Issues in Marketplace Lending: Regulatory and Securitization Perspectives | New York, New York (November 10, 2016)
- Panelist | The First 48 Hours: Responding to a Data Breach in 2015 | Chicago, Illinois (October 21–22, 2015)
- Presenter | The CFPB: A Q1 2015 Review | Webinar (April 16, 2015)
- Panelist | Blockchain Technical & Legal Workshop | Cambridge, Massachusetts (January 15–16, 2015)
- Presenter | Emerging Trends in P2P Lending and Merchant Cash Advance | Chicago, Illinois (October 1, 2014)
- Presenter | Emerging Trends in P2P Lending and Merchant Cash Advance | New York, New York (June 26, 2014)
- Presenter | Current Major Issues in Consumer Finance – ACH Processing Class Actions: What Banks and Small Lenders Need to Know | Webinar (November 26, 2013)
- Presenter | Lead Providers and Lead Purchasers: What You Need to Know to Ensure Consumer-Facing Materials Are Compliant with Federal Law | Webinar (June 19, 2012)
- Speaker | Compliance School: What Every Lender and Lead Provider Needs When the CFPB Calls | Community Financial Services Association Annual Conference | Paradise Island, Bahamas (March 7–9, 2012)
- Moderator | In-House Roundtable on Managing Credit Card & Fee Related Class Actions, Debt Collection Trouble Spots & Credit Reporting | ACI's 11th Annual Consumer Finance Class Actions & Litigation Conference | Chicago, Illinois (July 27–28, 2011)
- Presenter | Current Regulatory Issues in Consumer Finance: What Capital Sources Need to Know | New York, New York (April 28, 2011)
- Speaker | The Response to Financial Crisis and the Dodd-Frank Legislation | Miami Law Business Law Review & International and Comparative Law Review Symposium | Coral Gables, Florida (April 9, 2011)



- Speaker | Pick a Card, Any Card: Regulatory Environment for Prepaid Cards | The Mechanics of the Consumer Financial Protection Bureau | Community Financial Services Association Annual Conference | Hollywood, Florida (March 2, 2011)
- Speaker | Consumer Arbitration Agreements: Balancing Business Certainty and Consumer Protection | Republican Attorneys General Association Fall National Meeting | New Orleans, Louisiana (November 7, 2010)
- Presenter | Current Major Issues in Consumer Finance | Chicago, Illinois (September 15, 2010)
- Moderator | Impact of the Dodd-Frank Bill on Consumer Lenders | Webinar (July 27, 2010)
- Speaker | Federal Trade Commission | Community Financial Services Association Annual Meeting | Orlando, Florida (March 1, 2009)
- Speaker | Masters Class on Defending Against Borrower Class Actions in Federal Court - CAFA, Removal, Certification, Settlement and Beyond | American Conference Institute's 8th Annual Conference on Consumer Finance Class Actions | New York, New York (January 26, 2009)
- Speaker | Current Major Issues for the Payday Advance Industry | Community Financial Services Association Annual Meeting | Las Vegas, Nevada (March 7, 2008)
- Speaker | Women in Management: How to Inspire Confidence | Georgia Association for Women Lawyers | Greensboro, Georgia (November 1, 2007)
- Speaker | Pay Day Lending? Benefits and Problems | Council of Western Attorneys General Annual Meeting | Anaheim, California (July 25, 2007)
- Speaker | The Landscape Beyond Payday: How Credit Card and Mortgage Trends in Legislation and Litigation Will Affect You in 2007 | Internet Top 10: Reg E, ACH Rules and Other Compliance Requirements for Internet Loans | Community Financial Services Association Annual Conference | Paradise Island, Bahamas (March 2, 2007)