

In The News

Eric Goldberg Speaks on Agentic AI and Consumer Payments With Consumer Bankers Association

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The Consumer Bankers Association recently interviewed Consumer Financial Services, Data and Technology Partner Eric Goldberg about the legal and regulatory implications of agentic AI and its impact on consumer payments. In the discussion, hosted by CBA’s Senior Executive Vice President and Head of Policy Kelvin Chen, Eric spoke about how recent developments in AI may fundamentally change how consumers interact with payments.

Eric, who led the Consumer Financial Protection Bureau’s regulatory work on payments as Managing Counsel for Regulations prior to joining Akerman, framed recent developments as part of a continuum of change for the industry that has been in motion since the 1970s – from the use of debit cards, payroll cards, prepaid cards, and gift cards to crypto. The discussion addressed the potential ramifications for consumer disputes under existing payments laws, such as the Electronic Fund Transfer Act and the Truth in Lending Act if an “agent” conducts transactions that the consumer may have not authorized or intended. The webinar also addressed issues related to the CFPB’s Dodd-Frank Act Section 1033 rulemaking, where ongoing litigation about the rule centers on whether and to what extent a consumer can authorize an agent.

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Eric concluded with a call to action for banks as these new tools develop and roll out, saying banks should be involved in the conversation given their deep experience with payment tools, compliance, and dealing with disputes – knowledge the developers of such tools may not have. “You can do a lot in informing how these tools are developed,” Eric added.

[Click here](#) to watch a recording.