



Joshua L. Durham

Associate

San Francisco
+1.415.882.8028

Josh.Durham@klgates.com

OVERVIEW

Josh Durham is an associate and a member of the Payments, Banking Regulation, and Consumer Financial Services practice group. Prior to joining the firm as an associate, Josh worked at an international law firm in the fintech and blockchain practice. He engaged with web3, crypto, and other fintech clients, advising on applicable securities and banking laws. In addition, Josh previously served as an honors intern for a commissioner of the Securities and Exchange Commission (SEC), where he aided the commissioner in reconciling novel digital assets with existing securities regulations.

PROFESSIONAL BACKGROUND

Josh also worked alongside general counsel for a digital payments network, and assisted on matters related to compliance with consumer financial services regulations. During this time, he drafted memoranda that analyzed blockchain business structures and applicable BSA regulations and researched global digital asset enforcement trends. In law school, Josh was published twice by law journals, writing on novel legal issues arising out of cryptocurrencies and NFTs.

EDUCATION

- J.D., Wake Forest University School of Law, 2023
- B.S., University of Wisconsin-Madison, 2019

ADMISSIONS

- Bar of California

THOUGHT LEADERSHIP *POWERED BY HUB*

- 12 February 2024, "Grandma, I have [not] been kidnapped": The FCC Bans AI-Generated Robocalls
- 2 February 2024, The Aloha State Finally Welcomes Crypto

- 25 January 2024, SEC's Settlement With BarnBridge DAO: Implications for the Future of DeFi
- 17 January 2024, CFPB Aiming to Oversee Digital Payments
- 21 November 2023, California is Seeking Industry Input on New Crypto Rules
- 14 November 2023, Singapore to Share Cryptocurrency Tax Information With Other Countries
- 08 November 2023, CFPB Wants to Oversee Large Nonbank Digital Payment Providers
- 20 October 2023, NY AG Sues Gemini, Genesis, and DCG for Fraud
- 17 October 2023, California Enacts Landmark Crypto Licensing Law
- 16 October 2023, CFTC Files Complaint Against Voyager's Former CEO Stephen Ehrlich Alleging Fraud and Registration Failures
- 29 August 2023, An SEC First: NFTs are Sold as Securities
- 25 August 2023, First SEC Enforcement Action Arising Out of the New Marketing Rule Targets FinTech Investment Advisor Titan Global Management
- 14 February 2023, Solving Failures in NFT Licensing
- 17 October 2022, NFT Licensing: Three Mistakes to Avoid
- 30 August 2022, California Legislators Continue to Assess How to Regulate Digital Assets
- 29 July 2022, SEC v. Wahi: An Enforcement Action That Could Impact the Broader Crypto and Digital Assets Industry
- 14 July 2022, Forthcoming New York Law Expands Protections For Credit Card Reward Points

OTHER PUBLICATIONS

- "Implications For Digital Assets After SEC Settlement With DAO," *Law360*, February 13, 2024
- "Creating True Digital Ownership with the 'First Sale' Doctrine," *Wake Forest Journal of Business and Intellectual Property Law Journal* Vol. 23, No. 3, 25 February 2023
- "Regulatory Sandboxes Enable Pragmatic Blockchain Regulation," *REGULATORY SANDBOXES ENABLE PRAGMATIC BLOCKCHAIN REGULATION*, 18 WASH. J. L. TECH. & ARTS (2023), 31 January 2023

MEDIA MENTIONS

- Mentioned, "First Mover Asia: NFTs Have a 'Digital First Sale' Problem," *CoinDesk*, 28 February 2023

AREAS OF FOCUS

- Payments, Banking Regulation, and Consumer Financial Services

INDUSTRIES

- Digital Assets, Blockchain Technology and Cryptocurrencies
- Financial Services
- Fintech
- Technology