The Jin received offerings from certain steppe tribes and promoted competition between them. In the 12th century, under the leadership of Khabul Khan, the unified Mongols successfully repelled the Jin forces who were encouraged by the Tatars to destroy them. The Tatars caught Ambaghai Khan, who succeeded Khabul, and delivered him to the Jurchen court, where they fastened him to a wooden mule. The Jin army frequently launched punitive campaigns against the nomads, capturing or executing them. In 1210, a group came to Genghis Khan's court to announce a new Jin Emperor's rise to power and asked for the Mongols to become a vassal state. The Jurchens gained authority over all steppe tribes by defeating strong nomads and forming alliances with the Keraits and the Tatars. The high court officials of the Jin dynasty defected to the Mongols and advised Genghis Khan to launch an attack on the Jin dynasty. However, Genghis Khan was cautious and refused due to the fear of a possible deception. After being told to show obedience, Genghis reportedly spat on the ground to the south, then got on his horse and went north, leaving the shocked messenger coughing in his dust. His resistance against the Jin envoys was like a statement of war between the Mongols and the Jurchens.

Upon his arrival at Kherlen River in the spring of 1211, Genghis Khan called for a kurultai. Through arranging an extensive conversation, the entire community was able to participate in the process. Genghis privately prayed on a mountain close by. He took off his hat and belt, knelt in front of the Eternal Sky, and told the tale of his people's long-held grievances against the Jin, describing the agony and death suffered by his forefathers. He clarified that he did not initiate this conflict with the Jurchens. On the fourth day's morning, Genghis Khan appeared and declared, "Victory and revenge are assured by the Eternal Blue Sky." Emperor Weishaowang of Jin, angry on hearing how Genghis Khan behaved, sent the message to Genghis that "Our Empire is like the sea; yours is but a handful of sand...How can we fear from you?"

During the initiation of the Tangut conquest, various attacks took place in the period of 1207-1209. In 1211, when the Mongols entered Jin territory, Ala 'Qush, leader of the Ongut clan, aided Genghis Khan by guiding him safely to the core of Jin. The Battle of the Badger Mouth, a significant confrontation between the Mongol Empire and the Jin dynasty, occurred in 1211 at a mountain pass in Zhangjiakou. The Jin commander made a strategic error by failing to immediately engage the Mongols in battle. Rather than doing it himself, he chose to send a messenger named Ming-Tan to the Mongol camp, who quickly betrayed him and informed the Mongols about the presence of the Jin army at the pass. During this battle at Badger Pass, thousands of Jin soldiers were slaughtered by the Mongols. Mongols were taught from a young age to constantly engage in battles while on the move. They would travel through towns to lure their adversary away from their livestock. If they were caught in the Mongol army's trap, they would be killed and their animals would be taken. While Genghis Khan moved south, his general Jebe went east into Manchuria and conquered Mukden.

In 1212, Genghis Khan was injured by an arrow in his knee after the Mongols came back from their break in the area between grasslands and the Gobi desert. Liu-ke, the Khitan chief, pledged loyalty to Genghis Khan in the same year and liberated Manchuria from the Jin dynasty.

During the siege of Zhongdu by the Mongol army in 1213, Li Ying, Li Xiong, and a handful of other Jin generals raised a militia with over 10,000 soldiers that achieved multiple victories against the Mongols. In November 1213, the Mongols defeated the Jin armies, consisting of hundreds of thousands of soldiers, and penetrated through Juyongguan Pass and Zijingkou Gap. During the following months until spring 1214, the Mongols ravaged the whole North China plain.

In 1214, Genghis Khan laid siege to the palace of the Golden Khan in Zhongdu, China. The Jin general Heishilie Hushahu assassinated Emperor Wanyan Yongji and installed his nephew Wanyang Xun as the new ruler. During the Mongol siege of the capital, Zhongdu, the Jin dynasty chose to temporarily submit to the Mongols by offering a Jin princess to Genghis Khan. However, after the Mongols left, thinking the war had ended due to receiving a significant tribute from the Jin, Li Ying planned to surprise them on their journey with his army (which had expanded to tens of thousands). Nonetheless, Jin emperor Aizong (Wanyan Shouxu) decided to halt him to avoid angering the Mongols once more. The emperor and Shuhu Gaoqi agreed to move the capital to Kaifeng in the south despite objections from many courtiers, including Li Ying. After that, the Jin were forced to remain purely defensive and the Mongols captured Zhongdu in 1215.

Due to Mongol pressure, the Jin relocated their capital from Beijing to Kaifeng by 1215, resulting in the extinction of the Jin dynasty by the Mongols in 1234. Once the Jin capital was moved to Kaifeng, Wanyan Chenghui and General Moran Jinzhong were responsible for protecting Zhongdu. At this stage, a Jin army switched sides to the Mongols and initiated a southern attack on Zhongdu, capturing the Lugou Bridge. Following this, Genghis Khan sent his soldiers to launch another assault on Zhongdu, with the surrendered Khitan generals Shimo Ming'an, Yelu Ahai, and the Tuhua brothers leading the way. Pucha Qijin gave up to the Mongols along with his entire army, causing a crisis in Zhongdu. Following that, the Jin emperor dispatched additional troops to the north - Yongxi commanding forces from Zhending and Zhongshan (specific numbers unknown), and Wugulun Qingshou leading 18,000 Imperial Guards, along with 11,000 infantry and cavalry from the southwest, and another 10,000 soldiers from Hebei. Li Ying was assigned to oversee the supply train. The Mongols captured Zhongdu on May 31, 1215. Next, they methodically eliminated all opposition in Shanxi, Hebei, and Shangdong between 1217 and 1223. Luckily for the Jin, Genghis shifted his focus to a different happening in Central Asia and Persia.

In 1219, a female leader named Botohuitarhun captured a Mongol soldier from Genghis Khan's troop and dispatched a trusted general and a group of knowledgeable soldiers to uncover the truth. Wanyan Shouxu proclaimed that the Jin would not attack the Song dynasty again. However, the Jin forces were already divided between north and south during a crucial moment in the war with the Mongols after Zhongdu, Hebei, and Shandong were captured and Shanxi was under siege. Numerous Khitan soldiers abandoned the Jurchen military forces to align themselves with Genghis Khan.

In the year 1223, Muqali, a Mongol leader, invaded Shaanxi and besieged Chang'an while Genghis Khan was away fighting in Khorazm. With Chang'an's garrison of 200,000 led by Wanyan Heda deemed too formidable, Muqali resorted to laying siege to Fengxian with 100,000 soldiers. The Mongols faced constant attacks from the local militia as the siege continued for months, with Jin reinforcements on the way. Afterwards, Muqali passed away due to sickness, leading to the Mongols withdrawing. This was the siege where the Xi Xia soldiers, who were allies of the Mongols, surrendered and left, angering Genghis Khan. During the conflicts with the Mongols, the Jin Empire depended greatly on their subjects or allies such as the Uighurs, Tanguts, and Khitans to provide cavalry support.

When Ögedei took the throne, he rejected proposals from Jin for peace negotiations. The Jin officers killed Mongol messengers. The Kheshig leader Doqolqu was sent to try to attack Tongguan Pass, but Wanyan Heda defeated him and made Subutai retreat in 1230. In the year 1231, Fengxiang was seized by the Mongols in a subsequent attack. The Jin troops in Chang'an became fearful and deserted the city, retreating to Henan along with the entire population. A month later, the Mongols chose to employ a three-pronged strategy to encircle Kaifeng from the north, east, and west. Tolui's western troops would depart from Fengxiang, go through the Tong Pass, cross Song land at the Han River (close to Xiangyang), and come out south of Kaifeng to ambush the Jin forces. During the 1232 defense of Kaifeng, the Chinese employed fire arrows against the Mongols. The Mongols later started using this weapon in subsequent conquests.

In 1233, Wanyan Shouxu (Jin emperor Aizong) left Kaifeng, couldn't form an army in Hebei, and went back to Henan to set up headquarters in Gui'de. Jin forces from various locations, including the surrounding region and Hebei, started to assemble at Gui'de, overwhelming the city's limited food supplies. Therefore, Wanyan Shouxu only left

60,000 soldiers and the emperor decided to abandon Kaifeng and let the city fall to the Mongols. After the Mongols captured Kaifeng in 1234, they burned down the city and its magnificent structures.