

Linda C. Odom

Partner

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OVERVIEW

Linda Odom, a partner, has over 25 years' experience in financial services technology representing banks, credit unions, payments companies and fintechs. She focuses on helping structure diverse payment programs to meet or limit regulatory requirements and then drafting partner, vendor, and customer contracts and disclosures to meet business and regulatory compliance goals. As a decades-long intellectual property and technology lawyer, her understanding of the underlying payments technologies allows her to be more effective in advising clients and negotiating commercial transactions in these areas. In the last few years Linda has focused on faster payments, fintech M&A due diligence and cryptocurrency and cannabis payments. Linda resides in Charlottesville, Virginia where she is active in the Election Protection Coalition (866-OUR-VOTE) and as a drummer in several local bands.

PROFESSIONAL BACKGROUND

Prior to entering private practice in 1992, Linda was an investigative attorney in the Office of Unfair Import Investigations at the US International Trade Commission where she handled a number of patent infringement, trade secret, common law trademark and other intellectual property infringement and unfair competition cases.

PROFESSIONAL / CIVIC ACTIVITIES

- ITC Trial Lawyers Association
  - President, 2014-2015, President-Elect, 2013-14, Vice President, 2011-13, Treasurer, 2010-11, Secretary, 2009-10
  - Executive Committee Member, 2004-06, 2008-present
  - Editor and frequent author, ITC Trial Lawyers Association Newsletter, ALJ Orders section 2004-11
- Contributing editor, Paybefore Magazine, 2012-14
- Barrister, Bleckley American Inn of Court, 1994-95

SPEAKING ENGAGEMENTS

- Speaker, “Intoxicating Hemp and the Farm Bill - New Regulations and Implications to Market,” 2026 Cannabis Banking Conference, July 2026
- Speaker, “Capitol Hill Cannabis Hearing NOW - The Good, The Bad, and The Ugly,” 2026 Cannabis Banking Conference, July 2026
- Speaker, “Compliance Playbook for Cannabis Payments,” 2026 Cannabis Banking Conference, July 2026
- Speaker, "Payment Processing Agreements: Key Provisions for Retailers, Banks, and Payment Processors", Hosted by Strafford, 26 March 2025
- Speaker, "Contract and Franchise Law and its Impact on Wine Sales in the United States (And Other Interesting Legal issues!)," Hosted by Quality Brand Imports, May 2022
- Speaker, "EMC 420 Financial Forum," Emerging Markets Coalition (EMC), 8 September 2021
- Speaker, 2021 “What Changes and Innovations Are Here to Stay, Which Are Ephemeral, and What Will Drive the Industry Forward,” ACI FinTech Webinar, May 2021
- Speaker: “Avoiding Compliance Pitfalls When Diversifying a Traditional Prepaid Program: How Program Managers Can Branch Out and Expand a Product While Mitigating Compliance Risks,” Prepaid Card Compliance, 27 January 2021
- Speaker: “Understanding the 'Tech' in FinTech: A Comprehensive Guide for Lawyers and Compliance Professionals on the Technologies Underlying the Latest FinTech and Emerging Payment Systems,” 4th Annual Legal, Regulatory and Compliance Forum on Fintech & Emerging Payment Systems, 28 July 2020
- Speaker: “A Practical Guide for Ensuring Compliance in Advertising and Marketing of Prepaid Products,” 20th Annual Prepaid Card Compliance, 20 January 2020
- Presenter: “Are You Compliant? Determining the Core Components of a Compliance Program,” Legal Forum on Cryptocurrency, American Conference Institute, 19 September 2019
- Workshop Leader: “Understanding the “Tech” in FinTech: A Complete Guide for Lawyers and Compliance Professionals on the Technologies Underlying the Latest FinTech and Payment Systems,” 3rd Annual Legal, Regulatory and Compliance Forum on Fintech & Emerging Payment Systems, American Conference Institute, 1 May 2019
- Workshop leader: “Prepaid Card Compliance 101: An In-Depth Guide to Compliance Essentials for Financial Institutions, Issuing Banks, and Other Industry Players,” 19th National Forum on Prepaid Card Compliance, American Conference Institute, 28 January 2019
- Speaker, 2018 Consumer Financial Services Symposium, 3 December 2018
- Speaker, Scary Topics and Spooky Trends in FinTech Webinar, November 2018

- Presenter, “ABA National Institute on Consumer Financial Services Basics,” American Bar Association's training course on consumer financial services, Arlington, VA, October 2017
- Workshop leader: “The Technologies Underlying Payment Systems and FinTech: Practical, Legal, and Regulatory Considerations for Attorneys and Compliance Professionals,” FinTech Conference for Regulatory & Compliance Payments Professionals, American Conference Institute, 21 April 2017
- Presenter, “Pre-Conference Boot Camp — The Technologies Fueling Emerging Payment Systems: Practical, Legal, and Regulatory Considerations for Attorneys and Compliance Professionals Relating to Mobile Payments, Mobile Wallets, Digital/Virtual Currencies, Blockchains, EMV Cards and More,” ACI 13th National Forum on Emerging Payment Systems, Washington D.C., 15 September 2016
- Leader, “Prepaid Compliance 101: The Nuts and Bolts of Prepaid Compliance for New Entrants to the Market,” Master Class, ACI 8th National Forum on Prepaid Card Compliance, San Francisco, 2 October 2013
- Panelist, "Identity Theft, Fraud, and Cyber Crime: Abusive Uses of Prepaid Cards, How the Government Is Responding, and Steps You Can Take to Predict, Prevent, and Mitigate the Effects of Fraud in Prepaid," American Conference Institute's 8th National Forum on Prepaid Card Compliance, San Francisco, CA, 3-4 October 2013
- Panelist, “Prepaid & Emerging Payments Year in Review 2012: Continued Regulatory Focus,” Bryan Cave Webinar, February 2013
- Panelist, "Understanding the Technology Underlying Emerging Payment Systems: Practical, Legal, and Regulatory Considerations for Attorneys and Compliance Professionals," American Conference Institute's Emerging Payment Systems Conference Master Class, San Francisco, April 2012
- Presenter, "Understanding the Technology Underlying Emerging Payment Systems: Practical, Legal, and Regulatory Considerations for Attorneys and Compliance Professionals," American Conference Institute's Emerging Payment Systems Conference Master Class, Washington, DC, September 2011

ADDITIONAL BACKGROUND

- Diploma in Advanced International Legal Studies, McGeorge School of Law, University of the Pacific, Salzburg, Austria, 1987

EDUCATION

- LL.M., Georgetown University Law Center, 1990 *(with distinction)*
- J.D., University of Memphis Cecil C. Humphreys School of Law, 1987
- B.A., Rhodes College, 1984

ADMISSIONS

- Bar of District of Columbia
- Bar of Georgia
- Bar of Tennessee
- Bar of Virginia
- Supreme Court of the United States
- United States Court of Appeals for the Federal Circuit

THOUGHT LEADERSHIP *POWERED BY HUB*

- 24 September 2026, New Proposed Risk Management Guidance
- 10 October 2025, New FinCEN FAQs Clarify Certain SAR Filing Requirements
- 2 October 2025, From E-Commerce to A-Commerce: The Dawn of Agentic AI Payments
- 18 March 2025, Why Financial Institutions Should Stay the Course
- 17 March 2025, FinCEN Issues Geographic Targeting Order to Require Certain Money Services Businesses to File CTRs for Smaller Transactions
- 28 September 2023, The Coming Generative AI Revolution: The Impact on Fintechs and Banks
- 2 February 2021, It's Groundhog Day for Payments! A New US Administration, a New UK Brexit: The Continuing Cycle of Change Keeps Banks and Fintechs on their Toes!
- 9 December 2020, Asia-Pacific Signals Strong Commitment to Economic Integration and Cooperation with RCEP Signing
- 21 May 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs Part 2
- 8 April 2020, COVID-19: Impacts on Banking, FinTech & Payments: "Meet the Lawyers" Q&A Session
- 1 April 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs
- 15 October 2019, Proposed Regulations under the California Consumer Privacy Act
- 14 October 2019, Proposed Regulations Under the California Consumer Credit Privacy Act
- 14 October 2019, Proposed Regulations Under the California Consumer Credit Privacy Act
- 26 April 2019, Is Open Banking Coming to the United States?
- 25 April 2019, Fintech Forward: Regulatory Due Diligence in Deal Transactions
- 10 November 2016, Comprehensive Analysis of the CFPB’s Final Prepaid Account Rule

- 17 October 2016, CFPB Finalizes Much-Anticipated Prepaid Account Rule

OTHER PUBLICATIONS

- "Staying The Course On Consumer Financial Law Compliance," *Law360*, 21 April 2025
- "Ukraine's Gaming Market Presents New Opportunities," *GBB News*, 14 April 2021
- "Fintech Guide Overview," *Chambers & Partners*, 2019
- "ISO 20022: Struggling to Catch on in the United States," *E-Finance & Payments Law & Policy*, September 2016
- "CFPB Requests Feedback on GPR Card Disclosures," *E-Finance & Payments Law & Policy*, June 2014.
- Co-author, "Check It Out: The FTC Zeroes in on Mobile Payments," *Bank Director*, March 29, 2013.
- Co-author, "Managing Social Media Risk -- New Guidance from the FFIEC," *Bank Director*, February 20, 2013.
- "Fact v. Fiction: A Survey of the Distinction's Impact on Copyright Infringement Claims," 18 M.S.U.L. REV. 99, *18 MPSSULR 99, Westlaw*, 1987. (First Place - Nathan Burkan Memorial ASCAP Writing Competition - Humphreys School of Law)
- "Civil Rights: Statutes of Limitations for Section 1983 Actions, A Definitive Answer in Wilson v. Garcia?," *17 M.S.U.L. REV. 127*, 1986. (Cited by the U.S. Supreme Court in 487 U.S. 131, 1988)

NEWS & EVENTS

- 3 September 2025, PaaL's Third Fintech Disaster Forum
- 2 September 2025, Fifth Annual "Out of the Weeds" Panel Discussions and Reception
- 26 February 2025, Payment Processing Agreements: Key Provisions for Retailers, Banks and Payment Processors, Hosted by Strafford
- 17 December 2024, 2nd PaaL Fintech Disaster Forum, Hosted by Payments as a Lifeline (PaaL)
- 22 November 2024, K&L Gates Honored as a Pro Bono Innovator by *Bloomberg Law*
- 10 October 2024, Fintech Disaster and Aid Payments Education Forum, Hosted by Payments as a Lifeline
- 13 May 2022, Contract and Franchise Law and its Impact on Wine Sales in the United States (And Other Interesting Legal issues!), Hosted by Quality Brand Imports
- 21 April 2022, Crypto Conversations with KPMG
- 8 September 2021, EMC 420 Financial Forum, hosted by Emerging Markets Coalition
- 15 June 2021, Fintech Meetup, hosted by Discover Global Network

- 18-19 May 2021, 5th Annual Legal, Regulatory, and Compliance Forum on Fintech and Emerging Payment Systems, hosted by ACI
- 28 July 2016, K&L Gates Adds Leading FinTech Partners

OTHER MEDIA MENTIONS

- Quoted, "Moving To A New Normal - Prospects For FinTechs Under The Biden Administration," *Forbes*, 22 December 2020

AREAS OF FOCUS

- Payments, Banking Regulation, and Consumer Financial Services
- Data Protection, Privacy, and Security
- IP Litigation
- Technology Transactions and Sourcing

INDUSTRIES

- Betting and Gaming
- Consumer Goods and Services
- Financial Services
- Fintech
- Healthcare
- Technology

EMERGING ISSUES

- Artificial Intelligence (AI)

REPRESENTATIVE EXPERIENCE

- Represent investors, investment firms, and other companies in the M&A process in executing regulatory due diligence on consumer financial services laws, including those implicated by companies offering payments, e-commerce, fintech, digital asset, and retail banking products.
- Advised depository, nondepository, and other financial services companies on the applicability of consumer financial services laws such as those governing tax refund anticipation loans, authorized agents and

delegates for payment companies, check cashing, and escrow and lender licensing. Created surveys of such laws.

- Represented multiple startup clients in corporate and regulation work, including fintechs, stablecoin and NFT issuers, DAOs, DeFi protocols, custodial and noncustodial wallet providers, and mining companies.
- Advised digital asset exchange businesses on the implication of federal and state consumer financial services laws, securities laws, and commodity derivative laws.
- Counseled various cryptocurrency and fintech companies regarding laws related to payments and banking, including state "money transmitter" laws, federal anti-money-laundering and "money service business" laws, the Electronic Funds Transfer Act and Regulation E, payment association rules, consumer credit laws, state gift certificate laws, state unclaimed property, state and card network surcharge rules, and escheat laws.
- Represented a public defender's office in submitting an amicus brief to the US Supreme Court, arguing against the constitutionality of certain state statutes of limitations claims arising under 42 USC Section 1983 actions.
- Assisted a major bank with operating its card program, ensuring regulatory compliance of prepaid accounts as general-use cards, such as prepaid cards, gift certificates, and store gift cards. Also ensured compliance with laws particular to loyalty, award, or promotional gift cards. Drafted cardholder agreements and executed regulatory due diligence concerning disclosures, notices, marketing, and fees under Regulation E and FDIC rules.
- Counselled a major airline on its unique agreement with a credit card issuer, providing points transfers and other shared products and services between the airline and card issuer.