

Jennifer L. Crowder

Partner

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OVERVIEW

Jennifer Crowder's practice is focused on fintech, electronic and emerging payments, financial services, and regulatory compliance. She advises clients on the structuring of payment solutions and other financial services to comply with applicable state and federal regulations. She has particular experience negotiating and drafting complex transaction agreements covering digital assets and cryptocurrencies, bank partnerships, fintech solutions, and money transmission.

PROFESSIONAL BACKGROUND

Prior to joining the firm, Jennifer was a lawyer at an international law firm. Before that, she was in-house counsel at a major American telecommunications company.

ACHIEVEMENTS

- Recognized by *The Legal 500 United States* as a Recommended Lawyer
  - Financial Services Regulation: Banking, 2026
  - Fintech, 2024, 2026

SPEAKING ENGAGEMENTS

- Presenter, "Scary Topics and Spooky Trends in FinTech Webinar," November 2018.
- Presenter, “CFPB Final Rule on Prepaid Accounts: The Rules and Their Short and Long Term Impacts,” K&L Gates Webinar, 27 October 2016.
- Panelist, “How Payment Processors Can Get Exempted Relief from Money Licensing in Different Jurisdictions,” American Conference Institute's 14th National Forum on Prepaid Card Compliance, Washington, DC, 28 January 2016.
- Presenter, “The Latest in Money Transmitter Licensing,” Webinar, 19 February 2015.

- Presenter, “Data Security and Credit Cards for In-House Counsel: How Your Organization's Contractual Relationship with Credit Card Processors is Changing,” Celesq and West LegalEdcenter, Webinar, 22 January 2015.
- Presenter, “EMV, PCI, Tokenization, Encryption – What you should know for 2015,” Webinar, 9 December 2014.
- Presenter, “Prepaid & Emerging Payments Year in Review,” Webinar, 25 January 2012.
- Presenter, "Dodd-Frank Wall Street Reform and Consumer Protection Act: What It Means for the Prepaid Card Industry,” Webinar, 16 August 2010.

EDUCATION

- J.D., University of Missouri-Kansas City School of Law, 2002
- B.S., University of Missouri-Columbia, 2001
- M.Acc, University of Missouri-Columbia, 2001

ADMISSIONS

- Bar of District of Columbia
- Bar of Missouri

THOUGHT LEADERSHIP *POWERED BY HUB*

- 15 September 2026, Who Will Win the Stablecoin Charter Race?, *Dow Jones Risk Journal*
- 15 April 2026, Treasury Proposes Framework for State Stablecoin Laws—Should You Issue Under a State Regime?
- 15 April 2026, How CFPB Opinion Changes Earned Wage Access Definition, *Law360*
- 12 January 2026, To Z or Not to Z? CFPB Clarifies the Regulation Z Treatment of Certain Earned Wage Access Products
- 6 October 2025, The GENIUS Act and Stablecoins: Could This Replace State Money Transmitter Licensing?
- 5 May 2025, United States: The Continuing Shift to Modern Money Transmission Laws
- 17 March 2025, FinCEN Issues Geographic Targeting Order to Require Certain Money Services Businesses to File CTRs for Smaller Transactions
- September 2024, Bank-Fintech Partnerships: Tensions on the Rise
- 29 May 2024, South Carolina Becomes the Fifth State to Enact An Earned Wage Access Law

- 17 October 2023, California Enacts Landmark Crypto Licensing Law
- 6 March 2023, In a Rare Decision on Abandoned Property Law, The US Supreme Court Rules Against Delaware
- 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
- 12 March 2019, Fintech Forward: State Money Transmitter Licensing Regime
- 28 June 2018, Vermont Signals Broad Interpretation of Money Transmitter Law

OTHER PUBLICATIONS

- "How Bank-Fintech Partnerships Changed In 2025," *Law360*, December 2025
- "Fintech Guide Overview," *Chambers & Partners*, 2019

NEWS & EVENTS

- 15 June 2021, Fintech Meetup, hosted by Discover Global Network
- 2 March 2018, K&L Gates Names 34 New Partners Across Global Platform

AREAS OF FOCUS

- Payments, Banking Regulation, and Consumer Financial Services
- Data Protection, Privacy, and Security
- Financial Services Policy

INDUSTRIES

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

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.
- Assisted 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.