



Linda C. Odom

Partner

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OVERVIEW

Linda Odom, a partner in K&L Gates' Washington, DC office, 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/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 U.S. 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, "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), September 8, 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, January 27, 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, July 28, 2020.
- Speaker: "A Practical Guide for Ensuring Compliance in Advertising and Marketing of Prepaid Products," 20th Annual Prepaid Card Compliance, January 20, 2020
- Presenter: "Are You Compliant? Determining the Core Components of a Compliance Program," Legal Forum on Cryptocurrency, American Conference Institute, September 19, 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, May 1, 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, January 28, 2019.
- Speaker, 2018 Consumer Financial Services Symposium, December 3, 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, April 21, 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., September 15, 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, October 2, 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, October 3-4, 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

- 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
- 7 November 2019, The Privacist - Volume 2
- 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
- November 2018, Scary Topics and Spooky Trends in FinTech
- 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

- "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

- 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

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

- Artificial Intelligence
- Betting and Gaming
- Consumer Products
- Financial Services

- Fintech
- Health Care Sector
- Technology