



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 financial services, technology solutions, and payment products to comply with applicable state and federal regulations. She has particular experience negotiating and drafting complex technology agreements, commercial agreements, cross-marketing agreements, development and procurement arrangements, and other technology and software-related agreements. She also advises clients on compliance with regulations, laws, opinions, and guidance governing financial services, payments, payment technology, PCI DSS, data security, and privacy.

In the area of credit cards and debit cards, Jennifer has advised clients regarding all aspects of such programs. She has advised clients across a wide range of prepaid program types including: general purpose reloadable cards, gift cards and certificates, closed-loop cards, employee payroll cards, university cards, student loan disbursement cards, tax refund cards, rewards cards, and virtual cards and codes. Jennifer advises clients on private label credit card agreements, program structure, and consumer compliance in connection with such programs. She also assists clients with gift card, reward card, and customer loyalty programs, both in negotiating agreements with processors and ensuring such programs are in compliance with state and federal laws, such as the CARD Act. Her experience includes the drafting of agreements between prepaid card program managers, retail distributors, processors, and bank issuers, as well as card acceptance and corporate purchasing card agreements for major retailers. She also handles the pre-launch strategic review and structuring of prepaid programs involving both mobile and electronic payments, money transmitter licensing regulations, stored value card terms and conditions, and card sales and distribution agreements.

Jennifer has negotiated agreements for the development, implementation, and use of Mobile Apps and mobile wallets, and has provided advice with respect to regulatory and transactional matters with payment card networks for point-of-sale, mobile, and remote payment solutions. She also assists clients with regulatory compliance issues relating to state money transmitter licensing laws and other state and federal regulations. She has represented companies in responding to regulatory inquiries regarding the company's services, policies and procedures, bonding requirements, net worth requirements, business plans, transmission exemptions, compliance with receipt requirements, alleged unlicensed money transmission, etc. In addition, she has negotiated settlements with state regulatory authorities in instances where companies have been fined for noncompliance. Jennifer has also assisted licensees with the change of control process when being acquired by another company

or when acquiring additional companies, as well as the additional regulatory requirements involved with foreign ownership of the licensee or its parent company.

PROFESSIONAL BACKGROUND

Prior to joining the firm, Jennifer was a lawyer at an international law firm. Before that, she was in-house counsel at Sprint Nextel Corporation.

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, October 27, 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, D.C., January 28, 2016.
- Presenter, “The Latest in Money Transmitter Licensing,” Webinar, February 19, 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, January 22, 2015.
- Presenter, “EMV, PCI, Tokenization, Encryption – What you should know for 2015,” Webinar, December 9, 2014.
- Presenter, “Prepaid & Emerging Payments Year in Review,” Webinar, January 25, 2012.
- Presenter, “Dodd-Frank Wall Street Reform and Consumer Protection Act: What It Means for the Prepaid Card Industry,” Webinar, August 16, 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

- 21 May 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs Part 2 (*Alerts/Updates*)
- 8 April 2020, COVID-19: Impacts on Banking, FinTech & Payments: "Meet the Lawyers" Q&A Session (*Research Surveys*)
- 1 April 2020, COVID-19: Its Impact on Banking, Fintech, and Payments: FAQs (*Alerts/Updates*)
- 12 March 2019, FinTech Forward: State Money Transmitter Licensing Regime (*Research Surveys*)
- November 2018, Scary Topics and Spooky Trends in FinTech (*Research Surveys*)
- 28 June 2018, Vermont Signals Broad Interpretation of Money Transmitter Law (*Research Surveys*)

OTHER PUBLICATIONS

- "Fintech Guide Overview," *Chambers & Partners*, 2019

NEWS & EVENTS

- 2 March 2018, K&L Gates Names 34 New Partners Across Global Platform (*Press Release*)

AREAS OF FOCUS

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

INDUSTRIES

- Financial Services
- Fintech