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Christina Young

Senior Counsel

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Related Services

Financial Services & Products ■ Payments & Fintech ■ Corporate & Finance ■ Corporate & Business Transactions ■ Capital Markets & Securities ■ Mergers & Acquisitions

Christy Young is senior counsel in the Financial Services & Products Group, focusing her practice on transactions and regulatory issues related to electronic payment systems and products, including credit and debit cards, stored value/prepaid card products, money services businesses, and health care payments.

Christy regularly advises merchants, processors, financial institutions and other payment system participants. She assists them in negotiating agreements related to the authorization, acceptance and processing of payment transactions and provides guidance in regard to the impact of changes in the legislative and regulatory environment, including the Truth in Lending Act, the Equal Credit Opportunity Act, Electronic Fund Transfer Act, and federal and state money transmitter regulations. Christy counsels clients in regard to various payment network rules and requirements, as well as the Payment Card Industry Data Security Standards. She assists financial institutions and other business entities with various securities transactions and regulatory issues, including corporate governance and compliance.

Law is a third career for Christy. After starting as an elementary school teacher, she migrated to business and worked for more than 14 years at Ace Cash Express Inc., where her final position was vice president of operations support and compliance officer.

Representative Experience

- Counsel to numerous clients in regard to federal and state regulations applicable to money services businesses, including strategic business structuring.
- Assisted multiple clients in responding to inquiries from state regulators regarding money transmitter licensing requirements and applicability to the client's specific business model.
- Counseled one of the nation's largest payment networks in various issues, including contract negotiation with network participants.
- Assisted various clients with the implementation of payment arrangements and investment programs for consumer driven health care arrangements, such as health savings accounts.
- Counsel to various clients in the negotiation of credit card acceptance agreements and in issues related to compliance with payment card data security.
- Represented numerous individual clients and trade associations in regulatory and legislative efforts related to the Dodd-Frank Act.

- Counsel to both large and small public companies regarding corporate governance and SEC reporting.

Professional & Community Engagement

- W.net (the Women's Network in Electronic Transactions)

Education

- University of Tennessee (J.D., 2002)
- Michigan State University (B.A., 1975)

Admitted to Practice

- Georgia