

Jessica N. Garcia Keenum

Senior Associate

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Jessica Garcia Keenum is a senior associate with the Financial Services & Products Group and a member of Alston & Bird's Payment Systems Team. She advises financial institutions, merchants, money services businesses, cryptocurrency exchanges, social media platforms, and other payments systems clients on transactional and regulatory matters.

Jessica provides guidance on regulatory issues and compliance with federal and state laws applicable to mobile payments, cryptocurrencies, prepaid access, and electronic payments, including state and federal money transmission and certain consumer protection laws such as Regulation E. As part of Jessica's transactional practice, she represents clients in matters related to the issuance, acceptance, and processing of payments-related products and services.

Before joining Alston & Bird, Jessica was an associate in the New York office of a leading international law firm, where she spent several months in-house at a large financial institution and where she advised public and private entities, sovereign and quasi-sovereign issuers, and financial institutions in corporate finance transactions, including high-yield debt offerings, investment-grade debt offerings, initial public offerings, and acquisition finance matters.

Jessica is recognized in the 2021 edition of *The Best Lawyers in America*® "Ones to Watch" for her work in Financial Services Regulation Law. Jessica received her J.D. from the University of Virginia and her B.A., summa cum laude, from the University of Alabama.

Representative Experience

- Advising clients on federal and state regulations applicable to money transmission and licensing.
- Advising businesses engaged in cryptocurrency activities of their obligations under federal and state money transmission law and new cryptocurrency-specific regimes.
- Representing FinTech and cryptocurrency clients in applying for, obtaining and maintaining money transmitter licenses.
- Advising clients on the impact of the CFPB prepaid account rule.
- Representing operators of electronic funds transfer networks in drafting and revising the rules governing their networks.
- Representing multiple U.S. financial institutions in their negotiations of credit and debit issuing and processing agreements.
- Representing merchants in negotiating credit card acceptance agreements.
- Representing merchants in negotiating services agreements with providers of electronic payment services.
- Representing merchants in negotiating gift card agreements with gift card distribution companies.

- Advising a financial technology company on the development of a new mobile wallet product that allows merchants and individuals to transfer money online.

Publications & Presentations

Presentations

- “Cryptocurrency,” State Bar of Georgia ICLE on Banking Law 2020, Atlanta, GA, February 27, 2020.
- “Blockchain 101,” NAWL Women in Corporate Transactions, webinar, December 3, 2019.
- “Banking Law Update,” Georgia Society of CPAs’ 2019 Financial Institutions Conference, Atlanta, GA, October 17, 2019.

Education

- University of Virginia (J.D., 2012)
- The University of Alabama (B.A., 2009)

Languages

- Spanish

Admitted to Practice

- New York
- Georgia

Related Services

Corporate & Finance | Financial Services & Products | Payment Systems | Bank Regulatory | Capital Markets & Securities | Corporate Governance | Blockchain & Distributed Ledger