



## Jessica N. Garcia Keenum

Counsel

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### *Related Services*

Corporate & Finance ■ Financial Services & Products ■ Payments & Fintech ■ Bank Regulatory ■ Blockchain & Digital Assets

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Jessica Garcia Keenum is counsel with the Financial Services & Products Group and a member of Alston & Bird's Payments & Fintech Group. She advises cryptocurrency exchanges and platforms, social media platforms, financial institutions, merchants, money services businesses, fintech companies and other payments systems clients on a wide range of transactional and regulatory matters, including the development of new financial products and services.

Jessica regularly provides guidance on regulatory issues and compliance with federal and state laws applicable to money transmission, mobile payments, person-to-person payments, cryptocurrencies, prepaid access, card surcharging, and electronic payments. She routinely advises on card network and NACHA rules compliance.

As part of Jessica's transactional practice, she counsels clients in matters related to the issuance, acceptance, and processing of payments-related products and services as well as the development of mobile wallets and applications.

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.

Jessica is recognized in the 2023 edition of *The Best Lawyers in America*® "Ones to Watch" in Financial Services Regulation Law. She has authored numerous articles for Westlaw's *Payment Systems and Electronic Fund Transfers Guide*. Jessica received her J.D. from the University of Virginia and her B.A., summa cum laude, from the University of Alabama.

### *Representative Experience*

- Counseling clients in the development of innovative products, including those implementing blockchain technology.
- Advising clients on federal and state regulations applicable to money transmission and licensing.
- Representing fintech and cryptocurrency clients in obtaining and maintaining money transmitter licenses.
- Advising businesses engaged in cryptocurrency activities of their obligations under federal and state law, including new cryptocurrency-specific regimes.
- Representing multiple U.S. financial institutions in their negotiations of credit and debit issuing and processing agreements.
- Representing operators of electronic funds transfer networks in drafting and revising the rules governing their networks.
- Advising financial technology companies on the development of new mobile wallet products.

- Representing clients in negotiating services agreements with providers of electronic payment services.
- Representing clients in negotiating gift card agreements with gift card distribution companies.
- Representing merchants in negotiating credit card acceptance agreements and co-brand program agreements.

## ***Publications & Presentations***

### ***Publications***

- “Federal Bank Regulators Set Out Regulatory Roadmap for Crypto-Assets,” *The Banking Law Journal*, Vol. 139, No. 3, March 2022.

### ***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