



Juan Azel

Partner
Co-Chair, FinTech, Banking, and Payments Group

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Juan counsels and assists financial institutions and FinTech companies on the development, implementation, and execution of sound, comprehensive risk management frameworks—including tailored consumer and financial crime compliance management systems (CMS)—that identify, manage and effectively mitigate the risks associated with the development, offering, and delivery of cutting-edge FinTech products and services, such as marketplace lending (MPL) and buy-now-pay-later (BNPL), banking-as-a-service (BaaS), cards, payments, and digital assets, whether conducted directly or through third-party relationships.

Juan focuses his practice in FinTech, banking, payments, and consumer and financial crime regulatory compliance. He has more than 25 years of both in-house and external counsel experience assisting domestic and foreign financial institutions and FinTech companies in regulatory compliance (both consumer and financial crime), direct and third-party risk management, supervision and enforcement, governance, internal audit, investments, M&A, lending, capital markets, and corrective action/remediation efforts to supervisory concerns and enforcement actions. Juan serves as general counsel to the Financial & International Business Association (FIBA) and is a member of the Legal Advisory Committee of the American Fintech Council.

Prior to joining Winston, Juan served as Deputy General Counsel and Chief Compliance Officer at Cross River Bank, one of the country's most active FinTech financial services organizations, and as General Counsel for Standard Chartered Bank (Americas – Private Bank) and BBVA Private Bank (Americas).

Key Matters

Some of the experience represented below may have been handled at a previous firm.

- Advising and assisting domestic and foreign financial institutions and FinTech companies.
- Served as Deputy General Counsel and Chief Compliance Officer for Cross River Bank, partnering with some of the largest FinTech companies in the world to develop, offer and deliver to both consumers and businesses cutting-edge Fintech banking products and services, including marketplace lending (MPL), banking-as-a-service (BaaS), cards, payments, and digital assets.
- Served as General Counsel for Standard Chartered Bank (Americas – Private Bank) and BBVA Private Bank (Americas) where he advised on banking and consumer/financial crime compliance laws and regulations, wealth management, M&A, lending, and supervision and examinations.
- Advised and assisted numerous financial institutions with federal and state supervisory examinations and the development and implementation of corrective action/remediation responses to supervisory concerns and enforcement actions. Experienced in communicating with federal and state regulators, including the OCC, CFPB, FRB, FDIC, FinCEN, Treasury/OFAC, NYDFS, NJDOBI, and Florida Office of Financial Regulation (FOFR).

Recognitions

- Recognized by *The Legal 500* Latin America International Firms for Banking & Finance (2025) and City-Leaders Miami (2024-2025)
- Recognized on the *Lawdragon* “100 Lawyers You Need to Know in South America” list for Fintech and Banking (2025)
- Recognized by *The Legal 500 US* as a “Key Lawyer” for Finance: Fintech (2024)
- Recognized by *The Best Lawyers in America*® for Banking and Finance Law (2024-2025)

Activities

- General Counsel, Financial & International Business Association (FIBA)
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Credentials

EDUCATION

Juan received his J.D. from the University of Miami School of Law and received his B.S. from Florida International University.

ADMISSIONS

- Florida

LANGUAGES

- Spanish

Related Insights & News

Speaking Engagements

- “Burdensome Proposed Federal Deposit Insurance Corporation For-The-Benefit-Of Account Rule Looms Large for Banks and FinTechs” Co-author, March 2025
- Speaker, American Fintech Council, The Future of Finance Webinar Series, Trump 2.0: A More FinTech Friendly Regulatory Environment?, February 2025
- Moderator, American Fintech Council Policy Summit, View From the Hill: New President, New Congress, New Direction? (November 19, 2024)
- Moderator, American Fintech Council, The Future of Finance, Brokered Deposits: Regulatory Changes Creating Problems in Search of Solutions (September 26, 2024)
- Moderator, FIBA AML Conference 2024, *Compliance Risks of Digital Banking* (March 15, 2024)
- Speaker, American Fintech Council, The Future of Finance, The Many Fees of CFPB (January 24, 2024)
- Speaker, Strafford Webinar CLE, AI in Banking and Financial Services: Balancing the Benefits of AI With Legal and Regulatory Issues, Risks (January 9, 2024)
- Speaker, The 2023 U.S. FinTech Symposium, *Current Challenges in Technology, Compliance & Risk Management Oversight* (May 18, 2023)
- Moderator, FinTech Nexus USA 2023, *Are Credit Card Lagging Behind the Rest of FinTech?* (May 11, 2023)
- Moderator, American Banker Payments Forum, *Building an Effective Risk Management Framework for Fintech Partnerships* (May 1, 2023)
- Speaker, FIBA AML Conference 2023, *The Benefits and Challenges of FinTech Partnerships – Enhanced Scrutiny & Guidance on FinTech and Bank Partnerships / KYC/AML for Non-Bank Financial Institutions Especially Payments Firms* (March 15, 2023)
- Speaker, ACI National Forum on Prepaid Account Compliance, *AML & Sanctions: Strengthening Your KYC and Screening Process To Ensure That Your Compliance Program Will Meet Regulatory Scrutiny* (February 8, 2023)
- Speaker, Money 20/20 USA, *The Evolution of the FinTech and BaaS Partner Ecosystem* (October 25, 2022)
- Speaker, American Bankers Association, Regulatory Compliance Conference, *Building a Risk Management Framework for FinTech Partnerships* (June 21, 2022)

Publications

- Co-Author, “Burdensome Proposed Federal Deposit Insurance Corporation For-The-Benefit-Of Account Rule Looms Large for Banks and FinTechs,” *Banking Law Journal*, March 2025
- Co-Author, “Bankers Worldwide: You May Not Be Interested in Export Controls, But They Are Interested in You,” *Banking Law Journal*, March 2025
- Co-Author, “AI in Financial Services: Balancing the Benefits of AI with Legal and Regulatory Risks”, *The Review Banking & Financial Services*, May 2024

- Co-Author, “[Lenders Must Look To The Law as Fla. Joins Disclosure Trend](#)”, Law360, August 11, 2023

RECOGNITIONS

Winston & Strawn Noted by *Latin Lawyer* as One of the Most Popular International Law Firms in 2024 in Latin America

APRIL 10, 2025

SPONSORSHIP

Winston & Strawn Sponsors, Attorneys Speak at FIBA AML Conference 2025

MARCH 24, 2025

RECOGNITIONS

Winston Attorneys Featured on the 2025 *Lawdragon* 100 Lawyers You Need to Know in South America List

MARCH 21, 2025

SPEAKING ENGAGEMENT

Future of Finance Webinar Series: Trump 2.0: A More FinTech-Friendly Regulatory Environment? Hosted by the American FinTech Council

FEBRUARY 27, 2025

WEBINAR

CFPB and SEC Developments in Trump’s Second Term – What You Need to Know

FEBRUARY 13, 2025

SEMINAR/CLE

Winston Hosts 2025 Financial Services Symposium in Charlotte

JANUARY 30, 2025

BLOG

Understanding Reg E: A Primer

JANUARY 29, 2025

BLOG

Winston & Strawn Launches Reg E Reader Blog

JANUARY 29, 2025

RECOGNITIONS

Winston & Strawn Recognized in *Chambers FinTech* 2025

DECEMBER 9, 2024

CLIENT ALERT

CFPB Issues Open Banking Rule Making It Easier for Customers to “Divorce” Their Banks
DECEMBER 5, 2024

BLOG

BIS Releases Six-Page Guidance Statement to Financial Institutions Regarding Best Practices Under the Export Administration Regulations
OCTOBER 28, 2024

SPEAKING ENGAGEMENT

Juan Azel Moderates Panel at Money 20/20 USA
OCTOBER 27, 2024

Capabilities

Financial Services Transactions & Regulatory

Transactions

Mergers & Acquisitions

Private Investment Funds

Compliance Programs

Financial Services

Technology, Media & Telecommunications

Cryptocurrencies, Digital Assets & Blockchain Technology

FinTech, Banking & Payments

Insurance

Financial Crimes Compliance