



## Juan Azel

Partner

Miami

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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 and consumer, and financial crime regulatory compliance. He has 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 examinations, governance, internal audit, investments, M&A, lending, capital markets, and corrective action/remediation responses 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.

Juan is also a member of the Bank Receivership Task Force, created in March of 2023.

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 in the 2024 edition of *The Best Lawyers in America*® for Banking and Finance Law
  - Recognized in *The Legal 500 Latin America International Firms* for City-Focus Miami (2024)
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## 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

- Speaker, American FinTech Counsel, *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, “[Lenders Must Look To The Law as Fla. Joins Disclosure Trend](#)”, Law360, August 11, 2023

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### SPONSORSHIP

Winston & Strawn Sponsors, Attorneys Speak at FIBA AML Conference 2024

MARCH 18, 2024

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### CLIENT ALERT

Civil Money Penalties Imposed on Bank for Unauthorized Disclosure of Confidential Supervisory Information

FEBRUARY 7, 2024

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### SEMINAR/CLE

Winston Hosts 2024 Financial Services Symposium in Charlotte

JANUARY 24, 2024

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### CLIENT ALERT

OCC Releases Guidance on Risk Management for Buy Now, Pay Later Lending

JANUARY 12, 2024

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**ARTICLE**

Calif. Banking Brief: All The Notable Legal Updates In Q4

JANUARY 5, 2024

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**CLIENT ALERT**

New Florida House Bill Requires Certain Financial Institutions to File Reports with the Florida OFR When They Block or Close a Customer's Account

JANUARY 3, 2024

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**RECOGNITIONS**

Winston & Strawn Recognized in All Categories of *The Legal 500 Latin America 2024*

OCTOBER 26, 2023

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**RECOGNITIONS**

Winston Attorneys Recognized in *The Best Lawyers in America*® 2024

AUGUST 17, 2023

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**CLIENT ALERT**

Florida Enacts Commercial Financing Disclosure Law Requiring Consumer-Style Disclosures for Certain Commercial Financing Transactions

JULY 10, 2023

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**CLIENT ALERT**

U.S. Federal Banking Regulators Release Final Interagency Guidance on Third-Party Risk Management

JUNE 14, 2023

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**CLIENT ALERT**

CFPB Finalizes Rule on Small Business Lending Data Collection

MAY 16, 2023

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**SPONSORSHIP**

Winston & Strawn Sponsors, Speaks at Fintech Nexus USA 2023

MAY 10-11, 2023

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# Capabilities

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