



Jennifer Olivestone

Counsel

New York

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Jennifer focuses her practice on FinTech, banking, and regulatory and consumer compliance. She assists financial institutions and FinTech companies with the development and launch of innovative products and services offered directly or through bank partnership programs.

Jennifer has extensive experience providing legal, regulatory, transactional, and risk management and compliance counseling to financial institutions and FinTech companies in regard to their financial products and services offered either directly or through bank partnership programs. Jennifer regularly negotiates program agreements governing bank partnership programs with marketplace lenders, neobanks, payment processors, and banking-as-a-service providers. Jennifer assists financial institutions and FinTechs with the development of financial products, services, and programs, such as buy now pay later, earned wage access, card acquiring, card issuing, prepaid cards, and home improvement and solar financing. Jennifer regularly advises financial institutions and FinTechs on consumer compliance regulations, such as the Truth-in-Lending Act, the Fair Credit Reporting Act, the Electronic Fund Transfer Act, the Equal Credit Opportunity Act, and on the prevention of UDAP and UDAAP practices. Jennifer has knowledge across all payment networks and rails, including ACH, RTP, wires, and debit and credit transactions via the card networks.

Prior to joining Winston, Jennifer served as in-house counsel at Cross River Bank, one of the country's most active financial services organizations in the FinTech industry, and worked for the NYC Department of Consumer Affairs,

where she initiated and led enforcement proceedings against businesses engaging in deceptive and unconscionable trade practices.

Key Matters

- Served as in-house counsel for Cross River Bank, negotiating transactions and developing bank partnership programs with a number of FinTech companies in the marketplace lending, payments, cards, banking-as-a-service, and digital assets space. Regularly worked with FinTech startups and with some of the largest FinTech companies in the world.
- Served as a staff attorney for the NYC Department of Consumer Affairs (now known as the NYC Department of Consumer and Worker Protection), investigating allegations of consumer protection violations, and initiating and leading enforcement proceedings against businesses engaging in deceptive and unconscionable trade practices.

Credentials

EDUCATION

Jennifer received her J.D. from the Benjamin N. Cardozo School of Law in 2011, where she contributed to the *Cardozo Journal of Conflict Resolution*. She received her B.A. *cum laude*, in Political Science with a Certificate in Public Affairs from the University of Florida in 2007.

ADMISSIONS

- New Jersey
- New York

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Capabilities

Financial Innovation & Regulation

Transactions

Corporate Governance

Financial Services

FinTech, Banking & Payments