

# Audrey N. Carroll

## ASSOCIATE

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Office: Washington, DC



## Audrey advises clients on a wide range of banking and financial services issues.

Audrey focuses her practice on guiding clients through complex matters involving financial services, payment systems and virtual currency. She assists financial institutions and fintech companies, including money transmitters, prepaid card issuers and online marketplace providers, in addressing regulatory and contractual matters.

During law school, Audrey gained experience working as a law clerk for the Consumer Financial Protection Bureau (CFPB), the U.S. Department of Agriculture (USDA) and the Environmental Protection Agency (EPA). In these roles, Audrey assisted in the development of novel regulations, gained valuable insight into the regulatory process and advised on investigative strategies.

### EXPERIENCE

Audrey has assisted clients with obtaining money transmitter licenses nationwide and has developed compliance programs for bank service providers and money transmitters, including anti-money laundering and information security compliance programs.

### PRACTICES & INDUSTRIES

Banking & Financial Services

FinTech, Payments & Financial Products

### ADMISSIONS

District of Columbia

### EDUCATION

The George Washington University Law School, J.D., *with high honors*, 2021

- Order of the Coif
- *George Washington Journal of Energy and Environmental Law*

University of Florida, B.A., Economics and Political Science, minor in Agricultural and Natural Resource Law

- Anderson Scholar

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## PROFESSIONAL & CIVIC ACTIVITIES

District of Columbia Bar

## NEWS

Stinson Payments & Financial Products Attorneys Examine NY's Revised Credit Surcharge Law in *Law360* Article

02.28.2024

Stinson's FinTech Attorneys Analyze Impact of MMTMA in *Law360* Article

08.15.2023

Stinson Welcomes FinTech and Payments Partner Heidi Wicker to DC Office

09.13.2022

## PUBLICATIONS

"NY's Revamped Card Surcharge Ban Is Unique Among States," *Law360*, February 2024

"The Other Side of the (Bit) Coin: Solutions for the United States to Mitigate the Energy Consumption of Cryptocurrency," *George Washington Journal of Energy and Environmental Law*, May 2021

Wisconsin Adopts Model Money Transmission Modernization Act, Joining 19 Other States

04.12.2024

New York Amends Existing Credit Card Surcharge Prohibition

01.12.2024

Modernization of Money Transmission Laws

07.13.2023

CFPB Proposes Rule to Establish Public Registry of Non-Bank Entities Subject to Consumer Financial Protection Related Orders

01.05.2023

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