

Heidi S. Wicker

PARTNER

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Heidi provides timely, targeted, business-focused and practical advice to effectively address clients' needs in the FinTech and Payments industry.

Focusing her practice on banking, financial technology (FinTech) and financial regulatory matters, and payments law, Heidi has represented clients in each segment of the industry for nearly two decades, covering a broad range of matters, including counseling on structuring products and services in light of emerging federal and state regulatory and legislative developments, negotiating and implementing third party relationships, creation and management of regulatory compliance programs, due diligence for acquisitions, and federal and state regulatory enforcement matters.

Heidi has highly specialized knowledge and extensive legal and regulatory experience advising financial institutions, financial services companies and technology companies with an emphasis on emerging products and services. She represents companies providing online and offline electronic and mobile payment services, national and multi-national money service businesses/ money transmitters, retailers and e-commerce marketplaces, cryptocurrency exchanges, global banks and payment processors regarding critical legal issues affecting their businesses.

PRACTICES & INDUSTRIES

Automotive Finance
Banking & Financial Services
Consumer Financial Services
Cybersecurity & Data Privacy
FinTech, Payments & Financial Products

ADMISSIONS

District of Columbia
New York

EDUCATION

The George Washington University Law School, J.D., *with honors*, 2003
The George Washington University, B.A., *magna cum laude*, 1999

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Her immense depth of industry knowledge provides invaluable insight to companies concerning legal issues related to structuring agreements with financial institutions, payment networks or FinTech companies.

Heidi also assists many clients in the implementation relative to their business of the Anti-Money Laundering Act of 2020 and the Bank Secrecy Act, the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act, the Electronic Fund Transfer Act/ Regulation E, the Gramm-Leach-Bliley Act/ Regulation P, and the Fair Credit Reporting Act/Regulation V, as well as payment card and ACH network rules.

Heidi is an accomplished author and has work published in *The George Washington International Law Review*. She is also a frequent speaker to industry groups on emerging payment systems, financial technology, and legal trends impacting the industry at large.

EXPERIENCE

Heidi serves as primary payments regulatory counsel for numerous financial technology, banking as a service (BaaS) platform providers, online/mobile marketplace and payment processor clients, certain of which provide money transmission (P2P/P2B/B2B/B2P) services, issue prepaid access/stored value devices, or issue or exchange virtual currencies.

She has successfully advised numerous clients with money transmitter licensing projects nationwide, as well as on alternatively structuring the clients' services and relationships with financial institution partners to bring those companies' products and services to market and scale.

Although Heidi specializes in counseling financial institutions and nonbanks on novel, emerging payments initiatives, Heidi also has deep experience in traditional banking law and counsels several multi-national banks on their global transactions and cash management businesses, including negotiating complex arrangements with customers and product development initiatives.

PROFESSIONAL & CIVIC ACTIVITIES

The Exchequer Club, 2018-Present

Women in Housing and Finance

- Vice President, 2022-2023
- President-Elect, 2023-2024

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NEWS

Stinson's FinTech Attorneys Analyze Impact of MMTMA in *Law360* Article
08.15.2023

Stinson's Heidi Wicker Elected President-Elect of Women in Housing & Finance
06.16.2023

Wicker Discusses Career, FinTech Innovations with *Attorney at Law Magazine*
01.20.2023

Evolving Nature of Payments Infrastructure, Metaverse Detailed by Wicker in the *New York Law Journal*
11.17.2022

Law360 Highlights Wicker Joining the Firm and Murdock's Goals for Firm Growth
10.06.2022

Stinson Welcomes FinTech and Payments Partner Heidi Wicker to DC Office
09.13.2022

SPEAKING ENGAGEMENTS

"WHF/WHFF Partner Series: The Latest In Payments – Updates on FedNow and RTP" Panel Discussion, Women in Housing & Finance Inc., April 2024

"FinXTech Session: Innovation in Payments" Panel Discussion, Bank Director's Acquire or Be Acquired Conference, January 2024

Heidi is a frequent speaker to industry groups on emerging payment systems, financial technology, and legal trends impacting the industry at large.

She has presented at the Money Transmitter Regulators Association; International Money Transfer Conference; Electronic Transactions Association; American Conference Institute; Law Seminars International; Payment Systems and Float Roundtable; West Coast Anti-Money Laundering Forum; and the CUNA/NASCUS Annual Bank Secrecy Act Conference

Intersection of Business, Law & Technology Seminar
The Ritz-Carlton St. Louis, 11.15.2022

PUBLICATIONS

"Making a Run for the Border: Should the United States Stem Runaway Film and Television Production Through Tax and Other Financial Incentives?" *The George Washington International Law Review*, January 2003

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

04.12.2024

FinCEN Proposes Expanding AML Rules to Investment Advisers

02.21.2024

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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