

# Maria A. Macoubrie

## OF COUNSEL

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Office: Kansas City



**Maria enjoys working with and educating financial institutions and financial services businesses about the legal and regulatory issues facing their business, including risk management, regulatory and operational matters, product development, compliance and payments.**

Maria provides practical, comprehensive legal counsel to financial institutions and financial services businesses through contract negotiation, business advice and regulatory compliance advice. She has extensive experience working with financial institutions and other financial businesses regarding their payment programs and systems, including prepaid cards, debit cards, credit cards and ACH transactions. She also frequently provides guidance on the evolving third-party risk management requirements for financial institutions and service providers.

## EXPERIENCE

Maria has extensive experience with the payments-related aspects of the delivery of consumer-directed health care products and services such as health savings accounts and flexible spending accounts.

She works with clients on product development, counseling on legal and compliance issues to bring new products to market and operate them in a manner that is both compliant and reduces risk to the client, including issues such as third-party risk

## PRACTICES & INDUSTRIES

Banking & Financial Services  
Bank M&A and Capital Markets  
Consumer Financial Services  
FinTech, Payments & Financial Products

## ADMISSIONS

Missouri, 2002

## EDUCATION

University of Kansas, J.D., 2002

- Order of the Coif

University of Kansas, B.S., *with distinction*, 1998

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## **Maria A. Macoubrie**

management, BSA/AML, unclaimed property, money transmitter licensing, payment card industry (PCI) compliance, and consumer protection, privacy and data security.

Maria navigates a sure course for banks and other financial services institutions to update their treasury management agreements in the wake of ever-changing legal requirements.

### **PROFESSIONAL & CIVIC ACTIVITIES**

Kansas City Metropolitan Bar Association

### **PUBLICATIONS**

"Educate, Communicate, Collaborate—Keys for Integration with Payments Businesses," *The Illinois Banker*, January/February 2017