

FinTech Attorneys Discuss Payments Law, Regulation Under Trump Administration in *Law360*

In the News

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Stinson LLP Partners [Heidi Wicker](#) and [Tom Witherspoon](#) and attorney [Audrey Carroll](#) authored an article for *Law360*, "Where Payments Law And Regulation Are Headed In 2025."

The attorneys explore anticipated changes in the regulatory landscape for financial technology and consumer financial services under the Trump administration. They examine changes to bank-FinTech relationships, regulation of cryptocurrency, and consumer protections, as well as potential deregulatory actions by the new administration. The attorneys also highlight opportunities for tech-forward policies that foster innovation in financial services and challenges financial institutions and FinTech providers may face as regulatory priorities shift.

The attorneys note that in the short term, companies should prepare for uncertainty as the Trump administration seeks to roll back various Biden-era regulations. "Maintaining internal compliance efforts in the absence of robust federal oversight will remain key as part of companies' overall strategy, as we expect state authorities and private plaintiffs to step into the breach," they write.

Carroll guides clients through complex matters in the areas of financial services, payments 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.

Wicker focuses her practice on banking, payments law, FinTech and financial regulatory matters. She has represented clients in each segment of the industry for nearly two decades. Her immense depth of industry knowledge provides invaluable insight to companies concerning legal issues related to developing new products and services, regulatory licensing and compliance matters and structuring agreements with financial institutions, third parties and FinTech companies.

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Witherspoon's practice focuses on FinTech, payment systems, credit and other banking financial products. He helps banks and other financial institutions navigate the complexities of federal and state law and regulations applicable to their operations, relationships, product development and compliance management.

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