

Nicole Meisner

PARTNER

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Practice Areas

- ▶ Electronic Payments Law

Education

- ▶ Nova Southeastern University
J.D., *summa cum laude*
- ▶ University of Tennessee, Martin
MBA, *summa cum laude*
- ▶ Florida Atlantic University
B.A.

Bar Admissions

- ▶ Michigan
- ▶ Florida

Non-Legal Professional Certifications

- ▶ Certified Financial Crime Specialist (CFCS), Charter Class
- ▶ Member of the committee that constructed the CFCS Certification exam (2012)

Overview

Nicole Meisner is an attorney in our Electronic Payments practice group.

Nicole counsels a wide range of companies in the payments and financial services industries, including acquiring banks, payment processors, independent sales organizations (ISOs), payment facilitators, marketplaces, mobile payment providers, financial technology (FinTech) companies, money transmitters, prepaid access providers, and digital currency companies. Nicole advises businesses on contractual and compliance matters involving the impacts of dynamic state and federal regulations and industry rules, the structure of the flow-of-funds, and the creation of strategic business relationships to mitigate legal risks.

Specifically, Nicole drafts and negotiates a variety of payment-focused agreements such as:

- ▶ payment facilitator agreements;
- ▶ agency, sponsorship, and licensing agreements;
- ▶ independent sales organizations (ISO) agreements;
- ▶ merchant and sub-merchant agreements;
- ▶ BIN sponsorship agreements; and
- ▶ agent bank and association contracts.

Nicole helps payment companies identify and navigate risks of money transmission laws and regulations. She has extensive experience advising clients on various exemptions to money transmitter registration recognized by the Financial Crimes Enforcement Network (FinCEN) as well as exemptions to licensure, such as the agent-of-the-payee exemption, recognized by several states.

Publications

- ▶ Money Transmitter Laws May Impact Your Deal: Costs, Considerations and Consequences, Electronic Transactions Association, Transactions Trends, October 19, 2020
- ▶ Guest Analysis: The Intersection of Payments and Money Transmission: A Look at The Agent-of-the-Payee Exemption

Speaking Engagements

- ▶ “Implications of Money Transmission Laws Beyond Regulatory Enforcement” Merchant Acquirers’ Committee Virtual Regional event on October 21
- ▶ The Bahamas Association of Compliance Officers, 12th Annual Money Laundering Reporting Officers Day 2013, Guest Speaker on Financial Crime Trends and Tactics, Sept. 18, 2013, Nassau, Bahamas.
- ▶ Association of Certified Financial Crime Specialists-Financial Crime 360° Training Seminar, Guest Speaker on Secondary Liability Fraud Actions, Jan. 25, 2013, NY, New York

Affiliations

- ▶ State Bar of Michigan
- ▶ The Florida Bar
- ▶ South Florida Chapter, Association of Certified Financial Crime Specialists, Co-Chair, 2014
- ▶ Certification and Training Task Force, Association of Certified Financial Crime Specialists, 2015– present
- ▶ Money Services Business Association, FinTech & Banking Committees
- ▶ Money Services Business Association
- ▶ Association of Certified Financial Criminal Specialists

Recognition

- ▶ Electronic Transaction Association, Forty Under 40
- ▶ Electronic Transactions Association, Young Payment Professionals Scholar, 2018
- ▶ Michigan Super Lawyers, Rising Stars, 2018, 2019, 2020
- ▶ Florida Super Lawyers, Rising Stars, 2016 & 2017