

## Sean Ruff

Partner



sruff@cooley.com

+1 202 776 2999

Washington, DC

Fintech

Emerging Companies

Financial Services Regulatory

Blockchain Technology and Tokenization

Technology

Venture Capital

Sean Ruff's practice focuses on advising emerging and established fintech companies, financial services companies and financial institutions on complex regulatory and transactional matters. He has significant experience with funds transmission and related compliance initiatives, non-bank lending structures and compliance, anti-money laundering and terrorist financing issues under the federal Bank Secrecy Act/anti-money laundering regulations, traditional and emerging electronic payments and payment cards, the Electronic Fund Transfer Act (Regulation E), gift card/prepaid access/stored value matters, virtual currency issuance and transmission, the Electronic Signatures in Global and National Commerce Act (the E-Sign Act), and consumer financial services.

A significant portion of his practice consists of counseling clients on the laws and regulations affecting non-bank money transmitters (including domestic and cross-border funds transmitters, stored value issuers and other funds movement intermediaries) and non-bank lenders across a wide variety of lending constructs. Sean has led multiple money transmitter and non-bank lender licensing initiatives, including nationwide licensing and change of control efforts, as well as licensing and compliance matters before state agencies.

In addition, Sean advises on matters relating to US financial services laws, including consumer lending issues under the Truth in Lending Act and the Equal Credit Opportunity Act, state lending and usury laws, the Gramm-Leach-Bliley Act and state and federal prepaid access/stored value/gift card laws.

He is listed in the Chambers FinTech 2021 guide for US Payments & Lending, where a client reports, "What I love about him in particular is that he has worked on both sides – the industry side and the legal side. Since he has that experience, he is able to give really practical advice."

## Education

Columbus School of Law - The Catholic University of America  
JD, 2003

College of Charleston  
BA, 2000

## Admissions & Credentials

District of Columbia

New York