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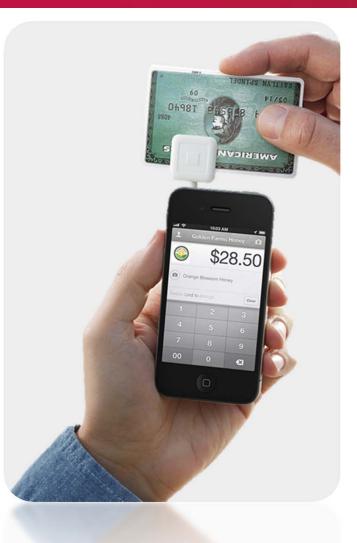
# Key U.S. Regulatory Trends in Payments

Andrew Lorentz, Partner Washington, D.C.

Addleshaw Goddard International Financial Services Convention London, September 26-27, 2013



### State Money Transmitter Laws





## Virtual Currency





# Prepaid Regulation





## **Consumer Financial Protection Bureau**





# Bank Liability for Customers





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