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Margo Tank

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Margo Tank focuses her practice on advising financial services companies, commercial enterprises and technology companies on the full spectrum of regulatory compliance matters related to the use of electronic signatures and records to enable digital transactions offered online and via mobile devices.

She also advises businesses on laws enabling money transmission and virtual currencies, emerging payments mechanisms including prepaid cards, debit cards, stored value and other asset value transfers utilizing smart contracts and blockchain technology. Ms. Tank also advises clients on laws related to privacy and data security surrounding electronic financial services and payments matters.

Margo began her legal career as counsel to the US House of Representatives, Committee on Banking and Financial Services. An early advocate for the financial services industry's acceptance and implementation of electronic signatures, she served as counsel to the Electronic Financial Services Council and assisted the group draft and lobby for the Electronic Signature in Global and National Commerce Act, and is currently counsel to the Electronic Signatures and Records Association, where she works to further electronic financial services policy before Congress and federal regulators. She also is counsel and co-reporter for SPeRS (Standards and Procedures for Electronic Records and Signatures). She is a member of the American Bar Association's Business Law Section and the Committee on the Law of Commerce in Cyberspace, a member of the Electronic Transactions Association's Mobile Payments Committee, is on the xDTM Standard Board of Governors, and is a legal member participant in the Digital Chamber of Commerce's Smart Contracts Alliance. In 2016, she was appointed as an Observer to the Uniform Law Commission's Study Committee to Amend the Revised Uniform Law on Notarial Acts and the ULC Drafting Committee on Electronic Wills.

Margo has written books, articles, and surveys on electronic signatures, smart contracts, virtual currency, privacy, financial services websites and mobile apps, and more. She co-authored the 2016 Study for the Equipment Leasing & Finance Foundation, *Digital Documents – Financing Paperless Transactions*; eight editions of Thomson Reuter's *The Law of Electronic Signatures and Records* (2012-2016), and three editions of *Standards and Procedures for Electronic Signatures and Records* (SPeRS), a compilation of guidelines, procedures, checklists, and strategies for developing

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systems to create, deliver, sign, manage, and transfer legally enforceable electronic records and signatures in commercial and consumer transactions.

She has been recognized by *Legal 500* (2014-2017) in the area of Media, Technology and Telecoms – Technology: Cyber Law (Data Protection and Privacy). She is the recipient of the 2015 "ESRA Cornerstone Award" in recognition of her foundational vision and influential leadership in the advancement of electronic signatures and records. She was named a 2009 "Mortgage Banking Technology All-Star" by *Mortgage Banking Magazine*.

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