

JACQUELINE ESCOBAR

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EDUCATION

UNIVERSITY OF PENNSYLVANIA CAREY LAW SCHOOL, PHILADELPHIA, PA

Master of Laws (LLM) Candidate, May 2023

Honors: Bicentennial Generation Scholarship. *Activities:* Penn Blockchain Club and Wharton Fintech

Coursework: Financial Regulation; Securities Regulation; Blockchain and the Law; Leading Social Change

Wharton MBA courses: Blockchain, Cryptocurrencies and Digital Assets; Fintech

NATIONAL UNIVERSITY OF SAN MARCOS, LIMA, PERU (acceptance rate: 5%)

Bachelor of Laws (December 2014), Lawyer (March 2016)

Honors: GPA 3.92, ranked 6th in a class of 266 (top 2.26%). *Activities:* Director of Finance and Corporate Group

POST GRADUATE COURSES

- Centre For Finance, Technology and Entrepreneurship, *Uber X Extrapreneurship Payments Innovation Program*, London - United Kingdom, 2021
- Pontifical Catholic University of Peru, *Banking and securities regulation*, Lima - Peru, 2017
- Entrepreneurship Development Institute of India, *SME Banking & Financial Services*, Ahmedabad - India, 2016

EXPERIENCE

FINSMART, crowdlending platform (January 2020 - September 2022), Lima, Peru

Legal Counsel. Responsible for the legal affairs of the company, which involved compliance with consumer and data protection regulations, banking, securities law, KYC/AML and litigations. Special achievements included: i) building a legal team from scratch; ii) joint work with the risk, product and operations departments on the design of standard policies and contracts; iii) obtaining the first crowdfunding license in Peru. **Fintech Legal Advisor.** Launched FinsmartX, a project empowered by legaltech to advise startups on services that involved electronic money transmission, remittances, lending, payments processing, lending, money exchange, NFTs and cryptoassets.

REBAZA, ALCÁZAR & DE LAS CASAS (October 2017 - April 2019), top ranked law firm, Lima, Peru

Banking & Finance Associate. Advised clients on banking licenses and the registration of investment companies, initial public offerings, private placements, M&A of listed companies, structuring public and private investment funds, and compliance of securities and banking regulations, which included AML policies and corporate governance. Main activities included drafting of legal opinions, design and negotiation of agreements, review of prospectuses, registration documents and internal policies, and participation in due diligence processes.

SUPERINTENDENCE OF THE SECURITIES MARKET (SMV) (July 2016 - October 2017), Lima, Peru

Legal Analyst in the Conduct Supervision Department. File review of securities offerings, investigation of securities laws violations and consultation responses of regulated entities and issuers. Special recognitions included the investigation of the infractions committed by a credit rating agency and the engagement with crowdfunding regulation.

SUPERINTENDENCE OF BANKING, INSURANCE AND PENSION FUNDS (SBS) (April 2014 - July 2016), Lima, Peru

Junior Analyst in the Market Conduct and Financial Inclusion Department. Reviewed complaints and institution of proceedings to determine penalties against banks and other financial institutions derived from violations to financial regulations. Provided consultation responses required by the Congress and the general public.

INTERNATIONAL BANK OF PERU - INTERBANK (April 2013 - December 2013), 4th largest Peruvian Bank, Lima, Peru

Legal Trainee in the Mortgage department. Reviewed and formalized mortgage loan contracts.

SKILLS

Quick learner, detail-oriented, creative thinking, leadership, time management, emotional intelligence and negotiations
Notion, Slack, Miro, Google Workspace, Microsoft Office

BAR ADMISSIONS AND MEMBERSHIPS

Admitted to practice law in Peru. Will sit for the New York Bar exam in 2023.

Co-founding associate of the [Blockchain & DLT Peru Association](#) and [Lawgic Tech Association](#)

LANGUAGES

Spanish (native), English (fluent)

INTERESTS

Life coaching, meditation, yoga, trekking

ACHIEVEMENTS

- Mentor of the winning team of students in a competition set by PayPal, [GLOBAL FINTECH INTERNSHIP EXPERIENCE, CFTE](#), London – 2021
- Professor at Executive Program: [Financial Technology, SAINT IGNACIO LOYOLA UNIVERSITY](#), Lima, 2022
- Participant of the [Hackathon Weekend - LONDON FINTECH WEEK](#) with the project “Donr.coin”, London – 2019
- Winner of a global essay competition in the financial services section of the [INTERNATIONAL BAR ASSOCIATION \(IBA\) ANNUAL CONFERENCE](#), Rome – 2018. Essay: “Financial services in humanitarian crises: blockchain and the end of the role of banking”
- Scholar of the Technical and Economic Cooperation of India (ITEC), Ahmedabad, 2016
- Scholar selected in a national competition to participate in the *XV Securities Market Program*, organized by the Superintendence of Securities Market, Lima, 2014

PUBLICATIONS

- *Shadow Banking on Blockchain: Trust and Regulation*. University of Pennsylvania (under review for publication)
- *Fintech Revolution: between innovation and regulation*. Published in [EDM JOURNAL](#), Pontifical Catholic University of Peru
- *How to Regulate Crowdfunding: towards the desired impact*. Published in [IUS 360º](#), Ius Et Veritas, Pontifical Catholic University of Peru.
- *Financial services in humanitarian crises: blockchain and the end of the role of banking*. Published in [SSRN](#)
- *When Fintech and PropTech meet: Real Estate Crowdfunding*. Published in [MEDIUM](#)
- *Initial Coin Offering (ICO): life, death, and regulation*. Published in [SSRN](#)
- *The potential of Blockchain in the financial industry: Towards banking without banks?* Published in [THE CRYPTO LEGAL](#)