

JACQUELINE ESCOBAR

jrer@penn Carey Law School | www.jacquelineescobar.com

EDUCATION

UNIVERSITY OF PENNSYLVANIA CAREY LAW SCHOOL, PHILADELPHIA, PA

Master of Laws (LLM), May 2023

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

Coursework: Financial Regulation; Securities Regulation; Blockchain and the Law; Startups and Venture Capital

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

STERLINGTON PLLC (August 2023 - August 2024), New York, US

Web3 Associate. Advised startups on Web3 and AI projects, focusing on corporate and venture capital matters such as stock options, stock restriction agreements, partnership agreements, investment funds, private placement memorandums, token warrants and SAFEs. Key achievements include organizing a new legal team, managing client relationships and implementing technology tools to enhance legal efficiency and streamline legal processes.

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

Legal Counsel. Oversaw all legal affairs, ensuring compliance with consumer and data privacy regulations, banking, securities laws, and KYC/AML requirements. Key achievements include building the legal team from scratch, collaborating with risk, product, and operations departments to design standard policies and contracts, and securing Peru's first crowdfunding license. *Fintech and Blockchain Legal Advisor.* Launched FinsmartX, a legaltech project advising startups on electronic money, remittances, lending, payment processing, money exchange, and cryptoassets.

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

Banking & Finance Associate. Advised clients on banking licenses, investment company registrations, IPOs, private placements, and M&A of listed companies. Structured investment funds and ensured compliance with securities and banking regulations, including AML policies and corporate governance. Key activities included drafting legal opinions, negotiating agreements, reviewing prospectuses and registration documents, and conducting due diligence.

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

Legal Analyst, Conduct Supervision Department. File review of securities offerings, investigation of securities laws violations and consultation responses of regulated entities and issuers. Recognitions on the investigation of 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, Market Conduct and Financial Inclusion Department. Provided consultation responses, reviewed complaints, and initiated proceedings to penalize financial institutions for regulatory violations.

INTERNATIONAL BANK OF PERU - INTERBANK (April 2013 - December 2013), Lima, Peru

Legal Trainee, Mortgage department. Reviewed and formalized mortgage loan contracts.

SKILLS

Quick learner, creative thinking, leadership, emotional intelligence and negotiations

Notion, Slack, Miro, Google Workspace, Microsoft Office

BAR ADMISSIONS AND MEMBERSHIPS

Admitted to practice law in Peru, December 2016. Admitted to the New York Bar, February 2024

Co-founding associate, Blockchain & DLT Peru Association

Member, Association for Women in Cryptocurrency (AWIC)

ACHIEVEMENTS

- Mentor of the winning team of students in a competition set by PayPal, [GLOBAL FINTECH INTERNSHIP EXPERIENCE, CFTE](#), London – 2021
- 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
- *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](#)

CONFERENCES

- Leadership and Collaboration in the Global Financial Sector, SEC and CFTC, October 2022
- Fordham Law Blockchain Regulatory Symposium, New York, October 2022
- Women of Web3, Converge22, San Francisco, September 2022
- Wharton Fintech Conference, Wharton School, Philadelphia, March 2023
- Penn Blockchain Conference, Wharton School, Philadelphia, February 2023
- The FTX Fiasco: Most Complex Bankruptcy in History, Penn Carey Law, Philadelphia, February 2023
- Crypto in Crisis, Wharton Initiative on Financial Policy and Regulation, Philadelphia, January 2023
- Blockchain Conference, Cornell Tech, New York, April 2023
- Consensus, Coindesk, Austin, April 2023
- Consensus, Coindesk, Austin, May 2024

LANGUAGES

Spanish (native), English (fluent)

INTERESTS

Life coaching, world travel, meditation, yoga, trekking

REFERENCES

Eric Swartz, General Counsel, Framework Ventures

Eric's guidance and trust in my ability to organize and manage client relationships greatly enhanced my learning experience. Contact information available upon request.

Donna Redel, Professor of Blockchain, Wharton School

Donna generously invited me to participate in conferences across the US, enriching my understanding of blockchain technology. Contact information available upon request.