

## JACQUELINE ESCOBAR

New York–Admitted Attorney | LL.M. University of Pennsylvania  
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Dual-qualified (New York and Peru) admitted attorney with over 9 years of experience across capital markets, banking regulation, fintech and digital assets. Former banking and securities regulatory professional with direct experience in market supervision, enforcement actions, and public offering review, combined with top-tier law firm experience, in-house legal leadership at a regulated fintech, and advisory work for fintech and Web3 companies. Strategic legal counsel for tokenized assets, payments, and investment products, including commercial and technology agreements, regulatory licensing, public offerings, and compliance with AML/KYC, risk management, data protection, and consumer protection frameworks across multiple jurisdictions.

## EXPERIENCE

### ROSEGILE LAW, remote

*Legal Advisor, Fintech & Web3* | September 2024 – Present

- Advise fintech and Web3 startups on the legal and regulatory viability of fintech and blockchain-based infrastructure projects, including payments, exchange and asset tokenization models, through comparative, cross-border regulatory analysis.
- Act as lead legal advisor from early-stage design through launch, covering jurisdictional structuring, regulatory risk assessment (licensed vs. non-licensed activities), corporate formation, investor arrangements, technology and infrastructure partnerships, consumer and data protection, and engagement with financial regulators, coordinating with specialized counsel where required.

### FINSMART, investment management group, remote

*Head of Legal* | February 2025 – November 2025

- Led legal operations for an investment management group, overseeing compliance with securities, fintech, AML/KYC, data protection, and consumer protection regulations, and advising on group-wide risk management and governance matters.
- Drove the legal strategy for new investment products and vehicles, including regulatory analysis, licensing requirements, strategic partnerships, and negotiation of key commercial agreements supporting investment and mortgage-backed lending operations.

### STERLINGTON PLLC, New York, US

*Web3 Associate* | August 2023 – August 2024

- Advised startups on Web3 and AI projects across corporate, regulatory, and venture capital matters, including company structuring, product design, commercial agreements, stock options, investment funds, token warrants, and regulatory analysis to assess the legal viability and compliance of innovative business models.
- Drafted and negotiated commercial and technology agreements supporting blockchain infrastructure, data services, and enterprise-facing Web3 products, and contributed to legal operations and client management, including workflow optimization and internal process improvements.

### FINSMART, crowdlending platform, Lima, Peru

*Head of Legal* | January 2020 – September 2022

- Designed and led the end-to-end legal framework for a crowdlending platform from launch to scale, covering product structuring, regulatory analysis, consumer protection, data protection, marketing compliance, and engagement with financial regulators.
- Acted as legal partner to product and commercial teams, aligning business strategy with regulatory requirements and establishing internal legal processes and controls to support sustainable growth.

### REBAZA, ALCÁZAR & DE LAS CASAS, Lima, Peru

*Banking & Finance Associate* | October 2017 – April 2019

- Advised on capital markets and M&A transactions, including public offerings, private placements, debt instruments (bonds and derivatives), and cross-border transactions, supporting regulatory filings, offering registrations, and legal analysis for transactions with international components (including Rule 144A offerings).
- Counseled investment funds and financial institutions on banking and financial regulation, compliance, and licensing, including fund formation and authorization processes, creditor negotiations, and legal opinions for fintech and financial services market entry.

## **SUPERINTENDENCE OF THE SECURITIES MARKET (SMV), Lima, Peru**

*Legal Analyst, Conduct Supervision Department | July 2016 – October 2017*

- Reviewed and supervised public offering filings and prospectuses, issuing formal observations to ensure compliance with securities laws and disclosure requirements applicable to issuers, exchanges, and market participants.
- Conducted market conduct supervision and enforcement support, including regulatory consultations, participation in supervisory and audit meetings, preparation of compliance assessment reports, and recommendations related to enforcement actions involving issuers, stock exchanges, and credit rating agencies.

## **SUPERINTENDENCE OF BANKING, INSURANCE AND PENSION FUNDS (SBS), Lima, Peru**

*Junior Analyst, Market Conduct and Financial Inclusion Department | April 2014 - July 2016*

- Responded to inquiries from government institutions and the general public regarding the interpretation and scope of banking, financial services, insurance, pension, and consumer protection regulations, and contributed to financial inclusion policy and consumer education initiatives.
- Reviewed consumer complaints to identify regulatory breaches and supported the initiation and management of enforcement actions against financial institutions, contributing to corrective measures and enhanced compliance.

## **INTERNATIONAL BANK OF PERU - INTERBANK, Lima, Peru**

*Legal Trainee in the Mortgage department | April 2013 - December 2013*

- Provided support in legal risk assessment related to mortgage transactions, enhancing due diligence procedures, and formalized mortgage loan contracts.

## **EDUCATION**

### **UNIVERSITY OF PENNSYLVANIA CAREY LAW SCHOOL, PHILADELPHIA, PA**

Master of Laws (LLM), May 2023

- *Bicentennial Generation Scholarship*
- *Focus on Financial Regulation, Securities Regulation, Blockchain & Digital Assets, and Venture Capital*
- *Wharton School: Fintech; Blockchain, Cryptocurrencies and Digital Assets*
- *Activities: Penn Blockchain Club; Wharton Fintech*

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

Bachelor of Laws (JD-equivalent), Dec 2014 | Licensed Attorney, Mar 2016

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

## **POST GRADUATE COURSES**

- *Payments Innovation Program*, Centre For Finance, Technology and Entrepreneurship (CFTE) and Uber, 2021
- *Fintech & Blockchain*, The University of Hong Kong, 2019
- *SME Banking & Financial Services*, Entrepreneurship Development Institute of India, 2016

## **SKILLS**

- Capital Markets & Securities Regulation; Banking & Financial Services (TradFi); Digital Assets & Blockchain (Web3); AML/KYC & Risk Management; Data Privacy.
- Technology & SaaS Agreements; Real World Asset (RWA) Tokenization; Cross-border Regulatory Analysis; Investment Fund Structuring; Product Counsel.
- Notion, Slack, Miro, Google Workspace, Microsoft Office

## **BAR ADMISSIONS**

New York, February 2024

Lima (Peru), December 2016

## **LANGUAGES**

Spanish (native), English (fluent)

## **SELECTED HONORS & RECOGNITION**

- Bicentennial Generation Scholarship (Peruvian Government) – Ranked 2nd nationwide; full funding for graduate studies at top global universities (2022).
- International Bar Association (IBA) Global Essay Award – Financial Services Section, Rome (2018).

- ITEC Scholarship, Government of India – Advanced training in Financial Services (2016).
- Selected Scholar, XV Securities Market Program – Superintendence of Securities Market, Peru (2014).

## ARTICLES

- *Shadow Banking on Blockchain: Trust and Regulation*, University of Pennsylvania
- *Fintech Revolution: between innovation and regulation*, [EDM JOURNAL](#), Pontifical Catholic University of Peru
- *Financial services in humanitarian crises: blockchain and the end of the role of banking*, [SSRN](#)
- *Initial Coin Offering (ICO): life, death, and regulation*, [SSRN](#)

## SPEAKING, TEACHING & MEDIA

- Speaker, lecturer, and mentor on fintech, blockchain, tokenization, AI, and regulatory frameworks at academic, industry, and public-sector forums, including the Congress of the Republic of Peru, leading universities in Peru, and CFTE (London); featured as a guest in industry podcasts discussing fintech, Web3, entrepreneurship, and emerging regulatory issues (2018–2025).

## INTERNATIONAL CONFERENCES & INDUSTRY FORUMS

- Active participant in major international fintech and blockchain forums, including Consensus, Fintech Week (London and Washington, DC), and academic conferences hosted by Wharton, Cornell Tech, Columbia, and Fordham.

## PROFESSIONAL MEMBERSHIPS & LEADERSHIP

- President, Ethics Committee – Blockchain Association of Peru.
- Member, Women in Crypto – New York.

## INTERESTS

Neurodiversity; emotional intelligence in leadership; mindfulness; travel and cross-cultural learning.