



Elizabeth S. M. (Liz) Caires

Attorney

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Elizabeth S. M. Caires (Liz) focuses her practice on regulatory and compliance matters related to the adoption of fully digital transactions and processes in online and mobile environments, and the practical application of enabling legislation to technology systems.

Liz advises commercial enterprises and technology companies across multiple sectors including Fintech, consumer and commercial financial services, equipment leasing, mortgage, and other industry sectors. Liz also advises on a variety of technology-related transactions, drafting and negotiating software-as-a-service agreements, hosting and cloud services agreements, e-commerce agreements IT services agreements, software licenses, and other technology contracts.

RELATED SERVICES

- Intellectual Property and Technology
- Commercial Contracts
- Data Protection, Privacy and Security

RELATED SECTORS

- Technology
- Financial Services

CREDENTIALS

Admissions

- Maryland
- Texas

Prior Experience

Liz served for more than ten years as General Counsel of a technology company which provides software-as-a-service and on-premises technology implementations in the electronic contracting and vaulting space for financial services and FinTech companies.

Liz served as Secretary (2014-2016) and Member – Public Policy Committee (2012-2018) of the Electronic Signature & Records Association, Inc., a trade association advocating the adoption and use of digital transactions and electronic signatures and records across governmental agencies and commercial entities.

Education

- J.D., University of Maryland
with honors
- B.S., Finance, B.S., International Business, University of Maryland
Phi Beta Kappa

INSIGHTS

Publications

Legislators and regulators continue to support digital transformation

26 February 2021

Endorsing the movement towards digital transformation.

eSignature and ePayment News and Trends

26 February 2021

eSignature and ePayment News and Trends

How legislatures and regulators endorse the movement towards digital transformation.

Blockchain and Digital Assets News and Trends

25 February 2021

Blockchain and Digital Assets News and Trends

Canada's AML regime amendments: is your interactive entertainment service or platform operating a "money service business"?

[UPDATED] Coronavirus: Federal and state governments work quickly to enable remote online notarization to meet global crisis

11 February 2021

Federal and state governments are moving quickly to enable fully electronic processes to keep businesses operating.

CFPB Taskforce on Federal Consumer Financial Law proposes changes to ESIGN

5 February 2021

The CFPB looks at the consumer consent requirements triggered when information must be provided or made available to a consumer "in writing."

eSignature and ePayment News and Trends

5 February 2021

eSignature and ePayment News and Trends

The CFPB looks at "in writing" consumer consent requirements; plus reports on new federal and state laws and regulatory activities and fresh judicial precedent.

Blockchain and Digital Assets News and Trends

22 January 2021

Blockchain and Digital Assets News and Trends

Looking at the OCC's guidance on stablecoins.

eSignature and ePayment News and Trends

30 December 2020

eSignature and ePayment News and Trends

CFPB finalizes additional requirements regarding debt collection – plus latest legal, regulatory and case law developments.

Blockchain and Digital Assets News and Trends

22 December 2020

Blockchain and Digital Assets News and Trends

New Jersey seeks to regulate digital asset business activity through a mandatory licensing framework.

eSignature and ePayment News and Trends

3 December 2020

eSignature and ePayment News and Trends

CFPB finalizes debt collection rules, addressing use of electronic communications; court finds no private right of action under ESIGN; plus latest legal, regulatory and case law developments.

Blockchain and Digital Assets News and Trends

23 November 2020

Blockchain and Digital Assets News and Trends

IMF issues report on regulatory framework for CBDs and GSCs, SEC invites feedback on application of custody rule to digital assets.

Electronic signature hygiene – taking steps to help ensure that your electronic signature process allows you to enforce a disputed signature

2 November 2020

Two recent cases show the importance of developing a clear, enforceable electronic signature process.

eSignature and ePayment News and Trends

2 November 2020

eSignature and ePayment News and Trends

Electronic signature hygiene – does your electronic signature process allow you to enforce a disputed signature? Plus latest legal, regulatory and case law developments.

Regulator strategies for encouraging innovation may be more relevant as firms move to digital offerings

30 September 2020

Seeking to promote innovation by giving financial firms more opportunities and compliance flexibility to try new technologies, practices and methods.

eSignature and ePayment News and Trends

30 September 2020

eSignature and ePayment News and Trends

CFPB seeks to promote innovation by giving financial firms more opportunities and compliance flexibility to try new technologies, practices and methods – plus latest legal, regulatory and case law developments.

Blockchain and Digital Assets News and Trends

23 September 2020

Blockchain and Digital Assets News and Trends

The court finds that a valid arbitration agreement exists in the ongoing WAX tokens dispute – plus latest legal, regulatory and case law developments.

Want to receive 4506-T documents electronically? Ensure you are addressing recent changes

2 September 2020

Two substantive changes to the way lenders can receive signed 4506-T documents.

eSignature and ePayment News and Trends

2 September 2020

eSignature and ePayment News and Trends

Want to receive 4506-T documents electronically? Ensure you are addressing recent changes - plus latest legal, regulatory and case law developments.

Blockchain and Digital Assets News and Trends

21 August 2020

Blockchain and Digital Assets News and Trends

California appellate court affirms judgment for Coinbase in lawsuit over Bitcoin Gold – plus latest legal, regulatory and case law developments.

National banks may provide cryptocurrency custody services – exchanges will soon face competition

30 July 2020

The OCC issues Interpretive Letter #1170.

eSignature and ePayment News and Trends

30 July 2020

eSignature and ePayment News and Trends

OCC says national banks may provide cryptocurrency custody services – plus latest legal, regulatory and case law developments

Blockchain and Digital Assets News and Trends

20 July 2020

Blockchain and Digital Assets News and Trends

Court upholds New York AG's Martin Act authority to investigate virtual currency fraud – plus latest legal, regulatory and case law developments.

eSignature and ePayment News and Trends

2 July 2020

eSignature and ePayment News and Trends

Honoring National ESIGN Day – plus latest legal, regulatory and case law developments

Blockchain and Digital Assets News and Trends June 2020

18 June 2020

Blockchain and Digital Assets News and Trends

World Economic Forum announces Presidio Principles as a foundation of blockchain ecosystem design – plus latest legal, regulatory and case law developments.

CFPB provides COVID-19 temporary supervisory and enforcement flexibility for ESIGN compliance for certain credit card transactions

5 June 2020

However, the CFPB statement limits this flexibility to certain circumstances.

COVID-19 spurs digital transformation and electronic use and acceptance

3 June 2020

Steps to help to ensure enforceability and meet compliance obligations.

eSignature and ePayment News and Trends

3 June 2020

eSignature and ePayment News and Trends

COVID-19 spurs digital transformation and electronic use and acceptance, plus latest legal, regulatory and case law developments.

Blockchain and Digital Assets News and Trends

20 May 2020

Blockchain and Digital Assets News and Trends

California may limit application of securities laws to tokens, French court says bitcoins are fungible assets – plus latest legal, regulatory and case law developments.

Coronavirus: the federal government is working quickly to fund the efforts of small business to recover from the global crisis: electronic signatures are permitted

13 May 2020

Electronic signatures are permitted as part of the Paycheck Protection Program and Main Street Lending Program.

eSignature and ePayment News and Trends

30 April 2020

eSignature and ePayment News and Trends

Some key considerations for lenders looking to close loans electronically, either in person or remotely, plus latest regulatory, legal and case law developments around eSignatures and ePayments.

Blockchain and Digital Assets News and Trends

23 April 2020

Blockchain and Digital Assets News and Trends

The FSB report on global stablecoin frameworks and related cryptoassets reflects views inside G20 governments – plus latest legal, regulatory and case law developments.

eSignature and ePayment News and Trends

March/April 2020

eSignature and ePayment News and Trends

COVID-19 special edition

Blockchain and Digital Assets News and Trends

25 March 2020

Blockchain and Digital Assets News and Trends

The age of viral outbreaks – key contract considerations in a post-COVID-19 world, plus latest legal, regulatory and case law developments around blockchain and digital transformation.

eSignature and ePayment News and Trends

28 February 2020

eSignature and ePayment News and Trends

What does it mean to design ethical algorithms that are transparent and fair? Testimony from the latest House Task Force on AI hearing; plus latest legal, regulatory and case law developments.

Blockchain and Digital Assets News and Trends

19 February 2020

Blockchain and Digital Assets News and Trends

In this issue, SEC Commissioner Peirce proposes bold new safe harbor for digital tokens, plus the latest legal developments in blockchain technology, smart contracts and digital assets.

eSignature and ePayment News and Trends

30 January 2020

eSignature and ePayment News and Trends

The impact of the newly effective California Consumer Privacy Act on commercial websites and mobile applications, plus latest legal, regulatory and case law developments.

Blockchain and Digital Assets News and Trends

16 January 2020

Blockchain and Digital Assets News and Trends

Taxation of cryptocurrency: challenges for charities in the US and new guidance in the UK, plus latest legal developments in blockchain technology, smart contracts and digital assets.

Artificial intelligence software tools tested for demographic impact

20 December 2019

A NIST report quantifying demographic differences in nearly 200 face recognition algorithms found “empirical evidence for the existence of a wide range of accuracy.”

eSignature and ePayment News and Trends

20 December 2019

eSignature and ePayment News and Trends

In this issue, a NIST report examines the demographic accuracy of nearly 200 facial recognition algorithms; plus latest developments from the legislatures, the regulators and the courts.

Blockchain and Digital Assets News and Trends

13 December 2019
Blockchain and Digital Assets News and Trends

A new lawsuit alleges the CFPB Prepaid Rule violates free speech; plus the latest legal developments in blockchain technology, smart contracts and digital assets.

Financial institutions and technology vendors: requirements and expectations when safeguarding customer information

25 November 2019

Guidance from the FDIC contains valuable advice for any business contracting with a technology vendor, and it alerts vendors to what their financial institution customers will be asking of them.

eSignature and ePayment News and Trends

25 November 2019
eSignature and ePayment News and Trends

In this issue, requirements and expectations for financial institutions and tech vendors striving to safeguard customer information, plus the latest developments from the legislatures, the regulators and the courts.

Blockchain and Digital Assets News and Trends

15 November 2019
Blockchain and Digital Assets News and Trends

The latest legal developments in blockchain technology, smart contracts and digital assets.

eSignature and ePayment News and Trends

31 October 2019
eSignature and ePayment News and Trends

In this issue, the potential risks in relying on a data processing system that may contain a programming or processing error, plus latest developments from the legislatures, the regulators and the courts.

Testing and protecting key data processing systems

31 October 2019
Protecting the integrity of key systems through regular evaluation and testing is important to every business that relies on system outputs to process transactions or to make, or help make, transaction decisions.

Blockchain and Digital Assets News and Trends

18 October 2019
Blockchain and Digital Assets News and Trends

In this issue, new guidance on the taxation of cryptocurrency from the IRS, plus the latest legal developments in blockchain technology, smart contracts and digital assets.

US Supreme Court denies review of *Robles v. Domino's Pizza*, opening door to more lawsuits on website and mobile app accessibility claims

16 October 2019
Does the ADA apply to websites and mobile apps?

eSignature and ePayment News and Trends

27 September 2019
eSignature and ePayment News and Trends

In this issue, the future of identity in financial services, plus latest developments from the legislatures, the regulators and the courts.

Blockchain and Digital Assets News and Trends

19 September 2019
Blockchain and Digital Assets News and Trends

In this issue, Wyoming aims to provide legal framework for using blockchain and transacting in digital assets, plus the latest legal developments in blockchain technology, smart contracts and digital assets.

Wyoming aims to provide legal framework for using blockchain and transacting in digital assets

19 September 2019
The most notable of these new laws.

eSignature and ePayment News and Trends

30 August 2019
eSignature and ePayment News and Trends

In this issue, an analysis on the requirements for receiving an electronically signed 4506-T form, plus latest developments from the legislatures, the regulators and the courts.

Blockchain and Digital Assets News and Trends

23 August 2019
Blockchain and Digital Assets News and Trends

In this issue, blockchain consortium governance, plus the latest legal developments in blockchain technology, smart contracts and digital assets.

eSignature and ePayment News and Trends

31 July 2019
eSignature and ePayment News and Trends

In this issue: without proper consideration of the NACHA rule change and the CFPB consent order, banks processing ACH debits may be exposed to unnecessary risk; plus latest developments from the legislatures, the regulators and the courts.

Blockchain and Digital Assets News and Trends

26 July 2019
Blockchain and Digital Assets News and Trends

In this issue, Facebook announces Libra currency, plus the latest legal developments in blockchain technology, smart contracts and digital assets.

eSignature and ePayment News and Trends

28 June 2019
eSignature and ePayment News and Trends

In this issue, an analysis of California's recent law regarding chatbots, plus the latest developments from the legislatures, the regulators and the courts.

Blockchain and Digital Assets News and Trends

24 June 2019
Blockchain and Digital Assets News and Trends

In this issue, consortium blockchain governance, plus the latest legal developments in blockchain technology, smart contracts and digital assets.

Website accessibility – not just about complying with the ADA

31 MAY 2019

Both regulatory and litigation risks related to website accessibility are on the rise.

eSignature and ePayment News and Trends

31 MAY 2019

eSignature and ePayment News and Trends

In this issue, website accessibility – the growing regulatory and litigation risk, plus latest developments from the legislatures, the regulators and the courts.

Blockchain and Digital Assets News and Trends

24 MAY 2019

Blockchain and Digital Assets News and Trends

In this issue, consortium blockchain governance, plus the latest legal developments in blockchain technology, smart contracts and digital assets.

eSignature and ePayment News and Trends

30 APR 2019

eSignature and ePayment News and Trends

In this issue, Washington state moves closer to E-SIGN, plus the latest developments from the legislatures, the regulators and the courts.

As new prepaid rule takes effect, virtual currency wallet providers need to take notice

29 MAR 2019

While much focus has been on how the new rule impacts traditional prepaid card issuers, the Prepaid Rule is sufficiently broad that it could apply to virtual currency wallets.

eSignature and ePayment News and Trends

29 MAR 2019

eSignature and ePayment News and Trends

In this issue, the new prepaid rule may affect virtual currency wallet providers, plus the latest developments from the legislatures, the regulators and the courts.

Events

- Speaker, "MBA webinar - Remote Online Notarization State-of-Play, Part Two", Mortgage Banker's Association, June 2020
- Speaker, "MBA webinar - Remote Online Notarization State-of-Play", Mortgage Banker's Association, February 2020
- Speaker, "Legalese 101!", MBA/ALTA Digital Closing & eMortgage Bootcamp, December 2019