



**Andrew Grant**

**Associate**

andrew.grant@dlapiper.com

**Washington, DC**

T: +1 202 799 4640

F: +1 202 799 5148

Andrew W. Grant advises on the full spectrum of regulatory compliance matters related to the use of electronic signatures, records and identity management to enable digital transactions (including smart contracts) in the online and mobile environment in compliance with the federal Electronic Signature in Global and National Commerce Act (ESIGN Act) and state adoption of the Uniform Electronic Transactions Act (UETA) across multiple sectors including financial services, insurance, healthcare, retail, real estate and human resources.

- Intellectual Property and Technology
- Technology Transactions and Strategic Sourcing

Further, Mr. Grant advises financial institutions, such as banks, non-bank lenders, loan servicers, money transmitters, blockchain and digital currency companies, and other related entities on regulatory compliance matters related to consumer financial services. Specifically, Mr. Grant advises both bank and non-bank financial services companies on a wide range of matters including the Truth-in-Lending Act (TILA); the Equal Credit Opportunity Act (ECOA); Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); the Fair Debt Collection Practices Act (FDCPA); the Fair Credit Reporting Act (FCRA); the Consumer Leasing Act (CLA); the Electronic Fund Transfer Act (EFTA); various articles of the Uniform Commercial Code (UCC), including Articles 2A, 3, 4A, and 9; and state money transmitter laws, including their applicability to digital currency companies.

Mr. Grant also advises both bank and non-bank financial services companies (FinTech companies) on regulatory issues involved with structured finance and securitization transactions, including issues related to Madden and True Lender concerns as well as overall regulatory due diligence. Mr. Grant's practice also including counseling entities on privacy and data security related matters, including compliance with the Gramm-Leach-Bliley Act (GLBA), the California Consumer Protection Act (CCPA), the Telephone Consumer Protection Act (TCPA), and the CAN-SPAM Act.

Mr. Grant has an active pro bono practice, with a particular focus on immigration and asylum matters.

As part of his practice, Andrew regularly:

- Analyzes electronic signature and record platforms to ensure delivery, presentation, management and execution of electronic signatures and records comply with all applicable laws, regulations and industry standards, including ESIGN, UETA, eNotary laws

and Fannie Mae and Freddie Mac eMortgage requirements

- Advises on compliance with the TCPA, CAN-SPAM and other federal and state laws when communicating with customers
- Advises on matters involving digital currencies, blockchain technologies and smart contracts
- Counsels on federal and state law issues related to credit cards, prepaid cards, retail installment plans (RISAs) and other methods of payment, including mobile payments and gift cards, throughout the life-cycle of the product, including the Truth-in-Lending Act (TILA); the Equal Credit Opportunity Act (ECOA); Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); the Fair Debt Collection Practices Act (FDCPA); and the Electronic Fund Transfer Act (EFTA)
- Evaluates business plans to identify licensing and regulatory requirements and assist clients in securing state licenses necessary to engage in consumer lending and loan brokering

## CREDENTIALS

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### Admissions

- District of Columbia
- Maryland

### Recognitions

- *Super Lawyers*: Rising Star, Banking, Consumer Law 2016
- *Super Lawyers*: Rising Star, Banking, Consumer Law 2015
- *Super Lawyers*: Rising Star, Banking 2014

### Education

- J.D., Washington College of Law  
*magna cum laude*
- B.A., American University  
*cum laude*

## INSIGHTS

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### Publications

#### Embracing the movement towards digital and ESG

11 May 2022

As governments seek to shape the country's long-term response to COVID-19, greater focus and concern over ESG initiatives is emerging.

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#### eSignature and ePayment News and Trends

11 May 2022

eSignature and ePayment News and Trends

Embracing the movement towards digital and ESG.

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#### California DFPI issues interpretive opinions regarding money transmission

31 March 2022

Key details.

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### **Money laundering in trading works of art – US Treasury report addresses NFT marketplaces**

31 March 2022

Regulators continue to grapple with how and whether to regulate various aspects of the digital asset economy.

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### **eSignature and ePayment News and Trends**

31 March 2022

eSignature and ePayment News and Trends

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### **Consumer Finance Regulatory News and Trends**

11 March 2022

Consumer Finance Regulatory News and Trends

CFPB issues compliance bulletin on illegal auto repossessions.

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### **eSignature and ePayment News and Trends**

31 January 2022

eSignature and ePayment News and Trends

Recently enacted federal and state laws, federal and state regulatory activities, fresh judicial precedent and more.

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### **Consumer Finance Regulatory News and Trends**

19 January 2022

Consumer Finance Regulatory News and Trends

CFPB files complaint against debt buyers for debt-placement practices.

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### **eSignature and ePayment News and Trends**

7 December 2021

eSignature and ePayment News and Trends

Crypto broker rules become law; federal agencies release “policy sprint” on crypto-assets

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### **Consumer Finance Regulatory News and Trends**

19 November 2021

Consumer Finance Regulatory News and Trends

CFPB announces \$2.7 million settlement with reverse mortgage lender.

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## **NACHA updates its rules regarding consumer ACH debits: key points**

1 November 2021

The new standing authorization essentially bridges the gap between authorizing single and recurring debit entries.

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## **eSignature and ePayment News and Trends**

1 November 2021

eSignature and ePayment News and Trends

NACHA creates a new type of consumer ACH debit authorization.

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## **Consumer Finance Regulatory News and Trends**

19 October 2021

Consumer Finance Regulatory News and Trends

CFPB announces \$2.7 million settlement with reverse mortgage lender.

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## **Consumer Finance Regulatory News and Trends**

13 September 2021

Consumer Finance Regulatory News and Trends

OCC and DOJ announce US\$3 million penalty against bank for FHA violations.

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## **eSignature and ePayment News and Trends**

7 September 2021

eSignature and ePayment News and Trends

CFPB to study electronic disclosures on mobile devices.

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## **Electronic disclosures on mobile devices: CFPB to study**

30 August 2021

As mobile devices have become the platform of choice for many consumers, the effective delivery of disclosures on those devices has become a key consideration for financial service providers.

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

25 August 2021

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

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## **Remote notarization is here to stay**

4 August 2021  
Key developments.

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### **eSignature and ePayment News and Trends**

4 August 2021  
eSignature and ePayment News and Trends  
Remote notarization is here to stay.

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### **Consumer Finance Regulatory News and Trends**

3 August 2021  
Consumer Finance Regulatory News and Trends  
CFPB announces \$150,000 settlement with debt-relief companies for deceptive acts or practices.

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### **With Illinois's adoption of UETA, United States near full adoption**

2 July 2021  
The US has reached near-complete state-by-state adoption of the Uniform Electronic Transactions Act.

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### **eSignature and ePayment News and Trends**

2 July 2021  
eSignature and ePayment News and Trends  
With Illinois's adoption of UETA, the US is near full adoption.

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### **Consumer Finance Regulatory News and Trends**

14 June 2021  
Consumer Finance Regulatory News and Trends  
OCC releases Community Reinvestment Act evaluations.

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### **Enforcing a disputed electronic signature – recent case highlights importance of authentication, audit trails, and record management**

4 June 2021  
The decision reaffirms a long line of cases enforcing electronic signatures where a secure, reliable system, in compliance with the requirements of UETA and the federal E-SIGN Act, is used.

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### **eSignature and ePayment News and Trends**

4 June 2021  
eSignature and ePayment News and Trends  
A Texas Supreme Court decision reaffirms a long line of cases enforcing electronic signatures where a secure, reliable system, in

compliance with UETA and the federal ESIGN Act, is used.

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## **Consumer Finance Regulatory News and Trends**

12 May 2021

Consumer Finance Regulatory News and Trends

CFPB delays mandatory compliance date for General Qualified Mortgage Final Rule.

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## **eSignature and ePayment News and Trends**

30 April 2021

eSignature and ePayment News and Trends

In a key ruling on the TCPA, the Supreme Court narrows the definition of ATDS.

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## **Consumer Finance Regulatory News and Trends**

5 April 2021

Consumer Finance Regulatory News and Trends

CFPB issues warning to mortgage servicers.

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## **eSignature and ePayment News and Trends**

2 April 2021

eSignature and ePayment News and Trends

Continuing the digital transformation into 2021.

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## **Consumer Finance Regulatory News and Trends**

11 March 2021

Consumer Finance Regulatory News and Trends

CFPB finalizes rule exempting certain financial institutions from higher-priced mortgage loan escrow account requirement.

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## **Legislators and regulators continue to support digital transformation**

26 February 2021

Endorsing the movement towards digital transformation.

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## **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.

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## 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."

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### 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.

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### Consumer Finance Regulatory News and Trends

12 January 2021

Consumer Finance Regulatory News and Trends

CFPB's Taskforce on Federal Consumer Financial Law publishes report and recommendations.

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### 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.

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### Consumer Finance Regulatory News and Trends

15 December 2020

Consumer Finance Regulatory News and Trends

The OCC has issued a final rule that determines when a national bank or federal savings association makes a loan and is the "true lender," including in the context of a partnership between a bank and a third party.

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### 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.

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### Consumer Finance Regulatory News and Trends

18 November 2020

Consumer Finance Regulatory News and Trends

CFPB issues rule implementing the Fair Debt Collection Practices Act.

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## **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.

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## **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.

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## **Consumer Finance Regulatory News and Trends**

13 October 2020

Consumer Finance Regulatory News and Trends

CFPB seeks comments on potential changes to Regulation B.

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## **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.

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## **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.

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## **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.

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## **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.

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## **Consumer Finance Regulatory News and Trends**

28 August 2020

Consumer Finance Regulatory News and Trends

CFPB issues RFI on Equal Credit Opportunity Act and Regulation B.

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## **CCPA regulations take effect with a few minor changes**

19 August 2020

The final approved CCPA regulations take effect immediately.

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

30 July 2020

The OCC issues Interpretive Letter #1170.

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## **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

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## **Bank partnership updates: FDIC finalizes "valid when made" rule; Colorado court says privilege of interest-rate exportation does not apply to third-party assignees; OCC to propose "true lender" rule**

2 July 2020

Updates about three recent events related to the bank partnership model.

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## **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

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## **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.

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## **COVID-19 spurs digital transformation and electronic use and acceptance**

3 June 2020

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Steps to help to ensure enforceability and meet compliance obligations.

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## 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.

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- ["Task Force on Artificial Intelligence – hearing to discuss use of AI in contact tracing,"](#) *Technology's Legal Edge*, July 29, 2020
- "Task Force on Artificial Intelligence hearing: the future of identity in financial services – key testimony on threats, challenges, opportunities," *DLA Piper*, September 17, 2019
- "Remote Online Notarization is Here to Stay," *American Bar Association*, July 23, 2019
- "eSignature and ePayment News and Trends," May 2, 2018
- "2 Litigation Trends Offer Guidance On TCPA Compliance," *Law360*, September 7, 2017
- *Consumer Financial Services Answer Book 2016*, Chapter on Credit Cards and Short-Term Lending
- "FCC's Order for TCPA 'Clarity' May Raise More Questions Than It Answers," *Bloomberg BNA*, August 25, 2015
- *Consumer Financial Services Answer Book 2015* - Chapter on Credit Cards
- "The Future of Social Media Use by Financial Institutions," *Westlaw Journal Bank & Lender Liability*, December 2, 2013
- "NACHA's Guidelines for Bill Payments Via QR Codes" *E-Finance & Payments Law & Policy*, April 16, 2013

## Events

- Speaker, "2018 B2B Media Success Conference and Azbee Awards of Excellence Banquet – Website Accessibility under the American with Disabilities Act," American Society of Business Publication Editors (ASBPE), May 2018

## NEWS

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### DLA Piper's Deborah Meshulam and Michael Fluhr co-edit ABA book on Cryptocurrency and Digital Asset Regulation

12 April 2022

DLA Piper is proud to announce that Deborah Meshulam and Michael Fluhr have co-edited the book *Cryptocurrency and Digital Asset Regulation: A Practical Guide for Multinational Counsel and Transactional Lawyers*.

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### DLA Piper advises APA in investment from Ron Burkle's Yucaipa Companies

9 September 2020

DLA Piper represented Beverly Hills-based talent agency APA in a major non-equity financial investment from The Yucaipa Companies firm.

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