SQUIRE PATTON BOGGS

BJ Sanford

Of Counsel

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About BJ

BJ Sanford specializes in financial services regulation, with a focus on licensing, compliance, public policy, technology innovation and regulatory data management.

BJ helps financial services clients enter new markets, obtain new charters or licenses, make acquisitions, conduct mergers and navigate regulatory requirements governing bank activities and structure, including affiliate transactions (Regulation W), insider lending (Regulation O), capital, investments, deposit insurance, third-party risk management and payments. BJ regularly assists institutions and trade associations with legislative and regulatory policy analysis, as well as advocacy. He also advises financial and technology firms that are building or deploying regulatory data or artificial intelligence (AI) solutions for compliance and public policy use cases.

In his 20-plus years as a regulatory lawyer and consultant, BJ has advised over 200 financial institutions, technology companies and trade associations. His clients have included US and foreign banks, broker-dealers, asset managers, payment firms, finance companies, fintech and regtech firms, *de novo* organizing groups, insurance companies, clearing organizations and government-sponsored enterprises. He has also served as business lead or domain expert for numerous regulatory technology projects developing or implementing AI and governance, risk and compliance solutions for financial institutions and their service providers.

Credentials

Education

- New York University, J.D., *magna cum laude*, 2003

Admissions

- District of Columbia, 2004

Memberships & Affiliations

- Vice Chair, American Bar Association Banking Law Committee (formerly chaired subcommittees on Payments and Electronic Banking and Compliance, Examinations, and Audit)
- Member, Exchequer Club
- Member, Women in Housing and Finance

Expertise

Services

- Financial Services

Publications & Speaking Engagements

- Speaker, "Deploying AI Solutions in the Face of Regulatory Uncertainty," Consumer Bankers Association AI Working Group, 2024.
- Program Chair and Panel Member, "Challenges and Opportunities of Generative AI in Financial Services," ABA Business Law Section Fall Meeting, 2023.
- Co-author, "Should Non-Bank Payment Firms Be Eligible to Open Federal Reserve Bank Accounts," *Banking Perspectives*, 2018.
- Author, "Regulatory Risk in Today's Bank M&A," Bank Director's Acquire or Be Acquired Conference, 2011.
- Co-author, "Forms of Entry, Operation, Expansion, and Supervision of Foreign Banks in the United States," *Regulation of Foreign Banks – 2007 Supplement to Volume One*.

About our firm

One of the world's strongest integrated law firms, providing insight at the point where law, business and government meet. We deliver commercially focused business solutions by combining our legal, lobbying and political capabilities and invaluable connections on the ground to a diverse mix of clients, from long-established leading corporations to emerging businesses, startup visionaries and sovereign nations. More than 1,500 lawyers in over 40 offices across four continents provide unrivaled access to expertise.