

# Tracy Molino

## Counsel



Counsel

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## Overview

Tracy Molino is Counsel in our Corporate group. Tracy has extensive experience with payments law and technology, bank regulatory and policy matters, and consumer protection issues. She has particular interest in FinTech, PayTech and other innovative technologies including blockchain. Her combination of private sector and regulatory experience allows her to offer practical insight as to how companies from around the world operating in Canada can best achieve their business objectives.

Prior to joining Dentons, Tracy worked as a director at Payments Canada, where she supported ongoing efforts to modernize Canada's national payments systems, as well as legal and policy frameworks. She has also worked as Senior Counsel at the Bank of Montreal.

## Recognition

- Interviewed: Fintech - Defining the new normal: Innovation in financial technology is forcing regulators to think creatively by Luis Millan, *Canadian Lawyer Magazine* (Online), November 14, 2016.

## In the Media

- Mentions in "How Dentons Canada's Tracy Molino is Modernizing Finance with Blockchain," Coinsquare, October 28, 2018
- Quoted in "Payments lawyers disappointed by SCC ruling," *Law Times*, March 5, 2018

## Insights

- Co-author, "Crypto consulting services may violate securities laws: Lessons from the OSC's settlement agreement with CoinLaunch Corp.," *Dentons Insights*, September 6, 2019
- "Anti-money laundering and prepaid payment products – an update", *Dentons Insights*, July 11, 2019
- "Virtual currency and Canada's anti-money laundering framework", *Dentons Insights*, July 11, 2019

- Co-author, "The FATF's recommendations for the cryptocurrency industry: Summary and implications ", *Dentons Insights*, July 11, 2019
- "2019 Federal Budget highlights on financial services", *Dentons Insights*, April 10, 2019
- "Confronting money laundering and terrorist financing: Standing Committee report summary," *Dentons Insights*, February 11, 2019
- "Practical application of distributed ledger technology: Maintaining corporate records on the blockchain," *Dentons Insights*, September 28, 2018
- "Cryptocurrency will not replace fiat currency," *Dentons Insights*, July 11, 2018
- "The practical uses of distributed ledger technology," *Dentons Insights*, July 11, 2018
- "Virtual currency and Canada's anti-money laundering framework ," *Dentons Client Alert*, June 26, 2018
- "Proposed inclusion of prepaid cards in Canada's anti-money laundering regime ," *Dentons Client Alert*, June 26, 2018
- "Overview of other notable amendments to Canada's anti-money laundering regime ," *Dentons Client Alert*, June 26, 2018
- "The 2018 Review of the *Canadian Payments Act*," *Dentons Insights*, June 12, 2018
- "Payments and the Canada Federal Budget 2018," *Dentons Insights*, March 19, 2018
- Reviewing Canada's Anti-Money Laundering and Anti-Terrorist Financing Regime , *Dentons Insights*, March 15, 2108
- "Competition Bureau releases draft FinTech recommendations for policymakers," *Dentons Insights*, December 11, 2017
- "Retail payments oversight framework: Summary," *Dentons Insights*, November 27, 2017
- "Supreme Court of Canada holds banks liable in fraud scheme," *Dentons Insights*, November 17, 2017

## Activities and Affiliations

- Board Member & Vice Chair, Humber Community Seniors Services

## Presentations

- Moderator, "Swing for the fintech fences" , Collision, Toronto, May 2019
- Presenter, "Privacy Concerns around Payments and AI," Mobey Forum, Mobey Day Toronto, May 24, 2018

## Areas of focus

### Practices

- Corporate
- Banking
- Banking Regulation
- Venture Technology and Emerging Growth Companies

- Banking and Finance
- Financial Markets Litigation and Regulation

## Industry sectors

- Financial Institutions
- Government

## Issues and opportunities

- Blockchain and Distributed Ledger Technology
- Transformative Technology and Data Strategy

## Education

- London School of Economics and Political Science, 2013, Master of Laws (With Distinction)
- Sprott School of Business at Carleton University, 2010, Business Professional Certificate in Management Skills
- Law Society of Upper Canada, 2004, Bar Admission Course
- Queen's University, 2003, JD
- McMaster University, 2000, Honours Bachelor of Science, Psychology

## Admissions and qualifications

- Ontario, 2004

## Languages

- English