

# Paul Yu

## Associate Attorney

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San Francisco

Paul Yu is an associate in the San Francisco office of Gibson, Dunn & Crutcher. Paul focuses his practice on the representation of non-bank financial institutions, financial services and financial technology companies, digital asset platforms, payment networks, and investment firms in areas related to the provision of payments.

Paul has advised clients on issues related to global product development, enforcement actions, and regulatory compliance, as well as acquisitions, investments, and commercial arrangements between parties in the global payments space.

Paul regularly counsels clients on compliance with federal and state law applicable to electronic payments, mobile payments, digital assets (including cryptocurrency and stablecoins), in-game currencies, and prepaid access, including state and federal money transmission laws and licensing regimes, state and federal gift card laws, Regulation E, and the Bank Secrecy Act.

Paul's experience includes: \*

- Advised launch of a stablecoin product that will enable customers in Brazil 24/7 access to USDC.
- Advised a financial technology company, which offers a digital ecosystem with in-game currencies, on various regulatory matters, including its acquisition by an investment group.
- Advised a private equity firm in its acquisition of a majority stake in one of the largest global payment processors.
- Advised a leading financial technology company on a variety of regulatory matters, including product development, maintenance of financial services licenses, and commercial agreements
- Provided counsel to a multinational technology conglomerate during the introduction of an international e-commerce payment solution.

*\*Includes work performed at a previous firm.*



### Capabilities

Fintech and Digital Assets  
Financial Institutions  
Financial Regulatory

### Credentials

#### Education

Emory University - 2016 Juris Doctor  
University of California - Berkeley - 2011  
Bachelor of Arts

#### Admissions

Georgia Bar  
California Bar