



Marina Olman-Pal

OF COUNSEL

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Corporate | Financial Regulatory & Compliance | Banking & Financial Services | Latin America Practice

Marina Olman-Pal advises foreign and U.S. financial institutions on a broad range of regulatory matters including licensing, acquisitions, divestitures, compliance with Bank Secrecy Act (BSA)/anti-money laundering (AML) laws and regulations, and compliance with Office of Foreign Assets Control (OFAC) sanctions programs. Marina counsels a wide range of companies in the financial services sector including, domestic and foreign banks, gaming companies, money services businesses including money transmitters, cryptocurrency businesses, Fintech companies and digital payment companies. Throughout her career, Marina has represented clients before U.S. regulators such as the Federal Reserve, OCC, FDIC, FinCEN, OFAC, the Florida Office of Financial Regulation and other state supervisory authorities.

Marina also regularly develops anti-money laundering programs for a wide range of financial services businesses and non-financial services businesses including, U.S. and foreign companies active in industries such as real estate, hospitality, automotive and artificial intelligence, among many others.

Concentrations

- Financial services, regulatory and compliance
- BSA/anti-money laundering and OFAC sanctions compliance guidance
- Development of anti-money laundering and OFAC compliance programs
- FinTech, blockchain, digital payments license and regulatory compliance guidance

Speaking Engagements

- [FFIEC Manual Updates and Bank Expectations for MSBs, The Money Services Business Association, Lunch and Learn Series, 2020](#)
- [The Platinum Network's Life After COVID-19: FFIEC BSA/AML Exam Manual Updates, 2020](#)
- [Florida International Bankers Association \(FIBA\): Lavado a Través del Sector Inmobiliario \(Money Laundering through the Real Estate Sector\), 2020](#)
- [Análisis de Recientes Multas y Sanciones \(Analysis of Recent Fines and Sanctions\), REGLIANCE Virtual Conference, 2021](#)
- [The U.S. Corporate Transparency Act \(CTA\), REGLIANCE Virtual Conference, 2021](#)

- [State of Regulation in Latin America \(Fintech, Remittances & Forex\)](#), IMTC LATAM 2021 Virtual Conference, 2021

Recognition & Leadership

Awards & Accolades

- Listed, *Super Lawyers* magazine, *Florida Super Lawyers*, "Rising Star," 2009-2010

Credentials

Education

- J.D., *cum laude*, American University Washington College of Law, 2006
- B.S., *cum laude*, Biological Sciences, Florida International University, 2001

Admissions

- Florida
- District of Columbia

Languages

- Spanish, Native

News, Insights & Presentations

Marina is a contributor to GT's Financial Services Observer Blog

News

- 09.06.21** | [Paysafe compra SafetyPay para fortalecerse en América Latina](#), *LexLatin*
- 08.25.21** | [UK online payment company Paysafe continues LatAm expansion](#), *Latin Lawyer*
- 12.09.19** | [Navent Group's \\$20 Million Loan](#), *Global Legal Chronicle*
- 12.06.19** | [Navent Group obtiene crédito para comprar portales digitales en Perú](#), *LexLatin*

Insights

- 07.06.21** | [FinCEN Identifies New Anti-Money Laundering \(AML\) National Priorities](#) | GT Alert
- 01.19.21** | [The Anti-Money Laundering Act of 2020: Congress Enacts the Most Sweeping AML Legislation Since Passage of the USA PATRIOT Act](#) | GT Alert
- 12.29.20** | [FinCEN Proposes to Extend Recordkeeping, Reporting, and Identity Verification Requirements to Certain Virtual Currency and Digital Asset Transactions](#) | GT Alert

- 11.13.20** [California's Adoption of 'Mini-CFPB' Will Transform Consumer Financial Services Regulation in the State | GT Alert](#)
- 10.29.20** [FRB and FinCEN Propose Significant Amendments to Recordkeeping and Travel Rule Regulations | GT Alert](#)
- 08.04.20** [FinCEN Issues FAQs Regarding Customer Due Diligence Requirements, *Financial Services Observer* | Blog](#)
- 07.10.20** [FinCEN Alerts Financial Institutions to COVID-19-Related Imposter Scams and Money Mule Schemes | GT Alert](#)
- 07.01.20** [Federal government might take corporate transparency up a notch, *South Florida Business & Wealth* | Published Article](#)
- 07.01.20** [FinCEN Issues Guidance to Financial Institutions on Hemp-Related Due Diligence | GT Alert](#)
- 05.20.20** [FinCEN Publishes Advisory on Medical Scams Related to COVID-19 and Companion Notice with Filing Instructions for Financial Institutions | GT Alert](#)
- 04.22.20** [FFIEC Updates Its Bank Secrecy Act/Anti-Money Laundering Examination Manual | GT Alert](#)
- 03.20.20** [Bank Regulators Issue Joint Statements and Guidance in Response to Coronavirus Pandemic | GT Alert](#)
- 03.20.20** [New Jersey Considers A Licensing Framework for Digital Asset Business Activities | GT Alert](#)
- 02.25.20** [FinCEN Ruling Clarifies Currency Transaction Report \(CTR\) Filing Obligations of Financial Institutions | GT Alert](#)
- 10.29.19** [U.S. House Passes Bill That Would Require Disclosure of Beneficial Owners of U.S. Corporations and Limited Liability Companies | GT Alert](#)
- 10.23.19** [CFTC, FinCEN and SEC Issue Joint Statement Reminding Persons in Digital Assets Space of Obligations Under Bank Secrecy Act | GT Alert](#)
- 08.07.19** [Joint Statement Emphasizes Risk-Focused Approach to Examinations of Banks' BSA/AML Compliance Programs | GT Alert](#)
- 06.13.19** [Florida Creates Blockchain Task Force to Study Benefits of Blockchain Technology | GT Alert](#)
- 06.07.19** [FinCEN Issues Guidance on Application of Regulations to Certain Business Models Involving Convertible Virtual Currencies | GT Alert](#)
- 03.07.19** [Blockchain & Cryptocurrency Newsletter - Winter 2019 | Newsletter](#)
- 08.07.18** [OCC To Begin Accepting National Bank Charter Applications from Financial Technology Companies | GT Alert](#)

- 08.24.17** [FinCEN Expands Residential Real Estate GTOs to Include Honolulu and to Require the Reporting of Real Estate Transactions Funded by Wire Transfer | GT Alert](#)
- 08.17.17** [New Bill Introduced in the U.S. Senate to Require the Disclosure of Ultimate Beneficial Owners of Corporations and LLCs Formed or Registered in the United States | GT Alert](#)
- 03.02.17** [High-End, Cash-Only Real Estate Sales in Six Major Metropolitan Areas Remain Subject to Mandatory AML Reporting Requirements | GT Alert](#)
- 01.06.17** [FinCEN Issues Guidance to Casinos Confirming that Suspicious Activity Reports May Be Shared with U.S. Parents and Affiliates | GT Alert](#)

Presentations

- 06.10.21** [Panelist, REGLIANCE 2021: At the Crossroads Between Compliance, Regtech and Regulation, REGLIANCE 2021: At the Crossroads Between Compliance, Regtech and Regulation](#)
- 04.27.21** [Moderator, State of Regulation in Latin America \(Fintech, Remittances & Forex\) , Virtual Event | International Money Transfer & Cross-Border Payments \(IMTC\) LATAM 2021](#)
- 11.16.20** [IMTC World: Cumplimiento y Supervisión en el corredor USA-Mexico, Speaker, IMTC World Virtual Conference](#)
- 06.11.20** [Life After COVID-19: FFIEC BSA/AML Exam Manual Updates, Speaker, Life After COVID-19: FFIEC BSA/AML Exam Manual Updates](#)
- 04.21.20** [Panelist, Florida International Bankers Association \(FIBA\): Lavado a Través del Sector Inmobiliario \(English Title: Money Laundering through the Real Estate Sector\) \(Apr. 2020\), Florida International Bankers Association \(FIBA\): Lavado a Través del Sector Inmobiliario \(English Title: Money Laundering through the Real Estate Sector\)](#)