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# Convenience Fees: Why You Need to Pay Attention?

## The Crypto Exchange Podcast

### SPEAKERS

[Keith J. Barnett](#) | [Ethan G. Ostroff](#) | [Carlin A. McCrory](#)

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In the first episode of *The Crypto Exchange*, Troutman Pepper Consumer Financial Services Partner Ethan Ostroff welcomes his colleagues Keith Barnett and Carlin McCrory to discuss recent developments with convenience fees in the payments industry. With both of their practices focusing on payments-related issues, Keith and Carlin take a deep dive into the recent CFPB advisory opinion on convenience fees and how it affects payment processors, money transmitters, and loan servicers. Additionally, they explore how the CFPB's advisory affects card network rules and how the rules mesh with state laws.

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