

Press Coverage | February 7, 2025

## States Eye New Earned Wage Access Regulations

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[Keith J. Barnett](#)

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Keith Barnett, a partner in Troutman Pepper Locke's White Collar Litigation + Investigations Practice Group, was quoted in the February 7, 2025 *American Banker* article, "[States Eye New Earned Wage Access Regulations](#)."

The law could use additional specificity as to who is on the hook, said Keith Barnett, partner at Troutman Pepper Locke.

"Some EWA companies are fintechs that provide software to an employer or payroll processor to allow for the early payments. Other EWAs take custody or send funds to the employees," Barnett said. "Although it appears that the law would only apply to EWA providers who send funds directly to employees or take custody of funds, this needs to be clearer in the final version of the law, if passed."

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