Michelle Zmugg, Chief Legal Officer

Michelle Zmugg brings over a decade of legal experience to SpotOn. As General Counsel, she has built a 3-person legal team from the ground up, hired a Chief Compliance Officer to lead SpotOn’s compliance and risk function, and grown the HR team to include internal corporate recruiting.

Prior to SpotOn, she worked as a Partner at an Am Law100 law firm where her practice focused on employment law and business litigation. She has applied her depth of legal experience to negotiating and integrating multiple multi-million acquisitions, including Appetize and Dolce, into SpotOn. Zmugg also helped navigate multiple rounds of funding from Andreessen Horowitz (a16z), DST Global, Franklin Templeton, and Mubadala Investment Company to increase the company’s valuation to $3.6 billion. This includes the most recent $300 million in Series F funding led by Dragoneer Investment Group in the past year—a significant accomplishment in a challenging market.

When she’s faced with new legal issues, which can range from reviewing a real estate contract to navigating merchant compliance fraud, Zmugg takes ownership by delving into the relevant laws, precedent, and available expert analysis. As SpotOn’ co-CEO Matt Hyman notes, “She is a determined problem-solver, who goes beyond providing counsel to be part of the solution.”

With the FinTech sector’s continued rapid growth, Zmugg stays in tune with industry and regulatory changes, helping SpotOn stand out and ensuring sustainable growth. Zmugg also brings a values-first culture to SpotOn, balancing her role as a mother and General Counsel with great skill and grace. She mentors fellow women in the legal profession, focusing on their goals in both their careers and lives outside of work. Both within the company and externally, Zmugg is an outstanding role model. She embodies bringing her “whole self” to work and takes on challenges with a novel blend of humor and resolve. Her steadfast commitment to SpotOn’s mission makes her an invaluable member of the executive leadership team during a period of rapid growth.