

## FinTech

As the wave of tech-based innovation drives an unprecedented shift in financial services, new legal considerations are becoming increasingly necessary for clients. The rapid acquisition and deployment of these innovations and technologies by financial institutions, market crashes, and ensuing new regulations — all contribute to an unprecedented rate of change and consequential impact across the global financial services arena.

We recognize the complexities our fintech clients – including traditional banks, start-ups, marketplace / peer-to-peer lenders, payments companies, technology clients, among others – confront when operating at the intersection of transactions, technology, and regulation.

### Representative experience

Representation of and Open Banking's exclusive external legal advisor on a prestigious and ground-breaking industry project.

Representation of and settled charges for the founder of EtherDelta, a digital "token" trading platform, with the U.S. Securities and Exchange Commission.

Representation of CertiK in connection with its smart contract verification business, including corporate formation, financing, intellectual property, employment, immigration, and tax advice.

Representation of Refinery, a tech start-up and a member of Consensus London's cohort, in connection with the development and roll-out of its innovative blockchain-based

### Contacts

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### Practices

Banking and Loan Finance

Communications, Internet,  
and Media

IT Law

Financial Services

Strategic Communications

Leveraged and Acquisition  
Finance

Asset Finance

Blockchain and DLT

Tax

IP and Technology  
Transactions

platform.

Representation of TaxMap Inc. in connection with a blockchain-based multijurisdictional tax calculation and payment system.

Representation of NBT Bank in connection with its partnership with a solar panel provider and fintech platforms, including Lending Club and Lendevor.

Representation of Lucidity in connection with blockchain technology for monitoring and verifying digital advertising campaigns.

Representation of and providing strategic, commercial, and regulatory advice to Habito to assist it with its application for FCA authorization and preparation for life as an authorized firm.

Representation of Monzo in connection with the launch of its lending products linked to its move from prepaid cards into a full current account offering.

Representation of Globacap on its issuance of digital tokens representing equity ownership.

Representation of Actium in connection with its automated platform for displaying and reconciling security trading information and guardrails in real time.

Representation of Goldman Sachs in connection with its Series E investment in Nutmeg Saving and Investment Ltd.

## Latest thinking and events

### News

Global Payments Newsletter, July 2021

### Insights

Consumer Duty series – a roundup on the key issues for firms

### Insights

Operational impacts of the Consumer Duty

### News

Financial institutions general regulatory news, 19 July 2021

Trademarks and Brands

Copyright

Patents

Securities and Public  
Company Advisory

Privacy and Cybersecurity

Mergers and Acquisitions

Intellectual Property

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## Industries

Financial Institutions

Insurance

Technology and Telecoms

Consumer

## News

Financial institutions general regulatory news, 9 July 2021

## Insights

Mind the Gap: Is the FCA's new Consumer Duty in CP21/13 worth the cost?