

Overview

Technology is driving rapid change in the financial industry. Traditional players are harnessing innovation to power digital transformation, and new market entrants are challenging existing industry models.

Dentons' FinTech team is experienced in helping financial services providers and other market participants overcome the challenges and capitalize on the opportunities that the digital frontier presents around the world.

Our lawyers provide vital strategic counsel to help our clients to navigate the dynamic FinTech landscape. With deep expertise and multi-jurisdictional capabilities, our team can help you realize your organization's vision on a global scale.

We have one of the largest global FinTech practices. Our reputation is founded on our ability to advise all market participants - including the world's leading global banks, e-money issuers, payment service providers, peer-to-peer lenders, tech companies and FinTech investors.

We advise on the full spectrum of legal and regulatory matters and are a recognized market leader in financial services regulatory, payments, data protection and cybersecurity, VC fund formation and investments, corporate financings, cryptocurrencies and other crypto assets, blockchain, smart contracts, and financial crime.

Our clients include those:

- leveraging or investing in financial technology opportunities, such as AI advances, crypto currency adoption, block chain technology and the application of big data processes;
- merging or acquiring FinTechs, or enter into joint ventures or new contractual relationships;
- entering the market and needing support to navigate regulatory hurdles; and
- expanding their existing reach.

Dentons FinTech Services



Global FinTech Comparison Tool

Dentons Fintech Comparison Tool provides a top-level overview of the different approaches of Fintech regulation across regions.

Refer to this tool to:

- Have a snapshot of investments in FinTech
- Solve your questions about its most significant drivers
- Know the current trends in crowdfunding, crypto-assets, and e-money

The tool is currently available in 20 countries from Latin America, Europe, Africa, and Asia. Further jurisdictions will follow.

[Access the FinTech Comparison Tool](#)

Representative Experience

- **Buckaroo:** Advising on the acquisition of the Dutch payment institution Sisow.
- **Confidential clients:** Assisting several companies with obtaining PSD2 licenses, including the Dutch based ibanXS.
- **Blockchain-based trading platform:** Advising the client and its founders (technology and shipping companies) on

data regulatory compliance for the international data flows and the successful roll out of GDPR implementation scheme.

- **PayPal:** Advising this global online financial services company on regulatory and compliance issues in respect of its operations around the world.
- **Dream Payments Corporation:** Advising Dream Payments Corporation, a Canadian mobile merchant payment service provider, on all of its key corporate, commercial, financing and intellectual property work including its contracts with TD Bank and in relation to the offering of approximately CA\$10 million worth of Class A Preferred Shares. Dream Payments provides businesses all across Canada with an affordable and cloud-based mobile point of sale solution. Dream's commercial arrangements with some of the largest financial institutions in the world are a unique example of innovative fintechs enabling innovation by large financial institutions while at the same time de-risking the process of driving change.
- **Humm Group Limited:** Advising Humm on the company's Canadian legal work, from incorporation and extra-provincial registration, to obtaining the appropriate lending licenses, to drafting retailer agreements, customer disclosures and lending agreements, to aiding in product design to ensure the product complies with provincial consumer protection laws.
- **Nationale-Nederlanden:** Advising the client on its investment in the Dutch PSD2-account information service provider Invers.
- **Netcoins Inc.:** Advising Netcoins which provides virtual ATM technologies to retailers to enable customers to purchase bitcoins in over-the-counter transactions. Netcoins is in the process of going public through a reverse-takeover transaction onto the Canadian Securities Exchange, and at the same time, raising in excess of CA\$14 million. Dentons is advising Netcoins in respect of the going public process.
- **MoneyMe:** Conducted a due diligence of MoneyMe's loan agreements and their hardship and collections processes in connection with their IPO. Given our intricate knowledge of the industry, our report and participation in DDC meetings assisted the client to ensure that they met their disclosure requirements for their prospectus.
- **SumUp:** Advising SumUp Chile SpA, the Chilean arm of the German leading mobile point-of-sale (MpoS) SumUp, as a non-licensed entity, extensively reviewing applicable regulations for card operators and Payment Service Providers. Our assistance also includes drafting all the company's policies related to commercial, data protection, and confidentiality issues. Our advice to the client is full service ranging from business and regulatory compliance and contracts to intellectual property and labor matters.
- **FinteChile:** Advising the largest trade association of Fintech companies in Chile on the discussions for a Fintech Law for the local market, and representing them before the public and private entities and for the strategic planning for future regulatory developments.

Your Key Contacts

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