

# FINTECH

EVERYTHING YOU NEED TO STAY ONE STEP AHEAD

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The global financial services industry has never been more dynamic. Rapid developments in technology, consumer preferences, competition from new entrants, and regulation have combined to create a thriving global fintech sector.

Our cross-practice team guides our clients through this rapidly evolving sector. We provide tailored legal services to sector participants including incumbent banks, growing fintech businesses, challenger banks, insurance companies, asset managers, payment and technology services providers, telecoms operators and investors. We have expertise in all relevant practice areas, with market-leading teams in corporate, finance, technology, cyber security, data protection/GDPR, IP, commercial, financial services regulation, capital markets, competition, insurance and asset management.

Our work includes advising in relation to:

- payment services
- exchanges and platforms
- big data and analytics
- cloud computing
- major digital transformation projects
- artificial intelligence, machine learning, robotics and automation
- blockchain/DLT/virtual currency
- crowdfunding, P2P financing and ICOs

- corporate and debt funding solutions

We have worked on ground-breaking deals, including the establishment of ClearBank, the first new UK clearing bank for 250 years, and fundraisings for the growing challenger Tandem Bank. We have especially deep experience on IT and outsourcing issues arising out of separations of new players from major institutions, such as the separation of TSB from Lloyds Banking Group and the development of a digital banking platform.

For all of our fintech clients, cyber security and data protection are primary risk issues. Our cyber and data teams operate as an integrated offering, both on transactions and standalone cyber and data defence projects such as the Cyber Defence Alliance.

This range of expertise and experience enables us to advise clients on both their strategic objectives and their particular legal challenges.

[Download our capability statement](#)

**FINTECH NOTES** - [Find the latest on financial regulation, fundraising, competition law, data protection, cyber security & technology](#)

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## RECENT EXPERIENCE

### **TANDEM MONEY LIMITED**

the UK challenger bank, on its most recent equity fundraising, on the proposed acquisition of the Allium Lending Group, and on the sale of Tandem Hong Kong to Convoy Technologies

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## **CLEARBANK**

on its new commercial collaboration with the financial services challenger **Tide**, to deliver a business current account for SMEs alongside Tide's other business services

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## **EML PAYMENTS**

on its acquisition of Prepaid Financial Services Limited, a prepaid product provider, e-money issuer and financial technology supplier

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## **THE SHAREHOLDERS OF OPTAL LIMITED**

a world leader in optimising B2B transactions, on the sale of Optal and eNett to WEX for US\$1.7bn

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## **LENDINVEST**

on its Series C fundraising round, and on the securitisation of a £259m portfolio of mortgages

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## **LLOYDS BANKING GROUP**

on its investment in Thought Machine, a developer of cloud technology for the banking sector



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## OUR CAPABILITIES

Our expert teams provide a diverse range of legal services to our clients in the Fintech sector



## DISPUTE RESOLUTION

MITIGATING YOUR RISKS AND RESOLVING ANY CHALLENGE



# FINANCE

AT THE FOREFRONT OF FINANCINGS ACROSS THE GLOBE



# FINANCIAL SERVICES REGULATORY

HELPING YOU TO INTERPRET, INFLUENCE AND COMPLY WITH GLOBAL REGULATION



# DATA PROTECTION AND PRIVACY

PRACTICAL AND COMMERCIAL ADVICE TO CUT THROUGH THE WEB OF DATA REGULATION



# JOINT VENTURES AND INVESTMENTS

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