

HIGHLIGHTS

■ Payments Playbook Series

Our featured insight is the Payments Playbook Series, which helps companies navigate legal complexities in the highly regulated payments space.

The **Embedded Payments Playbook** provides a roadmap for companies looking to offer embedded payments and own a segment of the payments value chain. The **Playbook for AI in Payments** provides a roadmap for artificial intelligence (AI) companies looking to offer solutions to financial institutions to help build a safer, more efficient payments ecosystem.

■ Trusted Advisors to Companies at the Forefront of Payments Innovation

As a leading law firm for technology companies, Wilson Sonsini provides its clients in the payments space with the full spectrum of regulatory, policy, operational, commercial, and risk-management advice.

■ Modern, Strategic Regulatory Expertise

Innovative companies using new technologies to improve the movement of money count on us for sophisticated, creative advice that is attuned to the evolving regulatory landscape and designed to suit their strategic business needs.

■ Tailored, Practical Solutions for a Broad Range of Innovative Clients

We help companies of all types and sizes navigate the complexities of the payments sector—whether they are launching an embedded payment solution, creating innovative platforms to deliver banking and payment services, building a blockchain-based payment system, or incorporating AI technologies to enhance payment offerings. We also advise established fintech companies around the world on a range of legal and regulatory issues associated with entering the U.S. payments market. We specialize in crafting pragmatic, business-minded legal solutions to complex issues at the intersection of payments technology and financial regulation.

OVERVIEW

Wilson Sonsini's **Fintech and Financial Services Group** specializes in creatively and collaboratively partnering with entrepreneurs, financial services providers, technology companies, industry groups, and others at the forefront of payments innovation. We help our clients navigate the complexities of the evolving financial services sector, including the full range of related regulatory issues.

We help fintech and financial services companies:

- comply with applicable laws and stay attuned to the changing regulatory landscape;
- design innovative products that support regulatory compliance and advance strategic business goals;
- craft tailored legal frameworks that incorporate industry best practices and mitigate emerging risks;
- keep abreast of key legislative and regulatory developments;
- facilitate stakeholder feedback to financial authorities; and
- provide insights on industry trends.

Our team has expertise advising innovative companies on all aspects of payments law and regulatory matters critical to designing and bringing new payment solutions to market, as well as strategically mitigating risks around the corner. We have deep knowledge of the regulatory and operational aspects of a broad range of payment services and technologies, spanning traditional systems and cutting-edge payments products. Our transatlantic footprint enables us to offer efficient, integrated counsel on the range of legal and regulatory issues associated with expanding the geographic reach of various payment offerings.

Select Areas of Expertise

- **Product development, specialized commercial arrangements, and risk management across a diverse spectrum of payments products and services**
 - Innovative payment solutions that leverage bank partnerships, card networks, ACH, funds transfers, and instant payment systems
 - Digital wallets and peer-to-peer payment solutions
 - Emerging payment products and services, such as stablecoins, tokenized deposits, and blockchain-based payment systems
 - Technology-driven ancillary services, such as token vaults, AI-based fraud detection, and programmable money
- **Strategic bank partnerships, neobanks, and banking-as-a-service**
 - Structuring complex commercial arrangements with traditional banks, neo-banks, and banking-as-a-service providers
 - Ensuring regulatory compliance and strategic positioning in the evolving landscape of digital banking and fintech collaborations
- **Payments regulation and policy**
 - Money transmission
 - Consumer protection
 - Marketing restrictions
 - Instant payments
 - Digital currencies and distributed ledger technologies
 - Debit card interchange
 - International standards for payment systems
- **Uniform Commercial Code**
- **Banking laws and regulation**