



Fintech & Digital Assets

The fintech sector is being redefined by a profound convergence of artificial intelligence, digital assets and advanced payment systems. These technological leaps, occurring alongside rapid regulatory shifts, are driving unprecedented innovation and creating substantial new growth opportunities for companies across a wide range of industries.

We provide a full range of services to global innovators – from traditional financial institutions and venture-backed startups to blue-chip enterprise brands and decentralized protocols. Our nationwide team of attorneys operates at the vanguard of the digital economy, where complex regulatory frameworks intersect with disruptive technology. By combining deep regulatory fluency with sophisticated transaction structuring and high-stakes enforcement experience, we provide a strategic roadmap for clients to launch, scale and safeguard products across the payments, consumer finance, blockchain and digital asset ecosystem.

Our multidisciplinary team has decades of experience in financial services regulation, technology transactions and digital asset architecture. We advise a wide variety of stakeholders, including global payment networks, issuing and sponsor banks, merchant acquirers, neobanks, cryptocurrency exchanges and Web3 infrastructure providers. Our knowledge encompasses the full lifecycle of digital finance: from the tokenization of real-world assets (RWA) and blockchain ecosystem development to the intricacies of money transmission licensing (MTL), embedded finance and DeFi governance.

Our Approach

We move at the speed of the market and pride ourselves on technical fluency, helping clients across numerous sectors navigate the rigors of current regulations and industry standards while designing compliance frameworks for emerging technologies such as smart contracts, decentralized identifiers (DID) and stablecoin integrations. Recognized as industry thought leaders, our attorneys ensure that our clients – whether they enable or engage with fintech – stay ahead of the market and the regulators.

360-Degree Advising

Our FinTech Practice works closely with complementary practices throughout the firm to serve clients throughout the financial services industry and beyond.

- Financial Services Industry
- Financial Services Litigation
- Corporate
- Securities Industry
- Artificial Intelligence
- Emerging Companies & Venture Capital
- Privacy & Data Security
- Real Estate
- Retail Industry
- Gaming

Key Areas of Focus

Payments and Embedded Finance

- **Payment Systems:** Counseling on credit/debit card processing, ACH, stored value, virtual cards, embedded finance, Buy Now Pay Later (BNPL) and real-time payments (RTP).
- **Digital Wallets and Neobanking:** Structuring mobile payment solutions, peer-to-peer (P2P) platforms and Banking-as-a-Service (BaaS) partnerships.
- **Merchant Services:** Negotiating complex sponsorship, ISO/MSP and payment gateway agreements.
- **Cross-Border Remittances:** Advising on international money movement and global payment network rules.

Blockchain and Digital Assets

- **Asset Tokenization:** Legal architecture for the tokenization of real-world assets (RWA), including bank deposits, real estate, intellectual property and financial instruments.
- **Exchanges and Custody:** Guiding cryptocurrency exchanges, NFT marketplaces and digital asset custodians through licensing and operational requirements.
- **Stablecoins and CBDCs:** Counseling on the issuance, backing and regulatory status of stablecoins and Central Bank Digital Currencies.
- **Web3 and DeFi:** Advising on decentralized finance protocols, DAO governance and smart contract legal audits.

Regulatory, Compliance and Licensing

- **Money Transmission (MTL):** Navigating multistate money transmitter licensing, exemptions and ongoing reporting obligations.
- **Financial Crimes Compliance:** Designing robust AML/KYC/BSA programs and conducting sanctions (OFAC) risk assessments.
- **Consumer Protection:** Ensuring compliance with Reg E, Reg Z, the CFPB and state UDAAP/UDAP statutes.
- **Data Privacy and Security:** Strategic guidance on PCI-DSS, GLBA, GDPR/CCPA and cybersecurity incident response.

Strategic Transactions and Litigation

- **Fintech M&A:** Providing specialized regulatory due diligence and deal structuring for acquisitions in the fintech and crypto sectors.
- **Venture Capital and Private Equity:** Representing investors and emerging growth companies in seed through late-stage financing rounds.
- **Enforcement and Defense:** Defending clients in investigations and enforcement actions brought by the SEC, CFTC, CFPB, FinCEN and state regulators.
- **Commercial Litigation:** Resolving high-stakes disputes involving payment processing failures, crypto fraud, breach of fiduciary duty and IP infringement.

Key Contact



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