

Payments

Jenner & Block's Payments Practice delivers comprehensive, business-oriented legal counsel to clients across the payments sector, guiding them through complex regulatory landscapes, emerging technologies, and evolving market dynamics. Our team works with a diverse array of clients, from global financial institutions and established fintechs to innovative startups, ensuring they can confidently navigate the challenges and opportunities presented by today's rapidly evolving payments ecosystem.

We assist clients at every stage of the payments lifecycle, from structuring and negotiating complex commercial arrangements to ensuring compliance with regulatory filing and reporting requirements. Whether you are developing new products or expanding into new markets, our team is equipped to provide forward-looking, practical solutions that mitigate risk while maximizing opportunity.

We deliver clear, practical, and actionable advice that helps clients successfully navigate the complex and dynamic payments industry. Whether you are addressing regulatory challenges, launching innovative products, or managing transactions, our team provides the legal knowledge and strategic support necessary to help your business thrive in today's competitive payments landscape.

Tailored Legal Solutions for the Payments Industry

Our approach is deeply client-centric, with an emphasis on understanding your unique business objectives and the operational context in which you work. By integrating ourselves into your business operations, particularly during high-stakes regulatory and compliance reviews, we ensure that our counsel aligns with your strategic goals. We regularly collaborate directly with clients at their offices and provide lawyer secondments on key projects, maintaining continuity and fostering a deep understanding of your culture and processes.

Holistic Regulatory and Compliance Guidance

Our team is equipped to handle a wide array of challenges in an increasingly complex regulatory environment. Our lawyers are recognized leaders in financial services regulation and compliance, and we offer a full spectrum of services across the payments lifecycle. Whether you're navigating the regulatory complexities of money transmission, e-commerce, electronic or card payments, or digital currencies, or launching a new product or service, our team's integrated approach ensures that we address potential issues at all stages of development.

Our deep experience covers the full range of regulatory and compliance matters, including:

- Bank-Fintech partnerships
- Money transmission and licensing
- Consumer and business credit laws
- Anti-money laundering (AML) and Bank Secrecy Act (BSA) compliance
- Fair lending, financial privacy, and security laws
- Stored value regulations
- Electronic Funds Transfer Act (EFTA) and Regulation E
- Data privacy laws and cybersecurity regulations
- Vendor and third-party service provider management
- Network compliance and enforcement
- Economic sanctions compliance
- Debt collection regulations
- Federal Trade Commission (FTC) and state Attorney General compliance

Industry-Focused Counsel Across Payments and FinTech Sectors

Our Payments Practice covers a wide spectrum of sectors within the payments industry, including:

- Credit card and open-end credit products
- Money transfers and retail payment solutions
- Prepaid, gift cards, and other stored value products
- Digital wallets
- Mobile and digital payments
- Financial management and data aggregation services
- Online marketplaces and social sharing ecosystems
- Blockchain and distributed ledger technologies

Representative Matters

- Advised Fintech small business lender on new product parameters involving payments, cryptocurrency regulatory, AML, data privacy, and MTL constraints.
- Advised Fintech payment company on relative AML and sanctions screening requirements of bank and fintech partners in transactions.
- Advised hotel chain on appropriate gift card parameters and terms.
- Represented a leading cryptocurrency payments platform in enforcement proceedings related to alleged anti-money laundering and cybersecurity deficiencies before NYDFS.
- Represented Fintech merchant payments platform in responding to Report of Examination and referral to enforcement, including detailed outline of compliance enhancements responsive to MRAs and MRIAs and advocacy regarding appropriateness of referral.
- Represented a global payment processor for an ecommerce platform in DOJ and state regulatory investigations related to AML compliance.
- Represented large payments processor in putative class action alleging violations of CIPA based on recording practices of third-party service providers, leading to a resolution on materially better terms than settlement plaintiffs obtained from co-defendants.
- Advised clients on regulatory issues related to virtual currency payments licensing and compliance obligations.
- Represented a major cryptocurrency payment service in connection with an NYDFS enforcement resolution, ongoing supervision, and various state regulatory matters related to anti-money laundering and cybersecurity.
- Advised digital assets payments company on information sharing obligations with bank partner related to card program.
- Advised payments company on complaints handling procedures.

Key Contacts



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