



## Fintech

# Shaking Things Up

Technology has been more than an innovator in the financial services industry. The massive investment in fintech is dissolving industry boundaries and creating new business models. With diverse backgrounds and proven experience, Kilpatrick's team of fintech attorneys draws from a wealth of technical knowledge related to payment systems and marketplace lending to assist a wide range of players in navigating this rapidly-evolving sector.

## Reach

### The Works

We work with startups, emerging growth companies, mature public corporations, private equity and venture investors, and banks and other financial institutions in acquisitions, patents, outsourcing, commercial disputes, and maintaining compliance with a wide variety of regulatory frameworks. Among our clients are:

- Financial Institutions, including money center banks, regional and community banks, savings and loan associations, and credit unions
- Credit Card Issuers
- Payment Processors
- Mobile Payment Processors
- Credit Reporting & Monitoring Agencies
- Online Lending Platforms
- Peer-To-Peer Lending Services
- E-Commerce & Online Retailers
- Entertainment & Online Gaming Companies
- Restaurant, Hotel, Travel & Hospitality Companies

## Approach

### Major League

Our attorneys provide advice and counseling, as well as advocacy in disputes on a wide range of issues, including chartering of financial institutions and associated state licensing, trade secrets, patents and trademarks, consumer protection laws, insurance recovery, the Fair Credit Reporting Act, and data and cybersecurity compliance and remediation. We also represent companies facing investigations and other enforcement actions. Our team has extensive experience advising financial institutions and other clients in dealings with major regulatory agencies, including:

- Consumer Financial Protection Bureau
- Office of the Comptroller of the Currency

- Federal Deposit Insurance Corporation
- Federal Reserve Board
- U.S. Department of Labor
- Federal Trade Commission
- Securities and Exchange Commission
- U.S. Department of Justice
- State Banking Regulators

## Primary Contacts

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