



Financial Services

Procopio advises clients throughout the financial services industry, ranging from established financial institutions to fintech startups. Recognizing the plethora of legal and regulatory challenges businesses in this industry face, our team assists clients in successfully structuring their business, negotiating and closing their business transactions, raising funds, buying and selling businesses and investments, complying with regulatory requirements, and addressing the day-to-day legal matters that arise for these businesses.

In addition to attorneys familiar with the business of, and specific challenges faced by, financial services companies, Procopio brings together attorneys with a wide range of specialties, including tax, privacy, intellectual property, labor and employment, real estate, corporate, construction, and litigation to provide comprehensive solutions for our clients. Our attorneys take a practical approach to help clients in the financial services industry focus on what really matters to accomplish their goals and to complete their transactions.

Our Clients and Services

Financial Institutions

Procopio works with Banks, Credit Unions, and Insurance Companies on everything from complex transactions to corporate governance and regulatory compliance matters. Representative matters include: advising clients with respect to investments and equity and asset purchases and sales; advising financial institutions with respect to secured and unsecured loans and lines of credit, security agreements, guaranties, promissory notes, and related documentation; advising on the terms of arrangements with vendors and service providers; advising on nested ACH services and drafting the related agreements and documentation for ACH processing; advising on the sponsorship and issuance of branded payment cards in connection with third party partners; and negotiating and drafting contracts with respect to the sponsorship of ISOs, payment facilitators, and payment processors.

Asset Management

Procopio works with venture capital funds, private equity funds, family offices, and hedge funds in connection with formation and structuring, fundraising, investments and buyouts, and regulatory compliance matters. Representative matters include: formation of multiple funds for the purchase of large commercial real estate developments; formation of multiple funds structured to focus on investments in specific asset classes, industry groups, or sectors; advising clients with respect to investments in seed, Series A, Series B, and additional offerings; advising investors in connection with participation in various funds; advising family offices with respect to cross-border investments.





Payments

Procopio advises payment processors, ISOs, ISVs, gateways, payment facilitators, sponsor banks and merchant banks in connection with payment related matters, some examples of which include payment processing program launches, processing agreements, agent agreements, referral partner agreements, card brand compliance, and related arrangements. Representative matters include negotiation of ISO sponsorship and marketing agreements; advising on the design and implementation of payment facilitation relationships and drafting applicable agreements; advising on sponsorship and launch of branded pre-paid debit card program; advising clients on technology licensing and integration arrangements; advising on transaction structuring with respect to money transmitter requirements.

Financial Technology

Procopio works with fintech companies on the forefront of new and innovative software solutions, guiding these companies with respect to compliant develop and operations, securing their technology, securing their client base, fundraising, and selling their businesses. Representative matters include advising businesses on money transmitter and regulatory compliance matters, drafting terms of use, customer agreements, and vendor agreements, advising on technology licensing, integration, and other intellectual property transactions; and assisting with fundraising and mergers and acquisitions.

