

M-Payments and M-Commerce

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The pace of smartphone adoption is triggering a sea change in the way consumers and businesses connect, pay for goods and conduct financial transactions. Unprecedented growth in mobile services, especially m-payments and m-commerce, means that the market is changing constantly and consumer expectations are evolving. Companies need, more than ever, to adopt new and innovative strategies for engaging with their customers on the move.

Seizing the opportunities of mobile commerce in developed and emerging markets - such as deeper customer relationships and new revenue streams - often means building new partnerships and managing increased compliance risk. Our leading m-payments and m-commerce team is uniquely placed to help our clients to meet these challenges effectively and achieve lasting commercial success.

Our service

Our cross-disciplinary team works with clients engaging in this market from any angle, including businesses or financial institutions involved in, e.g.:

- the rollout of infrastructure or other services to update existing systems and exploit new mobile technologies
- collaboration agreements with other industry partners
- projects to exploit the vast amounts of data generated via mobile in compliance with data privacy and security rules
- regulatory compliance for financial services, including on directive issues under the E-Money and Payment Services technology development
- IP issues (e.g. patents and trade marks)
- M&A, joint venture and financing deals

As a full service law firm known for advising many of the world's top businesses, our experts can provide valuable commercial insights as well as delivering timely and clear legal advice of the highest quality. Our strong reputation in the mobile and wider technology spheres stems from our breadth of expertise, pragmatic approach and extensive experience at the leading edge of this fast moving market.

Our international footprint of offices includes London, Palo Alto, Brussels, Hamburg, Manchester, Munich, Paris and Shanghai plus an extensive network of affiliates around the world selected for their specialist expertise, enabling our lawyers to work seamlessly on projects across multiple jurisdictions.

Our experience

Our team's recent work in this area includes advising:

- on an innovative mobile wallet joint venture transaction
- a mobile betting and gaming business on commercial contracts and regulatory issues
- a major bank on the rollout of its m-payments application
- a leading retail PLC on its mobile payments operations
- a leading transport operator on a partnering deal for mobile transport ticketing
- on an international partnering deal for mobile payments across UK and continental Europe
- a multinational corporate on its international payments operations across Europe
- a bank in negotiations to provide acquiring and payment gateway services to PayPal on a worldwide basis
- on money remittance via mobile projects in Europe, Middle East and Africa
- a global travel company on dynamic currency conversion services in the Nordic countries



A selection of our clients



Why choose us

Market leadership

Our team is recognised as driving the agenda in the technology market and has in-depth knowledge of the legal and commercial issues affecting businesses engaging in m-payments and m-commerce.

Technical excellence

Our lawyers have unrivalled experience of solving some of the most complex issues affecting players in the m-payments and m-commerce industry and our team includes one of the top 10 privacy law practices in the world.

Knowledge of the regulators

Our expert team has worked for many years with national and European regulatory bodies, especially with regard to data privacy and financial services. We understand how the regulators work and can approach the right individuals to help ensure success.

Delivering practical solutions

We take a pragmatic, commercial approach to solving legal and compliance issues and can help you achieve successful results, whether in one jurisdiction or on an international basis.



"TMT Firm of the Year."

**Quotation from
Legal Business Awards 2011**

"Fieldfisher...is prominent in mobile banking and payments."

**Quotation from
Chambers 2013**

"Fieldfisher's Mobile Money in 2012 was the best seminar I have been to in this field."

**Quotation from
In-house Counsel, M-Payments, major PLC**

"Fieldfisher's technology team has great strength and breadth of knowledge among their leading lawyers"

**Quotation from
Chambers 2012**

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