

DIGITAL INNOVATION GROUP



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The continued digitisation of business – such as cloud technologies, mobile commerce, social networking and data virtualisation – is putting immense pressure on financial service providers to redesign their legacy operating models and traditional revenue lines in order to remain relevant to their next generation customer base.

Our multi-discipline Digital Innovation Group pulls together commercial, technology, corporate and regulatory expertise to provide an unique, fully-integrated team of specialists who understand both the financial services sector and those digital ecosystems, platforms and participants that are (and will continue to be) central to today's financial services evolution.

## The right experience for you:

### Strategic Collaborations:

- ▶ Advising Barclays on its partnering agreement with Everything Everywhere and related arrangements in connection with the implementation and ongoing operation of the **UK's first NFC mobile payments** solution
- ▶ Leading negotiations for a major international card scheme in respect of its agile development and ongoing outsourced operation of a **digital wallet**
- ▶ Advising on a global collaboration and service framework agreement between a major global IT vendor and leading payment services provider in respect of various **digital payment services**.

### FinTech and Digital Regulation:

- ▶ Advising on pan-European regulatory issues in connection with the establishment and operation of an **electronic payment transmission platform**
- ▶ Advising on conduct **risk issues** applicable to mobile and digital channels, and how they might impact vulnerable customers
- ▶ Acting for a major UK bank in connection with **contactless payments and wearable technologies**.

### Digital Platforms, APIs and Apps:

- ▶ Acting for a number of UK issuers and a global card scheme in relation to the establishment of the **Apple Pay** platform in the UK including the review, negotiation, regulatory and strategic advice on both the implementation of Apple Pay and all contractual documentation with Apple and others
- ▶ Advising on the launch of online banking and a **new banking application** for HSBC
- ▶ Advising a leading UK high street bank on its participation in the **PayM platform**
- ▶ Leading negotiations for a major UK financial institution on its the development and managed operation of a **white-labelled mobile point of sale** product
- ▶ Advising leading UK high street retailers in respect of their pan-European restrictive digital distribution systems in light of the **EC's antitrust competition inquiry** into the e-commerce sector in the European Union.

### Data Analytics:

- ▶ Advising a major bank on the use of **geo-location data** in the context of potential mobile wallet solutions
- ▶ Acting for WEVE, a JV between UK's three largest mobile network operators, on the development of a **mobile marketing, loyalty and payment platform**
- ▶ Providing strategic advice to a FTSE 100 company on its **grass-root commercialisation of rich data assets**, with a focus on minimising the regulatory burden and assessing reputational threats and customer expectations.

## Cloud and Virtualisation:

- ▶ Advising a FTSE 100 engineering company on its development and participation in a **cloud based global marketplace**
- ▶ Advising an advertising agency on the development and end-licensing of **cloud-based workflow and asset management technology** for global brands.

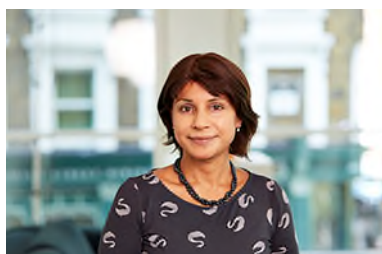
## Cyber Security and Authentication:

- ▶ Advising a leading fashion retailer on the procurement and managed operation of **point-to-point encryption technologies** across its entire European estate
- ▶ Advising various firms in respect of the legal landscape, risks and mitigation strategies related to accepting **electronic and digital signature technologies**, including asymmetric (public key) cryptography and qualified digital certificates
- ▶ Advising on an agreement in respect of the provisioning of account credentials onto secure elements and their life-cycle management in connection with **contactless payments and wearable technologies**.

## The right approach for you:

<p>MARKET LEADING INSIGHT</p>	<ul style="list-style-type: none"> <li>▶ Sector specialists recognised as experts in their field</li> <li>▶ Understanding of the complete range of legal, regulatory, commercial and technological issues relevant to digital products</li> <li>▶ Access to network of international specialists to ensure advice keeps pace with the latest international development</li> </ul>
<p>PARTNER-LED, PROPERLY RESOURCED ITEMS</p>	<ul style="list-style-type: none"> <li>▶ Full access to our partners, who are hands-on to ensure your project moves faster and more smoothly</li> <li>▶ Small tight-knit core teams who have experience of working together effectively</li> <li>▶ No "over-lawyering"; we ensure the work is done at the most appropriate level</li> </ul>
<p>PRACTICAL AND COMMERCIAL</p>	<ul style="list-style-type: none"> <li>▶ Solution driven, practical advice to mitigate risk commercially</li> <li>▶ Concise and clear communication of key issues/risks and firm recommendations on how to mitigate them</li> <li>▶ Advice in the format and timeframe which best suit you</li> </ul>

## The right team for you:



**Fiona Ghosh**  
**Partner & Head of FS Digital Innovation Team**  
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Fiona is a partner in Commercial specialising in complex commercial and IS arrangements particularly in the financial services, IT and retail sectors. She leads the firm's FS Digital Innovation Team.

She also specialises in advising in the field of retail payments including payment services regulation and commercial arrangements relating to merchant acquiring, acting for acquirers, payment facilitators and merchants both in the UK, US and internationally. Fiona is a leader in her field on advice relating to strategic alliances and joint ventures, particularly for those clients in the financial services and retail/FMCG sectors.

Legal 500 cites that Fiona is 'an extremely powerful ally as she understands requirements intuitively, and then exceeds them'.



**William James**  
**Partner & Head of Payments Team**  
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Will is a partner in the corporate department and heads our Payments Team. He has significant experience of the payment sector having advised major banks and others on a wide range of transactions involving cards and payment systems over the last five years. He has a particular expertise in payment processing and has advised on most of the major payment processing transactions in the UK over the last five years.

Will has spent time in-house with Barclaycard in their cards and payment division and has been involved in numerous transactions involving payment processors and networks and associated settlement issues. He advised Barclaycard on their mobile phone payment partnership with Everything Everywhere.



**David Futter**  
**Managing Associate**  
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David specialises in commercial contracts, with a particular interest in payment-related technology transactions. He also regularly advises on a wide range of procurement and service contracts, consumer protection regulation and intellectual property law.

David has broad experience in acting for acquirers, card schemes and issuers, including, Lloyds, Barclays, Sainsbury's Bank and WorldPay. David also advises merchants and corporates on their payment solutions, such as acting for a leading fashion retailer on the renewal of its pan-European point of sale estate and infrastructure. David recently led Visa Europe's negotiations with its key IT supplier for the operation of the card scheme's V.me digital wallet.

David has been seconded to a number of payment institutions, including to RBS, Santander and JP Morgan.



**Amanda Hulme**  
**Partner**  
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Amanda is a nationally recognised expert for retail financial services and has a wide range of experience. She is ranked Band 1 in Chambers and Partners. Amanda spent time as a legal adviser on consumer law at the Office of Fair Trading where she advised on a large number of high profile consumer credit cases. She has detailed knowledge of Consumer Credit and Payment Services legislation and advises on the full range of retail financial services products, including cards, loans, e-money, deposit account and mortgages.

Amanda now advises a wider range of clients including the clearing banks, card issuers and pay day lenders. She is a regular speaker at industry conferences and was recently a judge on the IFS Financial Services World Innovation Awards.

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Doha, Dubai, Hong Kong, Leeds, London, Manchester, Muscat, Singapore and Tokyo\*

\*a formal alliance with Hashidate Law Office

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