

PAYMENTS

Creating a seamless journey for you and your customers



Ranked Band 1 in 2017 and 2016
Chambers Directory

*It's a very strong team, client-
focused and dedicated*

CHAMBERS 2017

*They are technically able,
approachable and have a good
depth of resources*

CHAMBERS 2017

*They're very good at pragmatic,
commercial advice*

CHAMBERS 2016

OUR APPROACH

We have one of the strongest and most compelling payments offerings in the UK and Europe. We are uniquely positioned to support your business in all aspects of the payments industry as we have a specialist team of regulatory, commercial and transaction lawyers who have a deep and rigorous understanding of the payments value chain from end to end and the underlying infrastructure that supports and connects the value chain.

Excellent - very strong. They have good payments knowledge, good practical experience, good turnaround times and offer value for money

CHAMBERS 2016



Our work is characterised by:

- ▶ **alignment** with our clients, their businesses and their commercial goals
- ▶ **deep knowledge and experience** of the payments industry
- ▶ **cross border** delivery of commercially and regulatorily complex transactions
- ▶ **strategic awareness** of the market and key industry players.

Our clients value us for our:

- ▶ **commitment** to their goals and objectives
- ▶ **creativity** in deal management and delivery
- ▶ **integrity and decency** in all our relationships and dealings.

Your Payments Team



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*Passion for the practice...and a willingness
to pour everything into [their] work*

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RECENT PAYMENTS EXPERIENCE

| | | | |
|---|--|--|--|
|  <p>Digital payments platform</p> | <p>advising major UK and global banks on their partnerships for mobile payment solutions</p> | <p>advising major UK and global banks on their mobile and internet banking</p> | <p>advising a major technology company on establishment of a mobile payments ecosystem</p> |
|  <p>Partnerships and payment services</p> | <p>advising a global travel commerce platform provider in relation to its partnerships with First Data and MasterCard</p> | <p>advising a major bank on a partnering agreement with Everything Everywhere</p> | <p>advising a bank on the restructuring and renegotiation of its arrangements for the supply of foreign currency prepaid cards</p> |
|  <p>Loyalty & affinity</p> | <p>advising a major UK Bank on its revisited affinity and loyalty arrangements with a leading UK retailer</p> | <p>advising Sainsbury's in connection with the launch and operation of Sainsbury's 'Brand Match'</p> | <p>advising British Airways on all aspects of the BA Executive Club programme</p> |
|  <p>Card Issuing</p> | <p>acting on various card portfolio transactions on both sell side and buy side</p> | <p>acting for AIG in connection with its worldwide arrangements for Manchester United branded credit cards</p> | <p>acting for a global entertainment provider and retailer in relation to its global corporate cards programme</p> |
|  <p>E-money</p> | <p>advising a leading credit card issuer on the regulatory issues involved in offering an e-wallet solution</p> | <p>advising a major card scheme in respect of its ongoing outsourcing of a digital wallet</p> | <p>advising a US client on aspects of the EU E-money regime and strategic initiatives in EU payments</p> |
|  <p>Merchant acquiring & sponsorship</p> | <p>advising a major bank on a BIN sponsorship arrangement with a processor and significant merchant in the US</p> | <p>regular adviser to a major acquirer on its agreements with merchants for the provision of merchant acquiring services</p> | <p>advising a major bank on the JV arrangements governing the operation of its merchant acquiring business</p> |
|  <p>Wholesale payments</p> | <p>acting for a major international bank in connection with third party payments initiation services</p> | <p>acting for major banks and international retailers in connection with SEPA payments</p> | <p>acting for challenger banks in relation to indirect scheme access through managed services with Clearing Banks</p> |
|  <p>M&A</p> | <p>advising a major bank in relation to the acquisition of The Logic Group</p> | <p>advising shareholders in relation to the sale of Smart Card Software Limited to Rambus</p> | <p>advising on the sale of two major banks' merchant acquiring businesses</p> |
|  <p>Card Portfolio Disposals and servicing</p> | <p>advising a major bank on agreements governing the operation of various credit card portfolios for a third party API</p> | <p>advising a major card issuer on its agreement with Arvarto for card storage and fulfilment services</p> | <p>supporting a leading US card issuer in respect of its bid for a white-labelled retailer reward credit card programme</p> |

AG named 'Most Innovative Law Firm' at the Financial Times Innovative Lawyers Awards 2016

AG awarded the 'Best Service Quality Innovation' award at the 2016 Business Leadership Awards hosted by 'The Lawyer' magazine

*A strong team with real
insight and understanding of
both the payment and
insurance industries*

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*Very good at contract work
and very good in terms of
industry knowledge*

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addleshawgoddard.com

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

*a formal alliance with Hashidate Law Office

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