



SHOOSMITHS

Fintech and Payments

October 2025

FOR
WHAT
MATTERS

SHOOSMITHS

Corporate

M&A, Investments and Funding,
Banking and Finance, Structuring

Advisory services

Data protection, FS regulatory,
Disputes and litigation, IT & Technology,
FinTech & Payments, Commercial

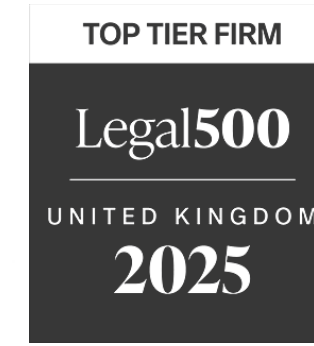
195+

PRACTICE AREAS RANKED IN LEGAL 500
AND CHAMBERS & PARTNERS UK

40+

INDUSTRY AWARDS IN THE LAST 5 YEAR

Awards



Clients



Our team



Thomas Brown

PARTNER

T +44 (0)3700 868 325

M +44 (0)7803 118 022

E thomas.brown@shoosmiths.com

Tom is a partner that leads our Payments team and he has over 18 years of experience in the financial services industry leading in-house legal teams at credit card processor TSYS, payments services giant PayPal and global acquirer Worldpay.

Tom is one of the UK's leading digital payments and fintech legal experts and has worked on many of the largest and most complex fintech agreements and deals in recent years including the demerger of eBay and PayPal, the purchase of Braintree by PayPal, the rollout of PayPal Credit, PayPal One Touch and PayPal Working Capital, the launch of virtual card programs at PayPal and Worldpay, assisting several entities to obtain e-money institution licenses and other payment licenses in the UK, Singapore, Netherlands, Brazil, and Japan.

He is also deeply experienced in rolling out global payment products, digital apps and in advising on crypto, NFT and digital currencies.



Luke Stubbs

PARTNER

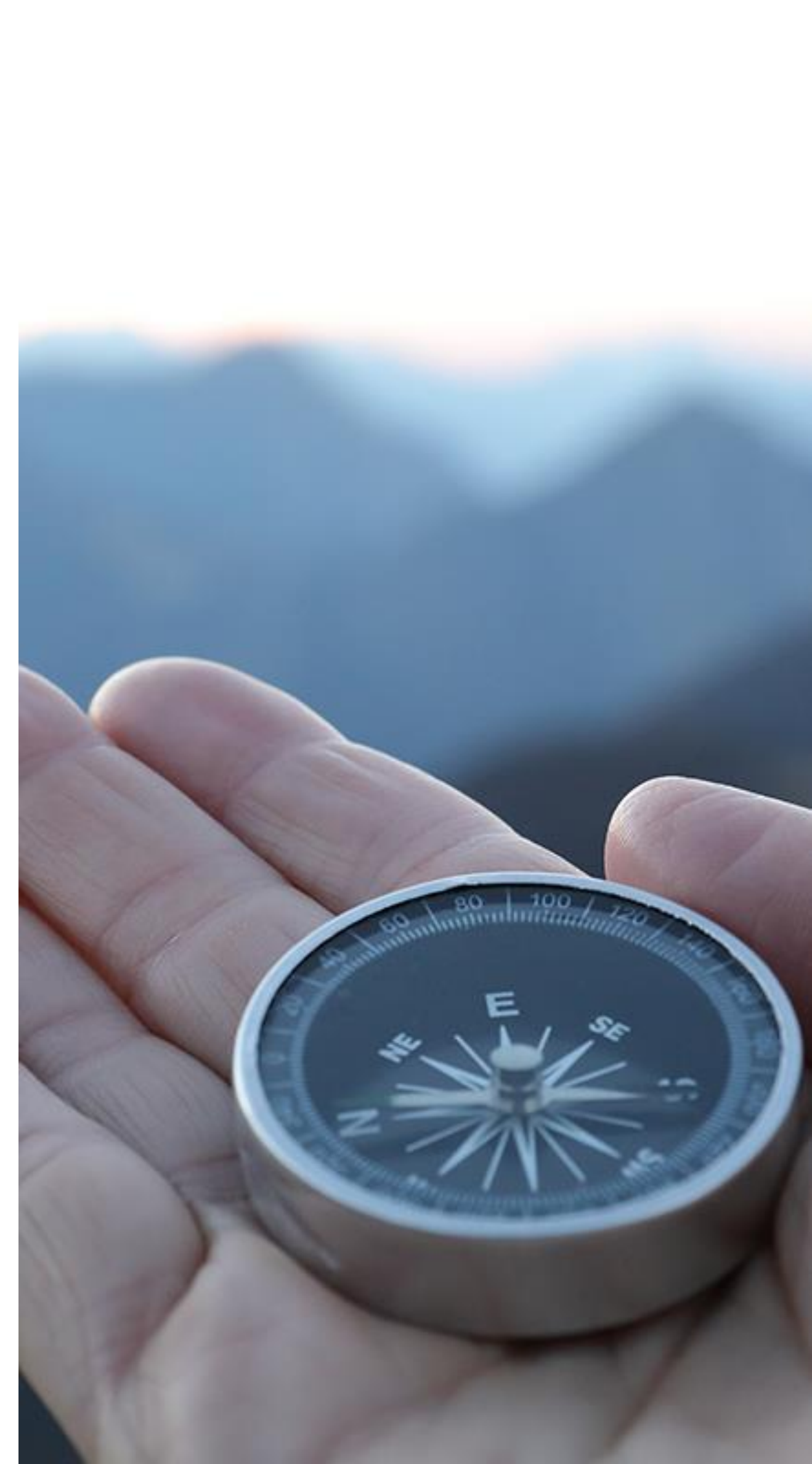
T +44 (0)3700 868 325

M +44 (0)7803 118 022

E luke.stubbs@shoosmiths.com

Luke specialises in commercial, contracting, IT, and technology matters (including strategic outsourcing, procurement, and supply deals). Luke heads our FinTech sub-sector and service team, firm-wide.

Luke has acted on a full range of matters, from discrete technology and contract issues, to strategic digital transformation projects and outsourcings for clients of all types. He continues to act for both suppliers and customers in the FinTech and Payments space in both the UK and internationally. He also provides broader commercial and transactional advice and support to clients who are specifically focussed on/ operating in the Financial Services or related sectors (including e-commerce and payments).





Our expertise

Payments

- Shoosmiths helps financial, payments, and retail clients drive growth, manage risk, and adapt to regulation.
- We combine top-tier legal talent with award-winning innovation and delivery.
- Our team offers practical, sector-specific solutions in heavily regulated environments.
- We have deep experience in digital assets like stable coin and crypto-currency, digital payments, BNPL, and consumer lending ecosystems.
- Our experts understand and support the challenges faced by businesses like Apple Pay.

FinTech

- We can provide support for FinTech businesses at any stage, backed by team members with in-house industry experience.
- Legal guidance provided across software development, cloud infrastructure, and technology sourcing for regulated sectors.
- Our experience spans payments, BNPL, lending, banking, asset finance, and AI-driven trading.
- Advice covers Open Banking, crypto assets, governance, RegTech, KYC/AML, and cybersecurity.
- Our services are delivered with a collaborative and flexible approach, aligned to the pace and regulatory demands of innovation-focused businesses.

Financial services regulatory

- Work includes advising a wide range of regulated firms such as lenders, banks, card companies, brokers, and FinTechs.
- Support provided across regulated activities, including FCA authorisations, product design, and Consumer Duty frameworks.
- Assistance available for compliance projects, assurance reviews, outcomes testing, and day-to-day regulatory queries.
- Services include training for senior management and staff, and investigations into financial crime or senior manager issues.
- Experience in handling supervision and enforcement matters, including FCA information requests and section 166 reviews.

Dispute resolution and litigation

- Support available for disputes in the e-payments sector, including commercial, regulatory, and technology-related issues.
- Team includes experienced litigators and sector specialists, with access to advanced analytics platforms like Solomonic.
- Services cover contract disputes, shareholder issues, regulatory investigations, data breaches, cyber incidents, and cross-border litigation.
- Experience includes enforcement actions, merchant claims, crypto asset recovery, and overseas fund recovery.
- Approach focuses on early risk identification, strategic negotiation, and litigation where necessary to protect commercial interests.

Products from SHCOSMITHS EIGHT

For us, legal advice is just one piece of the puzzle when it comes to tackling business challenges.

EIGHT is a portfolio of powerful solutions that seamlessly extend our core legal expertise with capabilities you may not expect from your law firm.

Our aim? To solve complex problems, with complete products, from a single provider. Because complex challenges require more than just law.

Welcome to a new era of client centricity with EIGHT

SHCOSMITHS consulting

LEGAL OPERATIONS

consulting

Seasoned GCs consult on strategy, technology adoption, outsourcing and cost management, whether a new function or large team.

FINANCIAL SERVICES

consulting

Financial services consultants provide strategic advice and due diligence across pensions, banking, insurance and fintech.

SHCOSMITHS digital solutions

AI COMPLY

A software governance platform giving unrivalled “flight-deck” style control over AI usage and oversight within businesses.

eLEARNING

Our inhouse eLearning business provides ready-made or custom educational modules to cascade learning through organisations.

SHCOSMITHS fractional managed services

**AUTOMATED
DATA COMPLIANCE**

A fully managed data mapping service that provides the foundations for bulletproof GDPR and data compliance.

LEGAL
OPS

Fractional GC and legal operations support without the commitment or headcount.

FSC

Fractional compliance staff, managed services and outsourced remediation aimed at the financial services sector.

GOVERNANCE &
COMPANY SECRETARIAL

A full complement of outsourced governance, entity management and company secretarial solutions.

dp○

Alleviate data compliance concerns with our fractional outsourced Data Protection Officer service.

SMARTSAR

A blend of data privacy expertise and technology provides an end-to-end managed DSAR solution.

An aerial, high-angle photograph of a city skyline at night. The image is dominated by numerous skyscrapers, many of which are illuminated with warm yellow and orange lights. The buildings are densely packed, and their reflections are visible on the surfaces of the lower floors. The overall color palette is dark, with deep blues and greys, punctuated by the bright lights of the city. The word "SHOSMITHS" is overlaid in the center of the image in a white, sans-serif font. The text is slightly transparent, allowing the city lights to be seen through it. The perspective is from a high vantage point, looking down on the city, which creates a sense of scale and grandeur. The lighting is a mix of the cool, ambient light of the night and the warm, artificial light of the city's infrastructure and buildings.

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