

FINANCIAL SERVICES



WITH INCREASINGLY SOPHISTICATED TRANSACTIONS, CONSTANT LEGISLATIVE UPDATES, EMERGING REGULATORY RISKS, AND GROWING DEMANDS FOR AGILITY, THE FINANCIAL AND PAYMENT SERVICES LANDSCAPE HAS BECOME PARTICULARLY COMPLEX. TO NAVIGATE THIS ENVIRONMENT SUCCESSFULLY, IT IS ESSENTIAL TO HAVE LEGAL COUNSEL THAT NOT ONLY UNDERSTANDS THE SECTOR'S DYNAMICS BUT ALSO PROVIDES ROBUST, REGULATION-ALIGNED SOLUTIONS.

STRATEGIC LEGAL ADVICE FOR THE FINANCIAL AND PAYMENT SERVICES SECTOR

Since its founding, Machado Meyer has played a key role in the structuring of financial institutions in Brazil—and more recently, payment institutions—actively contributing to the development of products and business models tailored to the sector. This experience gives us deep insight into the operational frameworks of these companies, enabling us to assist clients in addressing regulatory and operational challenges of varying complexity.

We provide comprehensive legal support for structuring both domestic and cross-border financial transactions, launching new businesses, drafting and negotiating contracts, and handling regulatory matters as well as administrative and judicial disputes.

OUR SERVICES INCLUDE:

- Regulatory matters involving banking, payments, and capital markets
- Incorporation of institutions and assistance in obtaining operating licenses
- Mergers and acquisitions, including transfers of control of financial institutions
- Negotiation of complex contracts, including product distribution agreements
- Structuring of both traditional and innovative financial products and services (including crypto assets and other alternative means)
- Operations in financial, payment, and capital markets, including derivatives, funding transactions (such as subordinated debt), general corporate finance, and infrastructure project financing
- Open and closed payment arrangements and their ecosystem participants
- Foreign exchange and cross-border operations, including by non-resident investors
- International payment facilitators and electronic foreign exchange (eFX) services
- Financial and general securitizations
- Debt restructuring, credit recovery strategies and other negotiations involving collective and/or individual credits
- Special regulatory regimes and bank resolution processes, including orderly wind-downs
- Support to industry associations and self-regulatory bodies

- | Guidance on participation in Open Finance, Pix, and Regulatory Sandbox initiatives
- | Representation in administrative and judicial proceedings
- | Negotiation and execution of settlement agreements with regulators (*Termos de Compromisso*)
- | Arbitration proceedings

Combining technical excellence with deep industry insight, we advise financial and payment institutions on strategic legal matters in highly regulated and rapidly evolving environments.

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AWARDS



2023

Awards

Export finance

Export Finance Deal of the Year

RECOGNITIONS

