
Business Transactions

Bank Regulation and Enforcement

With the support of our respected transactional practice, our bank regulatory team advises financial institutions on the full range of corporate transactions. We regularly counsel clients on issues under the banking and consumer finance laws in connection with mergers, acquisitions, restructuring, outsourcing and capital markets transactions involving banks, bank holding companies, consumer finance companies and other financial institutions. In addition to our experience in mergers, acquisitions and other strategic transactions, we have particularly extensive knowledge of outsourcing arrangements, investments in consumer finance and FinTech companies, and co-branded card arrangements.

Key Contacts



Franca Harris Gutierrez

PARTNER

 franca.gutierrez@wilmerhale.com

 WASHINGTON DC

 + 1 202 663 6557

Experience

Negotiated a services agreements between banks and various mobile wallet providers.

Renegotiated a business process outsourcing agreement between a major international financial institution and its service provider.

Handled the wind-down of US operations of a large international bank.

Negotiated a business process outsourcing agreement between a major regional bank and its service provider.

Renegotiated an IT services agreement between a major regional bank and its service provider.

Negotiated a credit card processing agreement between an international hospitality chain and its processor.

Negotiated a co-branded credit card agreement between an international hospitality chain and its banking partner.

Advised a bank on a data center outsourcing transaction.

Conducted regulatory due diligence reviews for investments in several marketplace lending platforms.

Assessed the regulatory risks of an investment in an online alternative small business lender.

Advised on an investment by a major bank in a blockchain company.

Advised on purchases and sales by major card issuers of card portfolios and the negotiation of program agreements.