



Our Finance Technology, or "Fintech," practice group is at the intersection of traditional financial services and newer software that is designed to deliver financial services efficiently and safely.

The financial services industry is changing rapidly. Given these major structural changes, it's important that organizations maintain an awareness of the opportunities and threats to the delivery of traditional and emerging financial services.

Crowdfunding platforms have joined banks, broker-dealers, venture capital and private equity funds and other traditional financial institutions. Both traditional and new financial sources increasingly rely on software to facilitate loans and investments.

The software is changing as artificial intelligence (AI) and blockchain are replacing earlier enterprise software. Global reach is important, but software is also empowering businesses that need money to communicate directly with investors without going through traditional intermediaries.

New financial instruments (including Bitcoin, Coins, Tokens, SAFEs (Simple Agreement for Future Equity), KISSes (Keep It Simple Security), Crowdfnotes, SAFTs (Simple Agreement for Future Tokens, and Revenue Share Loans) are joining traditional equity and loans. Even the villains are changing as hackers replace bank robbers as the biggest threat.

Our Fintech practice advises clients on matters relating to:

- Cyber-security
- Data breach responses
- Money transfers
- Regulatory compliance
- Lending and investment transactions
- Intellectual property protection
- Web services
- Investment Crowdfunding
- Peer-to-peer and online lending
- Portal assessment and compliance
- Blockchain
- Smart Contracts
- Token and Coin offerings

Ward and Smith's Fintech practice group includes seasoned attorneys from our financial institutions, securities, crowdfunding, and intellectual property. They stand ready to provide organizations with creative and informed solutions to proactively respond to emerging technologies in a rapidly evolving marketplace.