



/85

Partners

/500+

Lawyers

/30

Practice Areas

/25

Industry Groups

/6

Offices

RECOGNITION



FINANCIAL INNOVATION

Fintechs, Payments, and Digital Assets

We have been living in an unprecedented time in the financial and capital markets. The technology, associated with the interest of regulatory agencies in fostering the market through the entry of new players, has been allowing the creation of new business models focused on financial solutions. With extensive experience in capital markets, banking and finance, and being the first Brazilian full-service law firm to concentrate on innovation and entrepreneurship, we have introduced an exclusive practice aimed at financial innovation in order to monitor trends in the creation and development of new financial instruments. We advise fintechs, payment institutions, banks and companies from the most diverse sectors that aim to verticalize their value chain by offering financial services to their consumers.

TozziniFreire is ready to offer its clients cutting-edge products and structures in the financial and capital markets. Additionally, our firm relies on a multidisciplinary team comprised of specialized lawyers who closely monitor the evolution of technologies involving fintechs, techfins, means of payment, credit products, crowdfunding, crypto-assets and blockchain technology, open banking, regulatory sandbox, robo-advisor and high-frequency trading, innovative capital markets products relating to carbon credit, PIX, financial services in the metaverse, etc. Our assistance includes regulatory compliance, development of new financial structures, including for companies that do not operate directly in the financial market (embedded finance), incorporation of payment institutions and schemes, incorporation of Direct Credit Societies (SCD) and Personal Lending Societies (SEP), incorporation of crypto assets exchanges, ICOs, investment funds focused on crypto assets and crypto assets indexes, tokenization and advisory on regulatory sandbox admission process.

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