

Balancing Innovation with Regulatory Clarity

In the fintech ecosystem, speed-to-market and legal risk often travel side-by-side. Whether you're launching a new lending platform, building an embedded finance product, or entering into a bank partnership, every strategic move has compliance implications. At Hinshaw, we help fintechs, investors, and bank partners scale responsibly—with legal strategies that support innovation, protect business interests, and anticipate regulatory scrutiny.

Our team provides full-spectrum counsel across the lifecycle of fintech products and platforms, including credit, payments, and alternative lending models. We work with startups and mature providers alike, offering guidance on applicable legal requirements, licensing, bank partnership structures, and data privacy issues. We translate regulatory frameworks into actionable business decisions.

Where Innovation Meets Regulation

We support clients at all stages—from product design and licensing to strategic partnerships, investor due diligence, regulatory exams, and litigation defense. Whether scaling a buy-now-pay-later offering or managing state licensing across 50 jurisdictions, we help clients stay compliant, competitive, and ready for what's next.

Our Experience Includes:

- Advising on legal requirements applicable to BNPL, point-of-sale lending, and virtual installment products
- Structuring, reviewing, documenting and overseeing bank partnership programs
- Navigating multi-state licensing frameworks, exemptions, and NMLS requirements
- Reviewing digital marketing, onboarding flows, and e-disclosures to ensure compliance
- Counseling on data privacy, vendor contracts, and terms of use for mobile apps and online platforms
- Supporting clients through state Attorneys General investigations, regulatory inquiries, and supervisory examinations
- Advising venture-backed startups and their investors on legal risk in diligence and fundraising stages
- Conducting regulatory due diligence of multiple fintechs on behalf of bank partners, private equity investors, and potential acquirers

Your Legal Launchpad for Scalable Growth

Fintech success is about more than disruption—it's about sustainable, scalable growth within a complex regulatory framework. At Hinshaw, we offer business-savvy legal counsel that helps you build trust, manage compliance, and move forward confidently in a competitive marketplace. Whether you're an emerging company or a platform scaling nationally, we help you turn legal clarity into a competitive advantage.

Insights

Consumer Crossroads: Where Financial Services And Litigation Intersect

Sep 18, 2025

Business Compliance Checklist: Massachusetts Enforces New Consumer Protection Regulations on “Junk Fees” and Deceptive Pricing

Press Release

May 28, 2025

Michael Guerrero Elected to the Governing Committee of the Conference on Consumer Finance Law (CCFL)

Event

Jan 24, 2025

Michael Guerrero Moderates Discussion on CFPB's Interpretive Rule and BNPL Regulatory Challenges at the American Bar Association's Winter Meeting

To Find Out More Contact



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Related Capabilities

Banking & Financial Institutions

Biometric Information Privacy Act (BIPA)

Commercial Finance

Consumer Financial Services

Corporate & Transactions

Data Privacy, AI & Cybersecurity

Financial Services

Financial Services Regulatory & Compliance

Licensing

Private Banking & Private Wealth Management

Private Equity & Private Fund Formation