

FinTech & Blockchain Technology

Innovation in financial technology is happening at a rapid pace and is changing everything from online shopping to sophisticated financial products. This convergence of the financial services industry and transformative technologies, commonly known as FinTech, is reshaping the landscape of all forms of commerce. These technologies are redefining what constitutes property, artwork and even money and are changing how we interact within a financial setting. Attorneys in Polsinelli's *Chambers*-ranked Fintech and Blockchain team understand the technology, the industry and its attending regulations to guide clients through this complex and fluid new frontier.

Our attorneys advise clients ranging in size from start-ups to established companies on how to best utilize, understand and develop financial technologies while navigating regulations in areas of innovation, including:

- App-based investing platforms
- Artificial intelligence
- Asset fractionalization
- Decentralized finance (DeFi)
- Enterprise technology
- ePayments
- Money services transmission
- Payment processing technologies and regulations
- Roboadvisers

Polsinelli's cross-disciplinary FinTech team ensures that clients benefit from practitioners who know how to apply cutting-edge financial technology to numerous areas of specialty. This helps ensure that clients – whether they are seasoned financial institutions, non-financial companies looking to utilize FinTech, or even early-stage companies creating disruptive technologies – get the benefit of a team that understands the practicalities of applying the law of financial technology to all facets of a client's business. Members of the FinTech team apply this specialized knowledge to a number of practice areas, including:

- Corporate & Transactions, including mergers and acquisitions
- Cybersecurity, Privacy & Incident responses
- Franchise & Supply Network
- Government Investigations & Compliance
- Health Care Technology and Innovation
- Intellectual Property, including patents and trademarks
- Investment Funds
- Labor & Employment
- Litigation

- Public Policy
- Securities & Corporate Finance
- Special Situations, including debt and claims trading and bankruptcy
- Tax
- Technology Transactions

Members of the team are frequent speakers at conferences on blockchain technology, patents, regulatory and market structure issues.

Matters

- Represented first blockchain-enabled security token crowdfunding platform to be approved by the SEC.
- Advised early stage technology companies on a variety of securities regulatory and anti-money laundering compliance matters.
- Represented real estate private equity fund sponsor in the formation of a blockchain-enabled, tokenized feeder fund.
- Represented large tech company in updating its advertising policies for cryptocurrency exchanges and wallets.
- Represented asset fractionalization platform in qualification of securities offerings under Regulation A+.
- Defended client against an FTC enforcement action against a bitcoin mining machine manufacturer and its principals and in subsequent civil actions.
- Represented not-for-profit foundation in auction of NFTs.
- Represented leading U.S. digital currency trading platforms and blockchain technology firms before the Department of Justice, the SEC, and the CFTC in investigations and enforcement actions.
- Represented ATs before the SEC and FINRA.
- Advised major online advertising platform on policies and procedures for accepting advertisements in the blockchain space.
- Assisted a major mobile payment company in a cross border remittance cooperation.
- Advised on blockchain-related patents and trademarks, including for ATs and digital currency trading platforms.
- Negotiated payment service contracts for a global financial payment company, including online/offline payment acquiring agreements and merchant service agreements.
- Advised the operators of platforms for the sale of unregistered securities under Rule 506 of Regulation D, Regulation A+, crowdfunding, registration as a stock exchange, and as a commodity exchange for trading digital currencies.
- Provided regulatory and compliance advice related to the use and custody of bitcoin and other cryptocurrencies, data protection, and cybersecurity.
- Advised on the pre-indictment resolution of government investigations relating to financial technology.
- Advised peer-to-peer lending platforms and regulated investment advisors on securities regulatory and commercial lending matters.
- Advised digital asset issuers and exchanges on intellectual property matters, including patent strategy and prosecution.
- Advised boards of directors and management on general corporate, securities, mergers and acquisitions and intellectual property matters in the U.S. and abroad.

Publications

February 27, 2026

Navigating California's New Venture Capital Reporting Framework Beginning March 1, 2026

May 23, 2025

Fledgling Crypto ATM Regs May Be Due For A Growth Spurt

Author, Law360

May 16, 2025

Blockchain in Real Estate Moves Beyond Hype, but True Transformation Remains Elusive

Quoted, GlobeSt.

April 29, 2025

Risk Control Tips For Banks With Cryptocurrency Customers

Author, Law360

March 3, 2025

Staff Statement on Meme Coins Signals Significant Shift in SEC Position on Digital Assets

Co-Author, The National Law Review

March 3, 2025

Staff Statement on Meme Coins Signals Significant Shift in SEC Position on Digital Assets

January 16, 2025

How to Make the United States the Crypto Capital of the World

Contributor, CoinDesk

September 16, 2024

Community-Run Crypto Project Tests Legal Standing by Forming LLC

Quoted, Bloomberg Law

September-October 2024

Beyond the Blockchain: Legal Challenges and Opportunities in the Era of Digital Assets

Co-Author, The Journal of Robotics, Artificial Intelligence & Law Vol 7 No 5

June 14, 2024

3 Ways To Fight Alice Rejections Of Blockchain Patents

Quoted, Law360

May 17, 2024

Crypto Case Tests SEC's Ability to Police Blockchain Technology

Quoted, Bloomberg Law

April 22, 2024

Crypto Trader's Fraud Conviction Undercuts Exchange Code Defense

Quoted, Bloomberg Law

April 19, 2024

Critical Infrastructure Cybersecurity – Evolving Incident Response Obligations, Integral to Effective Risk Management

March 20, 2024

Recent Developments in Artificial Intelligence and Blockchain Cases 2024

Contributor, American Bar Association

February 6, 2024

Top 10 Web3/blockchain legal developments of 2023

Co-Author, Reuters Westlaw Today

December 14, 2023

Blockchain+ Bi-Weekly

Co-Author, Polsinelli BitBlog

November 30, 2023

Blockchain+ Bi-Weekly

Co-Author, Polsinelli BitBlog

November 16, 2023

Blockchain+ Bi-Weekly

Co-Author, Polsinelli BitBlog

November 15, 2023

Celsius Bankruptcy Transformation Depends on SEC's Blessing

Quoted, Bloomberg Law

November 2, 2023

Blockchain & Cryptocurrency Laws and Regulations 2024 | False friends and creditors: The saga of recent crypto insolvencies

Co-Author, GLI Global Insights

November 2, 2023

Blockchain+ Bi-Weekly

Co-Author, Polsinelli BitBlog

October 5, 2023

Blockchain+ Bi-Weekly

Co-Author, Polsinelli BitBlog

September 21, 2023

Blockchain+ Bi-Weekly

Co-Author, Polsinelli BitBlog

September 8, 2023

Coinbase Judge Previews Crypto Thinking in Uniswap's 'Huge' Win

Quoted, Bloomberg Law

September 7, 2023

Blockchain+ Bi-Weekly

Polsinelli At Work Blog

September 6, 2023

Federal Appeals Court Reaffirms That Syndicated Loans Are Not Securities

August 24, 2023

Blockchain+ Bi-Weekly

Polsinelli BitBlog

August 18, 2023

Celsius Debtors Obtain Approval to Solicit votes on Disclosure Statement for Joint Plan of Reorganization

Polsinelli BitBlog

August 10, 2023

End of Games or Endgame? The SEC V. Wahi Settlement and What It Means for the Blockchain Industry

Quoted, American Bar Association

July 20, 2023

Will There Be a Ripple Effect? Federal Judge Rules Some Sales of XRP Were Not Securities Transactions

Co-Author, BitBlog

July 14, 2023

Blockchain+ Bi-Weekly

Co-Author, BitBlog

July 14, 2023

On the Brink(er): In Appeal of Closely-Watched Data Breach Class Certification, Eleventh Circuit Vacates in Part and Remands for Further Proceedings

July 11, 2023

Corporate Transparency Act Compliance For DAOs Is Unclear

Co-Author, Law360

June 15, 2023

Blockchain+ Bi-Weekly

Co-Author, BitBlog

June 9, 2023

Proposed Digital Asset Market Structure Bill Could Give Regulatory Clarity; But is it the Regulatory Clarity the Industry Wants?

Author, BitBlog

March 2, 2023

Utah Passes Innovative DAO Legislation

Author, BitBlog

February 15, 2023

Kraken the Whip – Kraken Penalized Over Staking-as-a-Service

Co-Author, Polsinelli BitBlog

February 10, 2023

Jury Sides with Hermès in Pivotal NFT Trademark Case

October 31, 2022

The IRS expands crypto guidance to include “NFTs” and other “Digital Assets,” ahead of the 2022 filing season

Co-Author, Polsinelli Bit Blog

October 27, 2022

Celsius Bankruptcy Case Update: October 26, 2022

Co-Author, Polsinelli Bit Blog

October 14, 2022

Multilaw FinTech Guide Launch and Webinar

Polsinelli Bit Blog

August 23, 2022

Evolving Trends For IP Licenses in NFT Terms and Conditions

Co-Author, Polsinelli BitBlog

August 18, 2022

SEC Hints at Path for Digital Assets to Morph Into Non-Securities

Co-Author, Polsinelli BitBlog

July 20, 2022

Why Real Estate Lawyers Should Keep An Eye On Blockchain

Quoted, Law360

June 20, 2022

Is it Legal? IP & Metaverse Law

Speaker, W3BTHR33 LOUNG3 at NFT NYC

June 9, 2022

Former OpenSea Employee Charged with Wire Fraud and Money Laundering in First Ever “Digital Asset Insider Trading” Scheme

Co-Author, Polsinelli BitBlog

April 20, 2018

How the Syndicated Loan Market Is Dealing with the Potential Replacement of LIBOR

April 2018

How FinTech Could Reboot LIBOR