

# THORPESHWER



## Financial Services

Companies operating in the financial services sector face complex and changing demands from consumers and regulatory bodies. Thorpe Shwer attorneys understand what these entities must contend with and help navigate companies through these difficult times. Our lawyers counsel a broad range of clients operating in the financial services, and electronic payment and credit card industries, including banks, third-party payment processors, merchant services providers, card associations, vendors, independent sales organizations (ISO's), resellers, and other industry participants. We strive to provide the proactive and comprehensive advice these clients need to achieve their business and transactional goals while avoiding potential legal and regulatory pitfalls along the way.

The members of our Financial Services Practice have extensive experience assisting clients with routine and sophisticated business and commercial transactions. We draft and negotiate a wide range of contractual agreements and advise clients on complex issues impacting their business relationships with companies operating both within and outside of the financial services sector.

In addition to transactional services, Thorpe Shwer attorneys represent companies in high-stakes regulatory actions and traditional civil litigation. We have a solid understanding of the requirements governing the industry and take a preventative approach to ensure that our clients' operations are fully in line with changing industry standards and government regulations.

When a client becomes the target of a government investigation, our attorneys take immediate action to ensure that the client knows how to properly respond to requests from agency officials. While our objective is to bring the investigation to a close as soon as possible, our attorneys are well-equipped to defend clients and their principals in regulatory actions that reach the courts. We are also frequently sought after to handle high-risk civil cases, including defending industry participants in class action cases alleging violations of federal and state laws, as well protecting and enforcing our clients' rights in complex business disputes.

## Related Attorneys

- [Lorena Van Assche](#)
- [Nicole Stewart](#)
- [Sara Witthoft](#)
- [Jamie Gill Santos](#)
- [Bradley Shwer](#)



## Financial Services

### Helping Clients Navigate Legal Obstacles and Seize Opportunities

Thorpe Shwer is proud to serve as a trusted legal partner to clients operating throughout the financial services and electronic payment and credit card industries. Staffed by a team of seasoned attorneys with significant industry experience, our Financial Services Practice provides the comprehensive legal services clients need to navigate an increasingly complex and competitive landscape.

We serve a broad client base, including banks, third-party payment processors, independent sales organizations (ISO's), resellers, merchant service providers, credit card associations, vendors, and other industry participants in Arizona and across the nation. Our attorneys harness a firm understanding of the law and industry operations to deliver strategies that position our clients to overcome challenges and take advantage of new and emerging opportunities.

### Offering A Wide Range of Services to the Financial Services Sector

Our Financial Services Practice works with clients to address the myriad of legal, transactional, regulatory issues impacting both their day-to-day and long-term operations. We strive to understand our clients' goals and businesses so that we can provide the creative advice and solutions they need to successfully address a wide range of legal matters, including:

- **Contract Drafting and Review**

Our attorneys assist clients with a broad range of contractual needs. We draft, review, and negotiate routine and complex commercial agreements by and between entities in the financial services and electronic payment and credit card industries.

- **Deceptive Trade Practice Actions**

The members of our practice group have extensive experience defending industry clients in regulatory claims and traditional civil litigation, including high-risk class action cases and defending against alleged deceptive trade practice claims. We also help companies respond to government investigations and vigorously defend clients against claims brought by the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), state attorneys general, and other agencies.

- **Credit Card and Electronic Fund Transactions**

Our attorneys advise payment industry clients on the rules and requirements governing electronic payments and transactions and frequently litigate claims involving federal and state law. When commercial disputes surface, we work to negotiate favorable resolutions for our clients and are prepared to

aggressively litigate these matters in court when it is in our clients' best interests.

- **Regulatory Actions and Compliance**

Thorpe Shwer attorneys are well-versed in the complex body of laws and regulations impacting our clients' activities and operations. We take a proactive approach to compliance, working with our clients to identify potential issues and mitigate risk. Our attorneys also help clients respond to investigation demands from state and federal regulatory bodies and often can resolve inquiries early in the process before litigation ensues.

## Related Attorneys

- [Bree Brydenthal](#)
- [Lorena Van Assche](#)
- [Mitchell Fleischmann](#)
- [Jon Brinkman](#)
- [Matt St. Martin](#)
- [Nicole Stewart](#)
- [Sara Witthoft](#)
- [André Merrett](#)
- [Jamie Gill Santos](#)
- [Bradley Shwer](#)
- [William Thorpe](#)