

# Fintech and Payment Systems



# Who We Are

Felsberg Advogados is a full-service law firm founded in 1970 and defined by its ability to combine experience, tradition and excellence with efficient, fast and focused service, offering innovative solutions in a constantly changing world.

The combination of individual, joint and complementary values, with a tradition established over five decades of service, means that we have a broad and all-encompassing vision that meets the current and future legal requirements of all our clients, from the biggest corporate groups to the freshest of startups.

This is what makes us unique, different and prepared.

# Our History

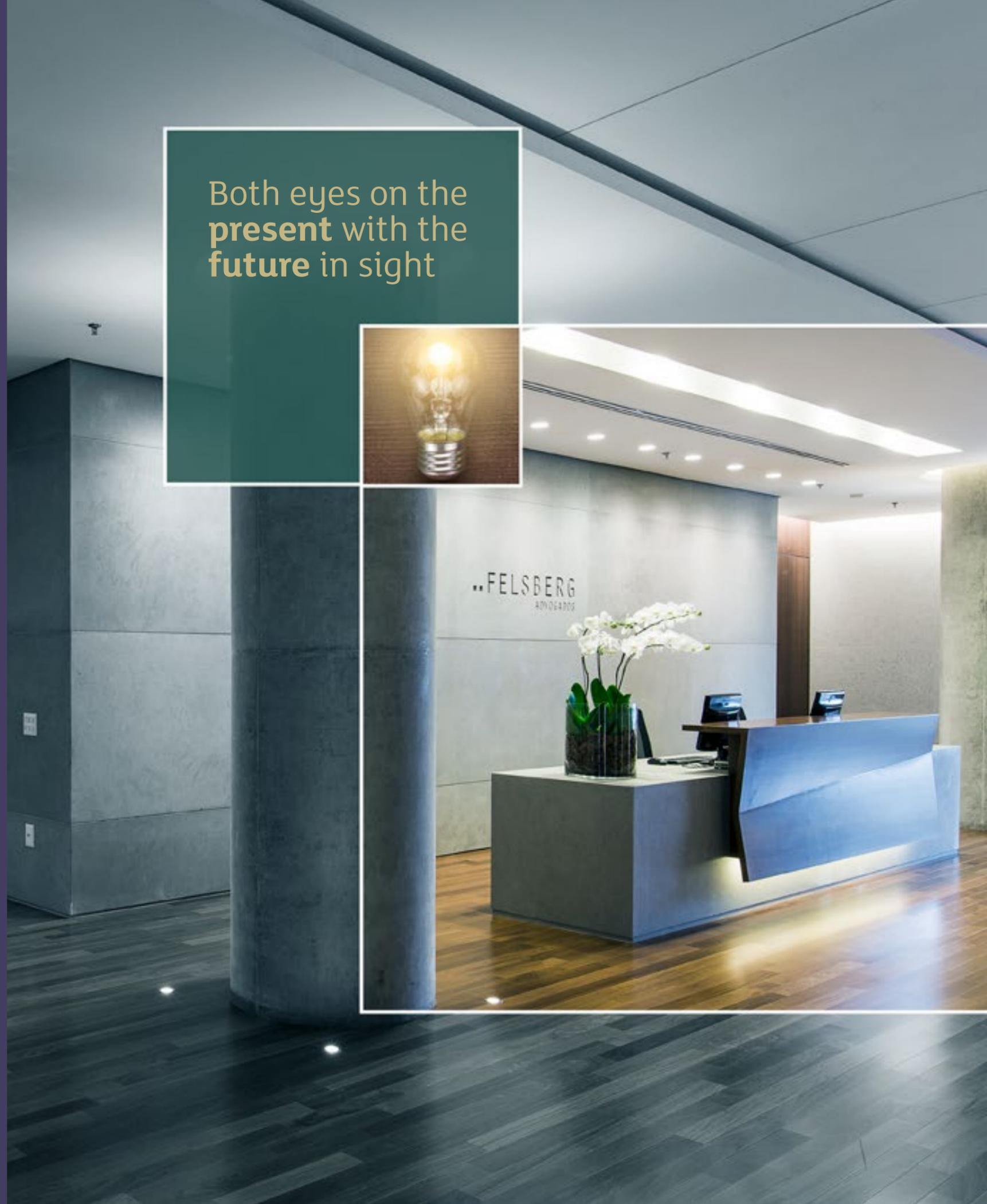
Founded by Thomas Felsberg, the firm has always had an innovative spirit at the core of everything it does.

Long before we were recognized as pioneers in judicial restructuring, we were one of the first firms to advise on aviation financing and contribute to the development of project finance and venture capital in Brazil.

More recently, we inaugurated new practice areas such as fashion law, innovation and startups, intellectual property, life sciences, antitrust, compliance and white-collar crime. We also anticipated future demands with new fintech and payment systems as well as data protection and technology departments and a specialised gaming law team.

More than service providers, we are partners.

Both eyes on the  
**present** with the  
**future** in sight





## Our Principles

## Social Responsibility

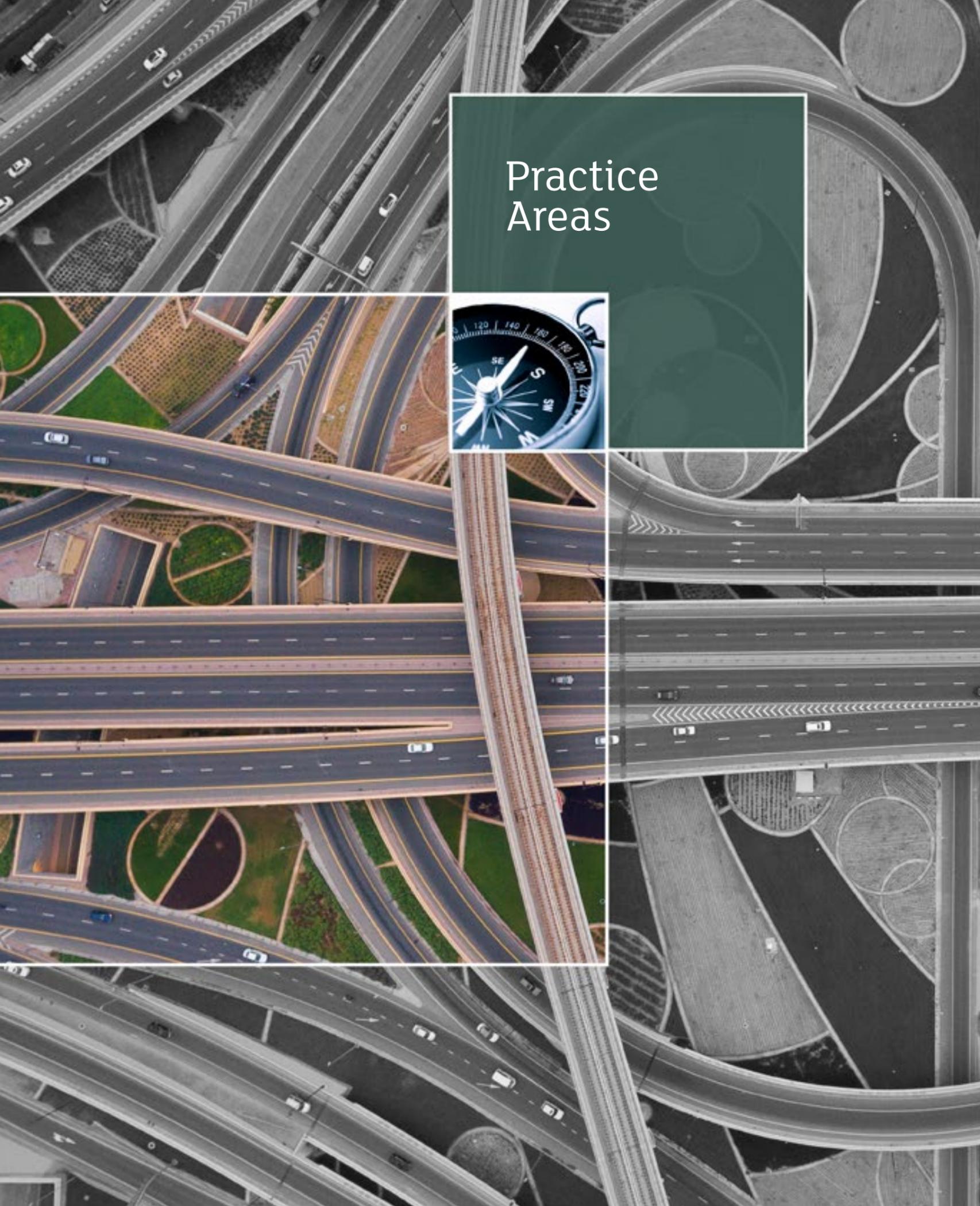
We are committed to encouraging social, cultural and educational projects.

Among the projects we support are Vaga Lume (creating and maintaining libraries in the Amazon), Americas Amigas (fighting breast cancer among lower-income women in Brazil), APAQ (treatment of burns victims), and AB2L (for the creation of dialogue among law firms and tech companies). Our fashion law team, in particular, devotes pro bono hours to two institutes in the fashion industry: Fashion Revolution (uniting the fashion industry in the way clothes are sourced, produced and consumed) and Instituto Alinha (connecting small workshops with designers and brands at fair prices and deadlines). Over the past two years, our legal professionals provided more than 500 pro bono hours.

## Diversity

Talent does not come with a label. For this reason, we focus on selecting and rewarding the best minds, regardless of gender, color, social class, sexual or religious orientation. Respect for diversity is reflected in our values. Among our partners, 50% are women, and within our office as a whole, 57% are women. Salary levels for men and women are equal within each function. Healthcare benefits are extended to all spouses, regardless of sexual orientation.

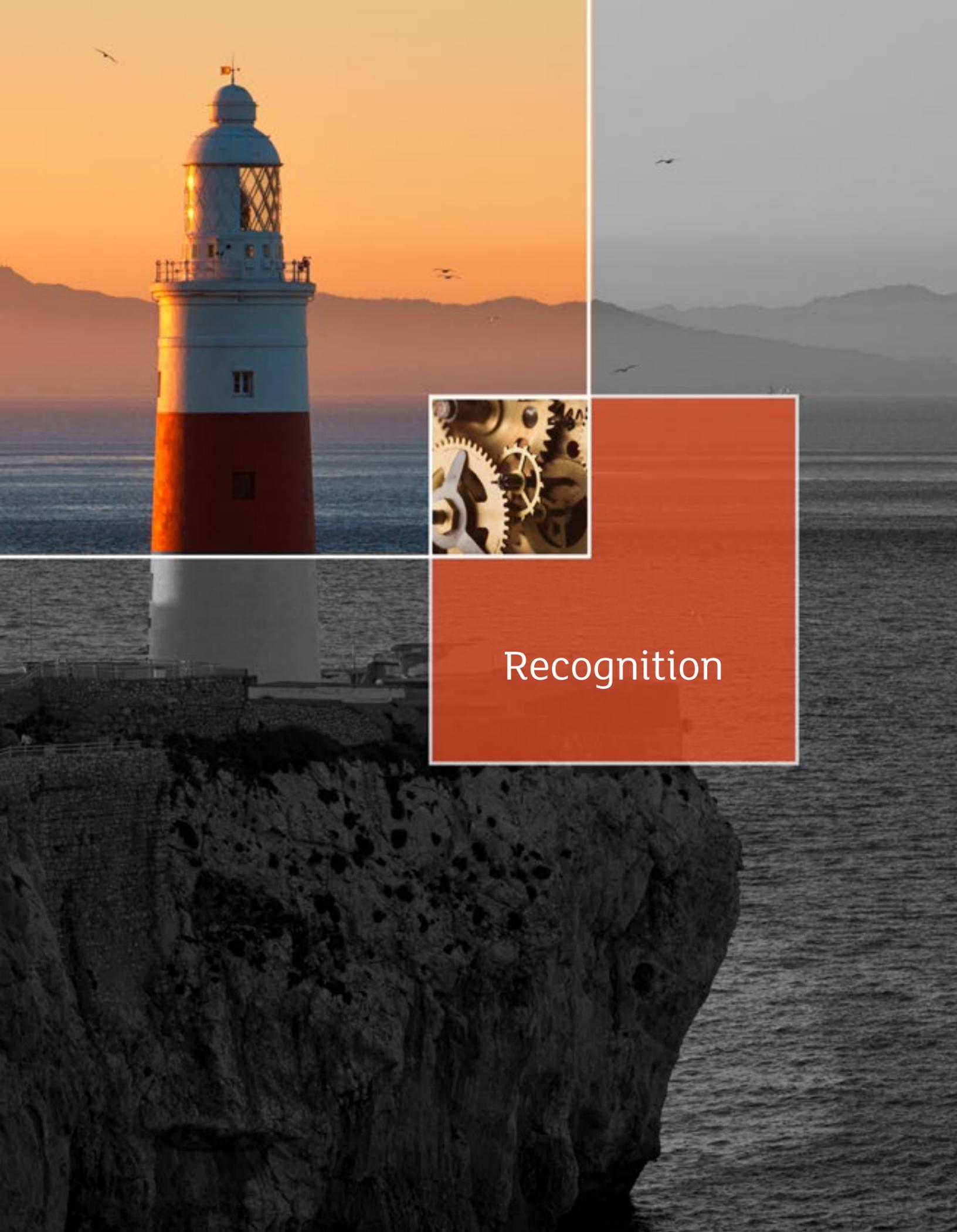
DiversiFeA, our Committee of Equity, Diversity and Inclusion comprising partners, other fee-earners and staff, promotes regular initiatives and events for the well-being of all members of the firm.



## Practice Areas



- Agribusiness
- Antitrust
- Aviation
- Banking and Finance
- Capital Markets
- Commercial Contracts
- Compliance
- Consumer Relations
- Corporate and M&A
- Data Protection and Technology
- Dispute Resolution
- Electric Power
- Environment, Sustainability and Waste
- Fashion
- Fintech and Payment Systems
- Governmental Relations
- Immigration
- Infrastructure
- Innovation, Startups and Venture Capital
- Intellectual Property
- Labor and Employment
- Life Sciences
- Maritime
- Natural Gas
- Oil and Gas
- Privatization
- Public and Regulatory
- Publicity, Propaganda and Media
- Real Estate
- Restructuring and Insolvency
- Sanitation
- Sports and Entertainment
- Tax
- Telecommunications
- White-Collar Crime and Corporate Investigations



Recognition

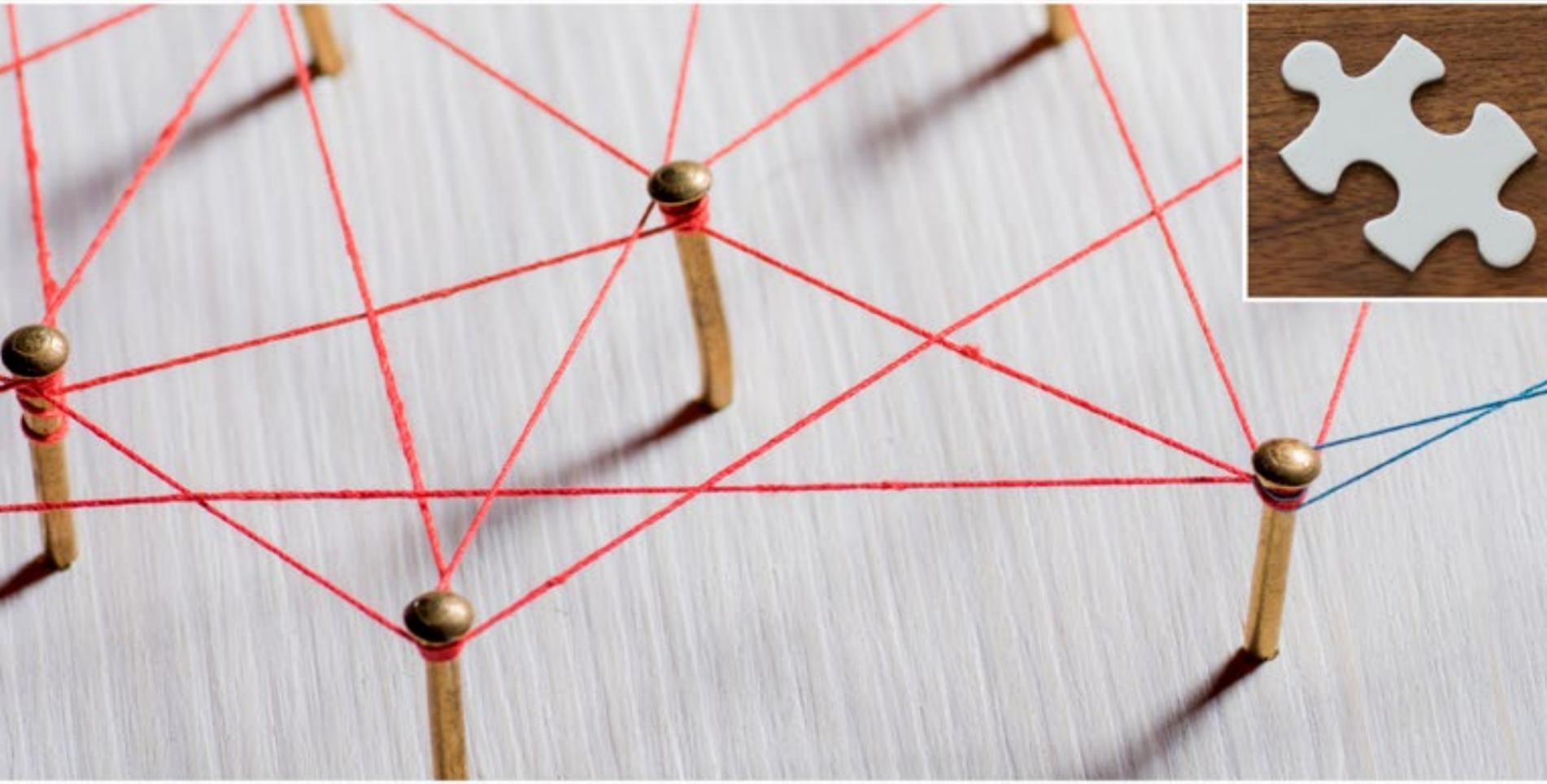




## Fintech and Payment Systems

Our Fintech and Payment Systems team is especially dedicated to issues of a regulatory and governance nature associated with financial services. Our aim is to guide fintechs in acting strategically on digital platforms, offering goods and services in compliance with the regulatory obligations applicable to the National Financial System (SFN). Our work involves legal advice for our clients to comply with SFN's regulatory framework, especially as regards the Brazilian Payment System (SPB), digital credit offerings, cryptoassets, blockchain, technology platforms and regulations of the Central Bank (BACEN) and National Monetary Council (CMN). Together with other practice areas, we also advise fintechs at all stages of the investment cycle, specific intellectual property issues of financial technology companies, including IP outsourcing and licensing and data protection, as well as tax issues.

Partners





## Maria da Graça Pedretti

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**Phone:** +55 11 3141-9102

**Practice Areas:** Aviation / Banking and Finance / Infrastructure / Fintech and Payment Systems / Electric Power / Natural Gas

Maria da Graça has extensive experience in the areas of project finance, aircraft finance, financial and structured operations, capital markets, investment funds, private equity and operations involving the acquisition, sale and restructuring of companies.

She has given speeches at events in Brazil, Spain and the United States on subjects such as investment funds, initial public offerings, private equity and the financing and structuring of projects. Maria da Graça has been recognized by Latin Lawyer, The Legal 500, and Leaders League.



## Evy Marques

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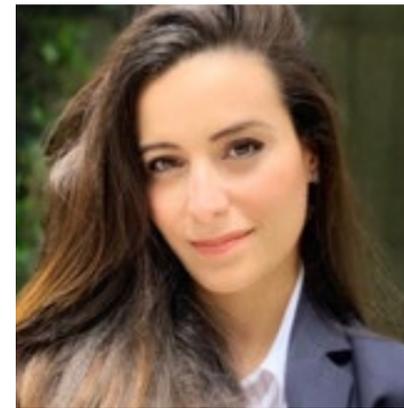
**Practice Areas:** Corporate and M&A / Innovation, Startups and Venture Capital / Fintech and Payment Systems

Evy has over 15 years of experience advising foreign investors and Brazilian companies on complex international and domestic M&A transactions, distressed M&A transactions, corporate law and commercial contracts.

Evy is also head of the Innovation, Startups and Venture Capital department, advising diverse agents in the entrepreneurial ecosystem, including startups, impact businesses, accelerators, venture capital funds, teaching and research institutions and the government. Evy has been recognized by Latin Lawyer, The Legal 500, and Leaders League.



## Senior Lawyer



### **Fernanda Garibaldi**

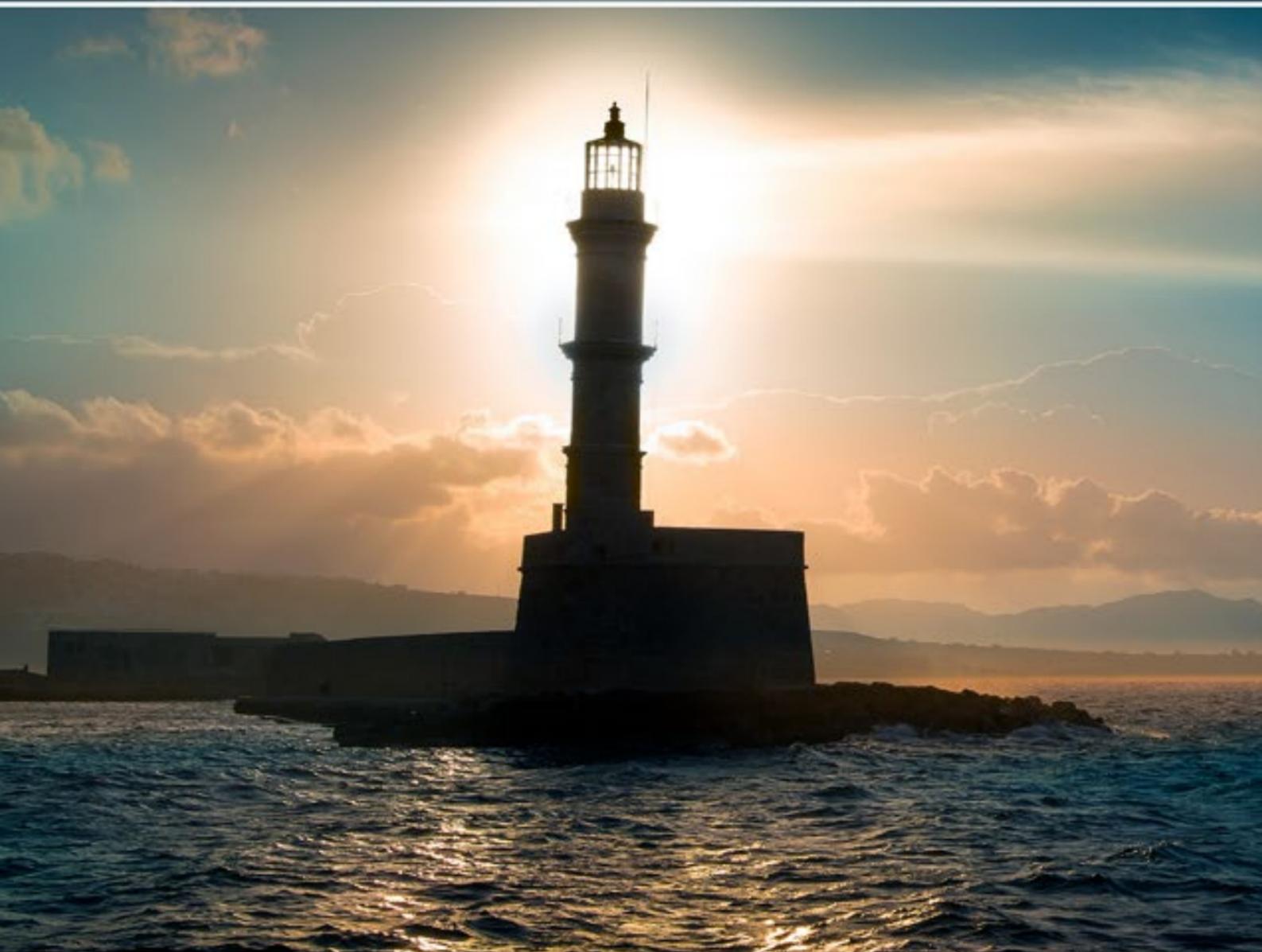
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**Practice Area:** Fintech and Payment Systems

Fernanda has extensive experience in corporate law, with an emphasis on the areas of financial regulation, compliance and competition. She holds an LL.B. from UFBA - Universidade Federal da Bahia, a Masters in Private International Law and is a doctoral student in

Commercial Law from the University of São Paulo (USP). She is also a researcher at USP in the area of payment systems, finance and technology, with an emphasis on regulation by the Central Bank of Brazil (BACEN) and the National Monetary Council (CMN). Fernanda has previously represented financial institutions before BACEN and the Administrative Council for Economic Defense (CADE), in addition to advising fintechs and participants in the payment sectors and digital platforms on a wide variety of issues, such as business model analysis, regulatory consultancy, requests for authorization and administrative processes.



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