

# Fintech

## Our practice area

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# Firm Profile

Founded in 1923, Marval is the **biggest law firm in Argentina**, a leader in both the local and the Latin American markets.

For over 100 years, we have provided sophisticated advice to local and international clients, with a strong focus on high-end corporate and financial transactions. Our Firm also has the largest, most active litigation and arbitration practices in Argentina, and a leading Intellectual Property Department.

Marval has over 300 lawyers with quality experience in highly demanding and complex matters. The teams are led by partners with extensive experience in serving our clients' objectives. These strengths enable us to react speedily while simultaneously participating in large, complex, and demanding transactions, without compromising on the quality of our service.

Our Firm also leads in other practice areas, including Tax, Labor, Competition Law, Energy and Natural Resources, Public and Administrative Law, Insurance and Reinsurance, Telecommunications, and Real Estate and Construction. Our main feature is our experience in complex transactions involving more than one jurisdiction.

We understand the Argentinian market and we know how to help our clients achieve their goals.

In a global context of constant change, the continuity of 100 years practicing law in Argentina has trained us to respond to all challenges.





# We Are the Leading Law Firm in Argentina

100+

Years of high-end  
legal solutions

6000+

Hours per year devoted  
to **Pro-Bono** work

300+

**Talented lawyers** in  
various practice areas

200+

Lawyers dedicated  
to **Pro-Bono** work

600+

Employees. We are  
the **biggest law firm**  
in **Argentina**

12

Times chosen best  
law firm in Argentina  
by **Chambers &  
Partners**

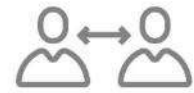
17

“Top tier” practice areas  
in 2025, according to  
**Legal500**

55

Professionals  
recognized by the  
**Chambers & Partners**  
ranking in 2025

# Culture & Values



## Social Commitment

Over 200 Marval lawyers dedicate 6,000 hours annually to Pro Bono work, supporting more than 20 NGOs.



## Diversity

Diversity is key at Marval. Our internal teams continuously promote an inclusive and diverse workplace.



## Sustainability

Marval fosters sustainability through environmental management, energy efficiency, and responsible practices to minimize its impact.



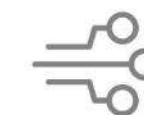
## Excellence

With over 100 years of leadership, Marval combines independence, ethics, and continuous training to deliver high quality legal services.



## Integrity

Marval acts with honesty, justice, and independence, focusing exclusively on technical-legal matters.



## Innovation

At Marval, technology and artificial intelligence enhance productivity, build trust, and ensure excellence in client service.



# Comprehensive Service

Marval provides consulting services – both broad and tailor-made – in all matters related to corporate law.

Our multidisciplinary and specialized experience has been bringing added value to our clients for decades. This experience has allowed us to be part of some of the most important and complex market transactions and disputes.

- Agribusiness
- Banking & Finance
- Capital Markets
- Competition / Antitrust
- Compliance, Anti-Corruption & Investigations
- Consumer Protection Law
- Corporate / M&A
- Energy & Natural Resources
- Entertainment, eSports and Gaming
- Environment
- ESG - Environmental, Social and Governance
- Family Law and Successions
- Family Office
- Fintech
- Foreign Exchange and Capital Controls
- Information Technology, Privacy & Artificial Intelligence
- Insolvency & Restructuring
- Insurance & Reinsurance
- Intellectual Property
- International Trade & Customs
- Labor & Employment
- Legal Operations
- Life Sciences & Healthcare
- Litigation & Arbitration
- Maritime & Air Law
- Private Equity
- Public & Administrative Law
- Real Estate & Construction
- Social Security Law Department
- Tax
- Telecommunications, Media & Technology (TMT)
- White Collar & Corporate Crime



We have an in-depth understanding of our clients' industries. This allows us to provide accurate and practical legal advice. Our clients face specific challenges that change as their industries evolve.

Our extensive knowledge and wide experience in a broad range of areas allow us to offer ideal solutions, tailored to our clients' needs.

# Tailor-Made Solutions for Clients

- Aeronautics
- Automotive
- Aviation
- Banking
- Chemical and Petrochemical
- Construction
- E-commerce
- Energy
- Entertainment
- Financial Institutions
- Fintech
- Food and Drink Franchise
- Health
- Insurance
- Pharmaceuticals, Medical Devices, Cosmetics, Food, and others
- Mass Media
- Private Equity
- Real Estate
- Recreation
- Sports & Luxury
- Technology
- Telecommunications
- Mining
- Oil & Gas





# Global Experience & Network

Marval provides legal services to domestic and international clients, while constantly keeping in touch with the world's leading law firms.

We are the only Lex Mundi member in Argentina. Lex Mundi is an association of independent lawyers, comprising over 160 firms from all around the world. We have also been chosen from over 100 countries by the Employment Law Alliance—an international network of over 3000 lawyers specialized in labor legislation—to represent Argentina.

Our teams of lawyers provide regular counseling in transactions related to project financing, investments in telecommunication areas, energy and infrastructure, mergers and acquisitions, elaboration of tax structures, and capital market, among others.

**LexMundi**  
Bringing the  
best together™





We are the only Lex Mundi—the world’s main association of independent lawyers—member in Argentina.

**51%**

Of international clients

**80%**

Partners who studied abroad

**160**

Law firms in our network

**125**

Countries



# Some Recognitions



**Chambers & Partners**

**Top Ranked Argentinian Firm -  
Chambers Global 2025**

**Top Ranked Argentinian Firm -  
Chambers LATAM 2025**

**Argentina Firm of the Year 2024 /  
2023 / 2022 / 2021 / 2020 / 2019 / 2018  
/ 2016 / 2014 / 2013 / 2011 / 2009**

**LatinAmerica firm of the year  
2023 / 2013**

**Fintech Guide  
2025 / 2024 / 2023 / 2022 / 2021**



**Leaders League**

**Leading Law Firm for Fintech  
in Argentina 2024 / 2023**



**IFLR**

**Corporate Firm of the Year:  
Cono Sur 2023 / 2021**

**Argentine Law Firm of the year  
2020 / 2015 / 2014 / 2013 / 2012**

**Argentine Banking Firm in  
Southern Cone 2020**

**Best Deal – Loan of the Year  
2020**

**Argentine Capital Markets  
Firm of the Year 2018**



**Who's Who Legal**

**Argentina's Law Firm of the year  
2023 / 18 consecutive years**



**Latin Lawyer**

**Deal of the year 2023 -  
Private equity**  
Advice provided to  
Stonepeak on the purchase of Lu-  
men's Latin American business

**Elite Firm 2025 / 2024 / 2023**

**Deal of the year 2022 -  
Mergers and acquisitions**  
Purchase of Navent  
by Quinto Andar



**Diversity & Inclusion  
in the Latin America  
Legal Profession**

**Excellence in Diversity and  
Inclusion Award 2017**



**Women in Business  
Law Awards**

**Best Firm in Argentina  
2024 / 2022 / 2021 / 2020 / 2016**



**Euromoney Legal Media  
Group**

**Best Firm for Diversity in Latin  
America 2021 / 2020**

**Best National Firm in Latin  
America for Women in Business  
Law 2020 / 2019 / 2018**



**Managing Intellectual  
Property**

**Argentina Firm of the year -  
Managing IP Americas Awards  
2022 / Sixteen consecutive years**

**Argentinian Patent Firm of the  
Year 2020**

**Argentinian Trademark Firm of  
the Year 2020**

**Argentinian Copyright Firm of  
the Year 2020**



**International Tax Review**

**Best Tax Firm in Argentina 2024  
/ 2023 / 2022 / 2021 / 2020 / 2019 /  
2018 / 2017**



A person in a dark blue suit and white shirt is holding a tablet computer. The background is blurred, showing what appears to be an office or modern building interior.

# Our Fintech Practice

## Our Firm services the following sectors and verticals:

- Banks.
- Payments.
- Virtual Assets.
- Lending.
- Crowdlending and Crowdfunding.
- Factoring.
- Cross-border Payments and Remittances.
- Startups.



# Domestic and International Banks

**We provide legal and regulatory advice regarding:**

- Strategies for establishing and developing digital banks.
- Adopting and adjusting KYC procedures for digital banks.
- Use of electronic signatures for financial services contracting.
- Foreign/International banks, in connection with the use of mobile apps and websites, to attract local customers.



# Payments Cards

**We provide legal and regulatory advice to issuers of debit, credit, purchase, and prepaid cards.**

**Our practice comprises advice on:**

- Registration with the corresponding regulators (Argentine Central Bank and/or Financial Information Unit).
- Anti-Money Laundering, essential for the payments industry.
- Legal representation in class actions, individual claims, and legal disputes in general.
- Regulatory and commercial matters, such as agreements with the corresponding payment cards brands, among others.



**We advise all the different participants of the Argentine Payments System, including Payment Service Providers offering Payment Accounts (PSPCP), aggregators, acquirers, digital wallets, among others.**

**Our practice comprises advice on:**

- Regulatory analysis and framework applicable to each type of business and service provider.
- Registration with the corresponding regulators (Argentine Central Bank and/or Financial Information Unit).
- Anti-Money Laundering, essential to the Payments industry.
- Legal representation in class actions, individual claims, and legal disputes in general.
- Regulatory and commercial matters, such as agreements with acquirers, aggregators, among others.
- Processes and reports on compliance status of any regulation applicable to a Fintech in the payments vertical.

A background image showing three business professionals in a modern office setting. A woman in a light-colored blazer stands on the left, holding a folder. A man in a dark suit sits in the center, gesturing with his hands. A woman with blonde hair sits on the right, looking towards the man. The image is darkened to serve as a background for the text.

# **Payments – Payment Service Providers**



# Payments – Payment Service Providers that offer Payment Accounts

**Our practice specific to PSPCPs (i.e., Argentine Peso e-wallets) comprises advice on:**

- Establishment and operation of PSPCPs, including tax-related matters related to this specific industry.
- Interaction with regulators in the process of registration and regulatory compliance for PSPCPs.
- Opening, use, and operation of payment accounts with the use of mobile apps and websites.
- Design and implementation of KYC and AML/FT/FP procedures for PSPCPs.
- Use of digital and electronic signatures and distance contracting, widely used in the sector.
- Legal representation in class actions, which have proliferated as PSPCPs market share increased.





# Virtual Assets

## **Our practice regarding virtual assets covers:**

- Advice on legal design and issuance of virtual assets, with experience on asset tokenization projects.
- Advice on legal design of services that use virtual assets, such as crypto cross-border transfers, among others.
- Establishment, registration, and operation of Virtual Asset Service Providers (VASP), including tax-related matters related to this specific industry.
- Interaction with regulators in the process of registration and regulatory compliance for VASPs.
- Design and implementation of KYC and AML/FT/FP procedures for VASPs.
- Advice and legal representation in legal disputes, such as investor claims for token loss of value, among others.
- Advice in regulatory and commercial matters, such as crypto-custody services agreements, among others.



## Our advice related to lending in the Fintech sector comprises:

- Structuring and operation of lending platforms and credit providers.
- Design of digital credit schemes, including contractual documentation and legal validation of online processes.
- Use of electronic signatures and digital tools for formalizing loan contracts.
- Analysis and adaptation to local regulations on interest rates, commissions and transparency of information for financial users.
- Support in the implementation of anti-money laundering and credit assessment policies in digital environments.

A background image showing three business professionals in a modern office setting. A woman in a light-colored blazer stands on the left, holding a folder. A man in a dark suit sits at a table in the center, gesturing with his hand. A woman with blonde hair sits on the right, looking towards the man. The office has large windows and modern decor.

# Lending



# Crowdfunding Crowdlending

## We have extensive experience in:

- Legal and regulatory advice on structuring crowdfunding and crowdlending platforms.
- Design of operating models adapted to the applicable legal framework, including investment, lending, and donation schemes.
- Drafting and review of terms and conditions, contracts, and informative documents for users and investors.
- Advice on the implementation of digital onboarding mechanisms, including identity validation, KYC and anti-money laundering.
- Interaction with authorities regarding licensing, registration, and compliance with periodic obligations.
- Support in defining transparency policies, risk management, and conflict resolution mechanisms for collaborative platforms.



## **In the factoring vertical, we provide the following services:**

- Legal and regulatory advice on structuring and operation of factoring schemes, both traditional and digital.
- Drafting and reviewing credit assignment agreements, notifications, and other documents related to factoring operations.
- Assistance in the implementation of digital platforms for managing invoices, assignments, and collections.
- Advice on the use of electronic and digital signatures and validation mechanisms for online credit assignments.
- Registration with the Argentine Central Bank for peer-to-peer factoring platforms (in Spanish, “Plataformas de Financiamiento MiPyME”).



# Factoring





# Remittances

## **Our practice regarding the remittances in the Fintech vertical includes the following:**

- Legal and regulatory advice on the structuring and operation of remittance companies that use virtual assets to perform cross-border transfers.
- Business model design for cross-border transfer operators, including partnerships with local entities and correspondents.
- Guidance on the implementation of KYC policies, transaction monitoring, and anti-money laundering measures applicable to this sector.
- Reviewing contracts, terms and conditions, and informative documents for remittance service users.
- Advice on the use of digital platforms and mobile applications for money transfers and compliance with consumer protection regulations.
- Registration with the corresponding regulators (e.g., Argentine Financial Information Unit).



**We advise well-established companies, but we also work with startups. Our practice in this niche sector includes:**

- Comprehensive legal advice for startups through all stages of development: from the selection and incorporation of the appropriate legal entity type, to regional and international expansion.
- Guidance on intellectual property, personal data protection, and the use of technology in digital products and services.
- Corporate structuring and drafting of shareholder agreements, investment agreements, and capitalization schemes.
- Design of compliance strategies for innovative ventures that navigate highly regulated industries.
- Support during investment rounds, due diligence processes, and negotiations with venture capital funds and potential investors.
- Advisory services for projects involving token issuance and regulatory risk assessment.

# Startups



# Contact us



**Juan M. Diehl Moreno**

**Partner**

[jd@marval.com](mailto:jd@marval.com)

## Our offices

Av. Leandro N. Alem 882  
Buenos Aires, Argentina

T. (54.11) 4310.0100

[marval.com](http://marval.com)

