

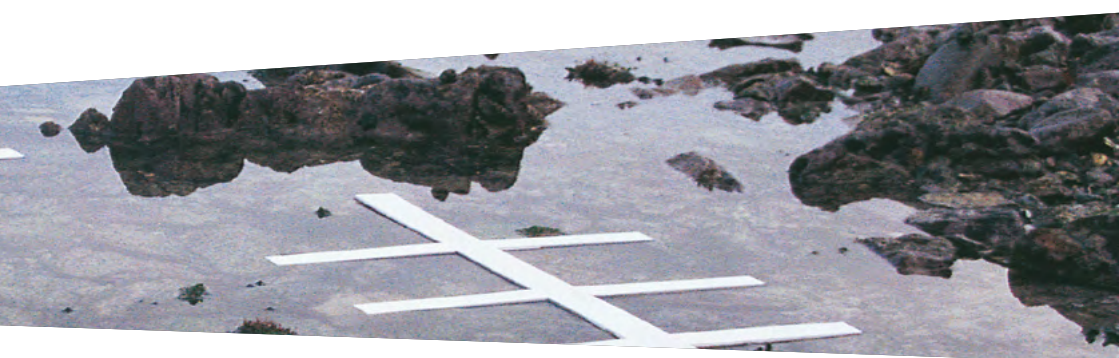


ENSafrica FinTech

ENSafrica ... has tremendous connections to major banks, non-bank institutional lenders, and has impressed in major corporate restructurings

Legal 500





ENSAfrica's dedicated financial technology (FinTech) team differentiates itself through its deep specialisation across the full spectrum of finance and technology.

Our experienced practitioners, who are drawn from various practices across the firm, are able to provide you with innovative solutions and solid guidance as you face uncharted territory in this rapidly growing market where the opportunities and risks are high.

Our key differentiator is our track record in advising clients, as well as our truly multidisciplinary team, who are market leaders in law, financial services, technology and data. As a result, we understand your business, the FinTech industry and the challenges you encounter, and we are therefore well placed to partner with you on your journey.

Our strong relationship with regulators, banks, insurers and service providers means that we are able to provide the best solutions to the challenges faced by participants in the FinTech ecosystem.




>200 YEARS
experience



12

OFFICES
IN 7 COUNTRIES





We consistently work on the largest and highest quality transactions on the African continent, including navigating complex regulatory environments for cross-border matters, and our clients include leading African and international banks and corporates, start-ups, investors, insurers, money remitters and credit providers.

Our experts have presented at conferences and conducted lectures and in-depth training courses on FinTech and related topics in Africa, Asia, Europe and North America, and have published extensively on the interplay between financial markets and technology in both foreign and local journals.

We have the unique advantage, as part of Africa's largest law firm, of being able to harness the expertise of more than 600 practitioners throughout the continent. ENSafrica has a significant breadth and depth of experience and specialist expertise that spans all commercial areas of law, tax, forensics and IP.

As such, we regularly partner with specialists across the firm (in areas such as banking and finance, corporate commercial, data privacy and protection, IP, tax and TMT), meaning that we are able to assist with all aspects of all matters across all sectors in all African jurisdictions, ensuring that your legal requirements are handled quickly and seamlessly.



We provide a broad range of FinTech advice, including

- Artificial intelligence
- Automated payments
- Blockchain
- Capital raising and investment (including ICOs and crowdfunding)
- Consumer and investor protection
- Contract preparation and negotiation
- Crypto assets
- Cyber security
- Data commercialisation, privacy and protection
- Digital identity
- FinTech regulation
- InsureTech
- Intellectual property (IP)
- IoT
- Mergers and acquisitions
- P2P and B2B lending
- Private equity and venture capital
- RegTech
- Smart contracts
- Tax structuring and exchange control
- Technology contracting



They have been phenomenal. To me, the main things are the efficiency, the expert knowledge and the commercial sense they are able to employ. They really go an extra mile for us and give great advice.

Chambers Global

possesses deep experience operating across the African continent, with numerous regional offices

Chambers Global

excellent grasp of the law, good technical knowledge, good customer manner and outstanding work ethic

Chambers Global

USD263-MILLION ACQUISITION

USD263-million acquisition of Compuscan and Scoresharp (providers of credit information and analytics services to organisations across Botswana, Ethiopia, Lesotho, Mozambique, Namibia, South Africa and Uganda, as well as the Philippines and Australia) by Experian South Africa.



USD10-MILLION REDEVELOPMENT

USD10-million redevelopment of the transfer pricing model of the Zoona Group (a provider of over-the-counter money transfer services via mobile phones in various African jurisdictions, including Democratic Republic of Congo, Malawi, Mozambique and Zambia), taking into account financial services regulations, VAT and withholding taxes.



DIGITAL BANK

Advice provided to a financial services institution in relation to the set up and operation of a digital bank.



ONLINE PAYMENT SYSTEM

Regulatory compliance advice for an online payment gateway's online payment system which entails partnering with e-commerce platform providers.



CELL PHONE BANKING

Cell phone banking product (giving the user access to a transactional account with multiple functionalities, including deposits, withdrawals and purchasing airtime and electricity) for TYME and South African Bank of Athens.

REGULATION OF CRYPTOCURRENCIES

Development of a policy framework for the regulation of cryptocurrencies in South Africa for the South African Reserve Bank's Intergovernmental FinTech Working Group, including gap analysis and recommendations relating to the existing regulatory framework in respect of digital or crypto currencies.



BITCOIN WALLET PROVIDER

Establishment of a user-friendly Bitcoin wallet provider platform for a South African cryptocurrency wallet in order to facilitate easy sending and receiving of Bitcoin locally and cross-border by mainstream audiences.



REGULATORY VERIFICATION

AI (bots) employed for a leading wealth management company to perform regulatory verification services (a first for South Africa).



CASHLESS SCHOOLS

Agreement between one of South Africa's largest banks and the developer of an app which would enable schools to become cashless.



DIGITAL MARKETING

Digital marketing initiative involving the development of an interface for one of South Africa's largest banks.



a strong reputation in the market
Chambers Global



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