Payment services and e-money

Practice area under Financial Services

We lead the field when it comes to advising on payment services, e-money and other innovative payment solutions.

In recent years, both regulation of and product development with respect to payment services and e-money have developed rapidly. This field has changed from being an obscure part of banks' back-office operations and the financial infrastructure to being a crucially important and business-critical offering - and the most important focal point in fintech.

Throughout this development Plesner has advised, and is still advising, all the principal market participants from startups, over established financial institutions, to Big Tech undertakings. Plesner is widely recognised as the leading law firm when it comes to providing advice on payment services/e-money and other innovative payment solutions. This is due not only to our leading specialist knowledge with respect to the regulation of payment services and e-money, but in particular to the interaction with a number of Plesner's other market leading specialist teams - including Marketing Law and Consumer Law, Data Protection Law, Technology and Outsourcing, Anti-Money Laundering and Tax Law.

Our advice with respect to payment services and e-money includes:

- analysis of innovative products and business models as well as advice as to whether and how they are regulated
- preparation, application and obtaining a licence as a payment institution or an e-money institution
- compliance with payment services regulation, including requirements for strong customer authentication
- handling of the regulatory aspects of activities across borders, including international expansion
- regulatory aspects of M&A transactions with respect to payment institutions or e-money institutions, including approval of owner and fit and proper approval of new management

Ratings

2026 **Chambers Global**

Plesner is listed in "Band 1" as regards Banking & Finance by Chambers Global and Chambers Europe.

"The team has thorough knowledge of the financing landscape, regulatory regime and legal matters. It has an extensive track record"

"Plesner is quite well staffed on all levels, and the lawyers work seamlessly across the different levels of seniority"

"Plesner has experts in many fields"

"What makes Plesner suited to our needs is their ability to understand the overall commercial matters and the ability to manage that into the documentation. The lawyers understand what drives value"

"The lawyers have a strong attention to detail and are always up front with potential issues, even the smallest details"

2026

Within Banking and Finance, Plesner is a first tier firm.

"Strong team with strong leadership. Commercial mindset with the ability to always understand the clients' needs and present solutions based on that. Always able to meet deadlines and available to discuss issues"

"What sets Plesner's team apart is their strong combination of expertise and client-focused service"

"They are really good in negotiations and case management"

2025 **IFLR1000**

Plesner is listed in "Tier 1" as regards Banking and Finance.

"Prompt in response and commercial in their advice"

"Plesner is amongst the best within banking and finance-area and delivers expertise on an ongoing basis. They are very hands-on and pragmatic to reduce issues list to most important"

"The Plesner team's availability is excellent and they understand client needs and also listen to the client. The expertise of the team meets all expectations and they have a super good mix of senior and junior people in the team"

"High quality documents, proactive. I consider Jakob Echwald Sevel as the best finance lawyer in Denmark"

"Very approachable, highly pragmatic on complex cases, working extensive hours when needed, provides specific and actionable advice etc"

2025 **The Legal 500**

Within Banking and Finance, Plesner is a first tier firm.

"Above all, competent and relevant advice. Attention and responsiveness to client needs. Proactively looking for the best solutions given particular client characteristics and needs. Benefiting from long-term relationship and knowledge of our company and stakeholders"

"With Plesner you can always rely on a close collaboration where you feel that the whole team works for you and try to accomplish the best possible result"

2025 **Chambers Global**

Plesner is listed in "Band 1" as regards Banking & Finance by Chambers Global and Chambers Europe.

"The lawyers are able to break down complex regulation into easy-to-understand principles"

"Plesner team has a very broad staff base and is very adaptable in its staffing, ensuring that tasks are always handled at the right level with seamless coordination internally"

"The team shows good flexibility and are easy to communicate with"

"The team has very deep knowledge"

2023 - 2024 **IFLR1000**

Plesner is listed in "Tier 1" as regards Banking and Finance.

"Organised and structured, very fast, and our preferred law firm in Denmark" (2023)

"They have been very service-minded and easy to deal with. Very constructive in their approach" (2023)

"Solution-orientated, pragmatic, not overcomplicating, available" (2023)

2024 **The Legal 500**

Within Banking and Finance, Plesner is a first tier firm.

"Always ready and eager to help. Highly commercial and focused on solutions across cap structure, docs, negotiation etc."

"The team is highly qualified and very proactive in assisting the client. The lawyers are both knowledgeable and commercial, which is vital in transactional work"

"The practice produces quality work with efficient project management. Truly a pleasure to work with them"

"Good competencies across various offerings (M&A, financing etc.) and different sectors"

"A unique insight in the financial industry makes it very easy to be client of Plesner. Legal advice is always in the relevant context and in accordance with new legal requirements and practice"

2024 **Chambers Global**

Plesner is listed in "Band 1" as regards Banking & Finance.

"The team shows a great understanding of complex debt financing situations"

"Plesner are very knowledgeable in the area of financial services law"

"The lawyers always provide quick responses and good advice, and they have good a commercial understanding"

"The law firm applies high-level legal competencies while keeping a pragmatic and client-based focus at the same time"

"Plesner has one of the biggest and strongest teams in town"

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