



Payment Products and Systems

Electronic-banking, electronic transmission of data and electronic based payment systems are part of the modern financial world. Chapman and Cutler has developed extensive ability and experience in assisting financial institutions, payment processors and systems participants in the legal aspects of payment products and services.

We assist clients in a wide variety of activities in the areas of electronic commerce; cash management services; payment processing; electronic data interchange; merchant credit and debit card acquiring; ATM, gift, payroll and other stored value card programs; and data processing services and technology agreements.

We have developed a thorough understanding of the legal and practical aspects of acquiring and processing of debit and credit card transactions. We provide advice on UCC, NACHA, MasterCard, VISA and network rules and regulations. Clients are counseled on various laws related to commercial paper, deposits, collections and electronic funds transfers.

In addition, we provide a full range of legal services for technology agreements (hardware, software, development, maintenance and related intellectual property) and processing and outsourcing arrangements and agreements.

We have assisted clients in acquisitions and joint ventures relating to technology and transaction processing. We provide advice on a wide range of associated legal issues.

We also assist clients in developing Internet-based banking products and services.

Attorneys

Amanda Delaney

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Areas Of Concentration

Cash Management and Payment Systems

Credit Card Lending and Processing

Gift Cards and Other Stored Value Cards

Outsourcing and Vendor Service Agreements

Technology and Payment Processing

Related Practices

Banking and Financial Services

Fintech and Marketplace Lending

Merchant Bank Credit Card Processing Claims