

Troutman Pepper's 2023 Payments Year in Review

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Financial institutions and financial technology businesses, including payment processors and money transmitters, are experiencing increased regulatory scrutiny while trying to remain innovative and ahead of the curve. Troutman Pepper's dedicated Payments team is actively engaged in addressing the full spectrum of legal challenges in this intricate and constantly evolving sector. Our attorneys support clients throughout their business cycles, from product development and mitigating compliance-related impacts to navigating regulatory investigations, enforcement, and litigation. We strive to help our clients build their brands, minimize risk, and achieve their goals.

We are delighted to present our 2023 *Payments Year in Review*, which revisits the legal and regulatory developments that influenced the payments industry in 2023, and will continue to influence the industry in 2024. Our team has prepared this analysis of the most significant issues and trends across the payments industry, aiming to keep you fully informed and better equipped to implement your business strategy.

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