Samer A. Roshdy

Associate

Atlanta

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OVERVIEW

Samer is a corporate attorney with a significant portion of his practice devoted to representing clients in the financial services industry, including innovative fintech companies and depository institutions. He brings substantial experience in counseling clients on strategic transactions — including their most significant financial services partnerships and mergers and acquisitions — and other commercial and B2B matters.

Samer has advised on co-brand credit card programs, banking as a service (BaaS) initiatives, credit card and loan portfolio acquisitions and divestitures, purchase and sale agreements, as well as payment processing, loan servicing, joint marketing, referral, and lead generation arrangements.

His work frequently involves assisting in partnerships between nonbanks and banks and guiding clients through the complex regulatory environment and alphabet soup of statutes and regulations governing consumer financial services.

Prior to joining the firm, Samer was a financial institutions corporate and regulatory associate at a national law firm.

REPRESENTATIVE MATTERS

- Represented banks and nonbank financial services companies in structuring banking as a service (BaaS) and sponsorship relationships, which involved the negotiation and development of program agreements among the parties, including:
  - Drafting and negotiating numerous co-branded card program agreements.
  - Drafting and negotiating various “bank model program” or “bank-fintech partnership” agreements.
  - Representing several entities in connection with commercial agreements to establish and operate debt collection and servicing programs.
  - Representing various financial institutions and private equity companies in connection with their acquisitions or divestitures of portfolios of credit card receivables or installment loans.
- Represented buyers and sellers in mergers and acquisitions across various industries, including:
  - Representing a U.S.-based bank holding company in its sale to a publicly listed international banking group in relation to the international banking group’s expansion into the U.S.
  - Representing a U.S.-based company providing cloud-based enterprise application integration and data

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management solutions in connection with its sale to a publicly listed Canadian software company.
    - Representing several U.S.-based bank holding companies in their acquisitions of or sales to other U.S.-based bank holding companies.
    - Representing a publicly listed company in its merger of equals with another publicly listed company.
    - Representing a boutique commercial real estate brokerage firm in its sale to a large commercial real estate finance and advisory services firm.
- Negotiated and prepared various technology, third-party service provider, and other commercial agreements, including:
    - Software as a service (SaaS) agreements.
    - Agreements with lead generation and referral providers.
    - Merchant card and payment processing agreements.
- Advised state and federal financial institutions and other entities on financial services regulatory and operational matters, including:
    - Advising banks and nonbanks in connection with formation, licensing, and product launch matters.
    - Providing diligence assistance in connection with acquisition and financing transactions.

TOP AREAS OF FOCUS

- Corporate
- Financial Services
- Payments + Financial Technology

PROFESSIONAL EXPERIENCE

- Legal intern, Federal Reserve Bank of Atlanta (2018)
- Judicial extern, the Honorable Mark Davis of the North Carolina Court of Appeals (2017)
- Judicial extern, the Honorable Stephanie Bowman of the U.S. District Court for the Southern District of Ohio (2016)

EDUCATION AND CERTIFICATIONS

EDUCATION

- Wake Forest University School of Law, J.D., 2018, CALI Excellence Awards, Banking Law & Commercial Leasing; articles editor, *Wake Forest Journal of Business & Intellectual Property Law;* chairperson, Transactional Law Competition; class representative, Honor Council
- The Ohio State University, B.A., *cum laude*, 2015, economics and political science

BAR ADMISSIONS

- Georgia

LANGUAGES

- Arabic

PUBLICATIONS

- Podcast, “Point-of-Sale Finance Series: Navigating Merchant and Dealer Contracting,” *The Consumer Finance*

Podcast, October 23, 2025.

- Co-author, "Applications for Georgia Merchant Acquirer Limited Purpose Bank Charter: A Positive Sign for Fintech and Nonbank Direct Access to Card Networks," *Troutman Pepper*, January 16, 2024.
- Co-author, "Federal Reserve Finalizes Rule Eliminating Exclusive Debit Card Networks for E-Commerce," *Troutman Pepper*, October 11, 2022.