

## Emily Reid

Senior Counsel

London

### Biography

Emily has a reputation for delivering innovative ideas and solutions. She is sponsoring senior counsel for the consulting business which she was responsible for launching in 2016, to complement our Financial Services Legal Practice. She has a wealth of experience in the law and regulation that applies to firms in the retail banking, payments, consumer finance and merchant acquiring industries, advising clients from FinTech start-ups to major banks and financial institutions and has worked extensively with colleagues in other sectors within the financial services industry.

With this background she understands the value that a consulting practice adds in complex matters from major projects to remediations and transactions.

"She is ranked in Band 1 for payments and consumer finance, listed as 'Leading Individual' for Legal 500, FinTech UK 2022 and was named 'Women in FinTech Powerlist 2022 in the Senior Leader Category' by Innovate Finance."

### Representative experience

Advising on digitalisation and simplification projects

Analysing business activities to determine whether they are regulated and the laws and regulations that apply

Supporting applications for authorisation

Leading several regulatory change projects e.g. PSD2 and consumer credit reform



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### Languages

English

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### Practices

Financial Services

Managed Legal Services

Digital Assets and Blockchain

Financial Services Regulatory  
Consulting

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### Industries

Financial Institutions

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### Areas of focus

Authorizations and Variations of  
Permission

Advising on structuring transactions from a regulatory perspective and on regulatory risk

Reviewing regulated lending businesses in preparation for an application to the FCA for full permission

## Awards and rankings

- Hall of Fame – FinTech Legal, *Legal 500 UK*, 2023
- 'Emily Reid is the beating heart of the Hogan Lovells FinTech practice and its most passionate proponent. She also has a unique ability to adopt the FinTech "whiteboard" mentality and really think things through from first principles.', *Client testimonial - Legal 500*, 2023
- Women in FinTech Powerlist – Senior Leader Category (since 2019), *Innovate Finance*, 2021
- Most outstanding lawyers, *Acritas stars*, 2020
- The Lawyers Hot 100 list, *The Lawyers*, 2020
- Acritas Stars, *Acritas Stars Independently Rated Lawyers*, 2019-2020
- Banking and Finance: Bank Regulatory, *Legal 500 EMEA*, 2019

## Latest thinking and events

- News
  - UK Financial Services Regulatory Initiatives Forum publishes seventh edition of Grid
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  - The Payments Newsletter including Digital Assets & Blockchain, November 2023
- News
  - The Payments Newsletter including Digital Assets & Blockchain, October 2023
- News
  - The Payments Newsletter including Digital Assets & Blockchain, September 2023

Banking Services

Consumer Finance

Dealing with Financial Services Regulators

FinTech

M&A, Business Transfers, and Restructuring in Financial Services

Payment Services

Product Distribution and Financial Institutions

Regulated Outsourcing and Financial Institutions

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## Education and admissions

### Education

B.A., University College London, BA, 1980

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### Accolades

"Emily Reid is lauded for navigating clients through compliance with PSD2 and other major payments legal regimes - "She really knows the payments regulations," says a client"

*Chambers UK-Wide 2020*

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*Legal 500 UK 2022*

- News

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- The Payments Newsletter including Digital Assets & Blockchain, August 2023