

## Bill Laffan

Associate

Dublin

### Biography

Bill is an associate in the Financial Services team. He provides advice to a wide range of financial institutions on regulatory authorisation and licencing projects with the Central Bank of Ireland and provides ongoing advice to firms on compliance with their applicable legal and regulatory requirements, including the conduct of business rules, anti-money laundering, outsourcing, remuneration regulation, corporate governance, fitness and probity and individual accountability. Bill also provides advice on the regulatory perimeter relating to innovative financial offerings and advises on financial institution M&A and the regulation of securitization and debt capital markets activity.

Prior to joining Hogan Lovells, Bill worked at an international firm in Dublin, where he acted for a wide range of financial institutions including banks, investment banks, funds and fund managers, payment/electronic money institutions, cryptoasset issuers and service providers and other FinTechs, and international law firms.

### Representative experience

Advising a global investment bank as the first credit institution authorised by the European Central Bank in Ireland under the Single Supervisory Mechanism.

Advising numerous FinTechs on Irish payments and electronic money institution authorisations.



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### Languages

English

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### Practices

Financial Services

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### Industries

Financial Institutions

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### Areas of focus

Anti-money Laundering

Outsourcing

Regulated Outsourcing and  
Financial Institutions

Payment Services

FinTech

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Advising a large US cryptocurrency issuer on an Irish electronic money authorisation and virtual asset service provider registration with the Central Bank of Ireland.

Advising clients on the Irish implementation of MiFID II, the Payment Services Directive II and the Investment Firms Directive and Regulation.

Advising commercial and investment banks on the application of remuneration rules and European Banking Authority guidance.

\*Matter handled prior to joining Hogan Lovells.

## Latest thinking and events

- Insights and Analysis
  - EU Second Consumer Credit Directive: Impact for existing consumer credit providers
- News
  - EU Second Consumer Credit Directive: Scope and impact for buy-now pay-later (BNPL) providers
- News
  - Central Bank of Ireland comments on key aspects of a successful authorisation application under MiCAR
- News
  - Central Bank of Ireland issues Guidance on authorisation of PIs and EMIs and registration of AISPs
- News
  - Central Bank of Ireland consults on a modernised Consumer Protection Code
- News
  - Central Bank of Ireland provides remarks on perspectives and priorities in the payments and e-money sector

## Education and admissions

### Education

Master of Laws (LL.M.), Georgetown University, 2011

Bachelor of Business Administration and Law, University College Dublin, 2009

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### Bar admissions and qualifications

Republic of Ireland

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