

Financial Institutions

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We offer our clients in the financial community a wide range of experience in both regulatory and transactional matters. Banks and other financial institutions rely on our Financial Institutions attorneys for counsel on regulatory compliance, daily banking operations, and personal and corporate trust matters. Our in-depth understanding of regulated industries such as banking, securities and fintech enables us to advise clients on evolving and innovative banking and non-banking products, services, and structures within the parameters of the federal and Puerto Rico regulatory framework.

McConnell Valdés represents financial institutions in structuring and documenting credit transactions of all types and amounts for both public and private borrowers, including secured and unsecured credit agreements, subordinated debt financings, loan participations, letters of credit and bankers' acceptances, project and acquisition financings, trust instruments, and loan restructurings and workouts. We also assist clients in the purchase of assets of failed institutions and in the acquisition or sale of leasing and financing operations, as well as portfolios of loans, leases, and other assets.

Working closely with our Bankruptcy attorneys, who regularly represent clients in bankruptcy proceedings, our team provides lenders with advice and assistance in all aspects of workouts and insolvency matters. These often involve complex environmental, lender liability, pension, and tax issues, as well as collection and enforcement actions. Our multidisciplinary capabilities allow us to guide clients effectively through these challenging situations.

Our team also advises financial institutions, investors, and financial technology companies on a wide range of transactional and regulatory matters, with a particular focus on nontraditional financing structures, fintech innovation, and digital asset structuring and regulation. We represent lenders, originators, and financing and payment platforms in matters ranging from merchant cash advances to structured investments and revenue participation arrangements.

We have represented clients across the financial spectrum, from emerging startups to global technology and investment firms, in matters involving alternative financing, fintech regulatory compliance, payment processing and money transmission licensing, and commercial expansion strategies.