

**Legal Senior Director, FinTech & Payments Counsel (Bangkok based, relocation provided)**

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Company: Agoda

Location: Bangkok

Category: other-general

## **Get to know our Team**

In the age of technology, things are constantly changing. The travel market is much the same, being more dynamic and complex than ever. Agoda's Legal team is well suited to take on the opportunities and challenges presented, adopting a proactive mindset to enable the business and tackle complex and time-sensitive problems. We are quick on our feet, decisive and team players, collaborating daily with multiple stakeholders – internal and external. We hire proactive self-starting out-of-the-box thinkers that are well grounded with ethics and legal knowledge to ensure that Agoda achieves the right results, the right way.

## **Job Summary**

Agoda is looking for a seasoned senior FinTech and Payments lawyer with a proven successful track record (ideally with APAC experience with a particular focus on Singapore) of providing strategic legal advice on regulated and non-regulated FinTech and Payment activities. As the most senior FinTech and Payments lawyer at Agoda, you will share responsibility for the successful execution of the business's FinTech and Payments strategies, acting as a critical partner to helping develop, launch, and enable Agoda's mission to deliver a world-class payments operations, globally. This will include advice to key stakeholders on both market entry and licensing/regulatory requirements in key territories, and obtaining and successfully maintaining such licenses. You will also provide strategic commercial legal advice to enable the fully compliant delivery of Agoda's FinTech/ Payments-related product strategy, supporting stakeholders through the end-to end product journey from the design "drawing board" to

launch and beyond.

You will be a Senior member of the Agoda Legal Leadership Team (“ **LLT**”), managing a growing team of highly impactful FinTech/ Payment lawyers, and be an exemplary remodel for all the Legal Team and beyond.

The selected candidate will have the chance to witness first-hand the investment in digital technology that helps take the friction out of travel. As you do so, you will advise on a range of legal questions related to regulatory/ licensing strategy, scheme rules, product development and user experience, demonstrating familiarity with global payments regulatory contexts and payments industry commercial considerations that enable product management at this scale, and define the booking/ payments experience for the future of the company.

This opportunity represents an exceptional chance to embed yourself within one of the world’s most exciting groups, based in the vibrant and thriving city of Bangkok, and help define the future for accessing travel experiences across the world.

### **Key Responsibilities**

You will report directly to the General Counsel of Agoda, with a dotted line into the General Counsel, Booking Holdings Financial Services (“ **BHFS**—see ‘Group Information’ below), and be responsible for all legal matters related to fintech and payments impacting Agoda, globally. This will include: (1) ensuring that Agoda conducts all payments and Fintech activities in a compliant fashion, including as necessary acquires and maintains all necessary licenses/ permissions/ exclusions, (2) advising on the design, structure, implementation, operation and lifecycle management of all of Agoda’s Fintech/ payment product initiatives globally, (3) legal lead on all negotiations and contractual arrangements related to fintech, payments and wider financing/ finance team activities, (4) and (4) legal lead on all regulatory engagement with payments and financial services regulatory globally.

You will be a key member of the Agoda LLT and the wider Booking Holdings Cross Brand Payments and FinTech Legal group.

You will work cross functionally/ in a matrix structure on a daily basis, including directly with the General Counsel, Agoda’s C-Forum, and the wider Agoda Leadership including key stakeholders in the technology, product, risk, compliance and finance teams. You will also interact with other senior stakeholders within Agoda, Booking Holdings and BHFS.

You will manage and develop a growing team (currently four heads in role/ approved),

external counsel and team budgets.

You will be accountable for horizon scanning, identify and advising on key emerging payments and financial services regulatory issues impacting Agoda's business globally.

You will be called upon to provide practical, commercial and actionable legal advice on a variety of regulated and unregulated financial and payments products and services.

You will have high 'EQ' and will demonstrate the ability to exercise sound legal judgment and commercial acumen when calling upon your deep industry expertise to assess complex and multifaceted legal risks.

Your legal and strategic business advice will help develop a comprehensive, long-term approach to our relationships with key FinTech and Payments partners.

### **Knowledge and Skills Required**

15 years practicing law, with a mix of in-house and big firm experience preferred.

Law degree from a top law school, and excellent academic credentials.

Significant experience with, and strong knowledge of, the laws and regulations that regulate financial products and activities including a working knowledge of scheme rules, major payments institution licenses, experience of dealing with the Monetary Authority of Singapore ("MAS") in relation to the Payment Services Act 2019 and Banking Act 1970(including the application for and maintenance of such licenses), and other types of financial transactions and services and have experience advising regulated entities.

A curiosity and passion for fintech and payments, and significant experience with the associated regulation, data privacy, security, digital consumer protection issues, platform liability, marketing and advertising law, and information policy.

Broad experience dealing with government agencies and regulators in the Asia region (in particular the MAS) and beyond.

A strong understanding of the global payments regulatory environment and principle, familiarity with key legislation, with significant experience advising on cross-border and multi-jurisdictional regulatory issues

Experience in advising on all aspects of fintech and payments, new product development and product delivery channels and working closely with product designers, engineers, and product management.

High EQ, self-starting, with excellent business judgment, communication and interpersonal skills. A demonstrated ability to collaborate with internal and external stakeholders, including as leader of your own team, with the Agoda senior Leadership Team and LLT, and in a global group environment.

Excellent leadership skills with a track record of managing and developing high performing teams.

Positive attitude, high level of integrity and intellectual curiosity with a strong solution orientated approach.

Demonstrated experience negotiating and structuring international FinTech and Payments transactions with a wide range of counterparties, cultures and working styles whilst understanding and maintaining risk within appetite.

Ability to navigate change and ambiguity, and support others on the journey.

Creative thinker with strong problem-solving skills and the ability to thrive in a fast-paced environment, handle multiple assignments simultaneously and effectively manage conflicting priorities.

Excellent writing, negotiation and communication (verbal and written), and organizational skills.

Eager to learn new technologies and ideas. Comfortable navigating complicated and nuanced issues.

Previous experience of working within a technology and digital legal environment is desirable.

Based in Bangkok (3-day-per-week in-office expectation). Some international travel required.

### **Group Info**

**Booking Holdings:** is the world leader in online travel and related services, provided to

customers and partners in over 220 countries and territories through Agoda and five other primary consumer-facing brands – Booking.com, KAYAK, Priceline, Rentalcars.com, and OpenTable. The mission of Booking Holdings is to make it easier for everyone to experience the world.

**Booking Holdings Financial Services (BHFS):** The Booking Holdings Financial Services (BHFS) group is an international group of companies that is owned by Booking Holdings Inc. and enables the delivery of regulated financial and payments services to customers of the BKNG brands around the world.

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