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Senior Payments Counsel (Bangkok Based, Relocation Provided)

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Company: Agoda

Location: Bangkok

Category: other-general

The Opportunity:

Agoda is looking for a FinTech and Payments lawyer with a proven successful track record (ideally with APAC experience with a particular focus on Singapore) of providing commercial legal advice on regulated and non-regulated FinTech and Payment activities and has experience obtaining and maintaining financial licenses.

Reporting directly to the Senior Manager, your main responsibilities will be guiding the business with strategic commercial legal advice to enable the fully compliant delivery of Agoda's FinTech/ Payments-related products, supporting stakeholders through the end-to end product journey from the design "drawing board" to launch and beyond. You will also be responsible for maintaining Agoda's financial licenses, monitoring changes to ensure the company's continued compliance with those licenses and obtaining new licenses as necessary.

This opportunity represents an exceptional chance to expose yourself to rapidly growing Fintech industries and regulatory landscape, and to embed yourself into the experience of closely handling FinTech and Payments related commercials and projects, based in the vibrant and thriving city of Bangkok.

What you'll get to do:

You will report directly to the Fintech Senior Manager and mainly be responsible for

(1) obtaining, maintaining and ensuring compliance of Agoda's financial licenses / permissions/ exclusions that it requires to perform its payment and other regulated activities(2) staying up to date with financial regulations in Agoda's key jurisdictions and

scheme rules(3) work with stakeholders on end-to-end product development and maintenance(4) negotiate payment service contracts(5) create and maintain frameworks, policies, and knowledge repositories.

You will ensure compliance of Agoda's global payment collections, horizon scan to flag potential risks and advise on risk mitigation and implementation.

You have experience advising and applying for financial licenses, capable of "holding the pen" and coordinating with stakeholders in order to put together a strong license application. You can guide the company through the licensing process which includes implementing post-submission operational and policies (AML, Outsourcing, Risk Management Framework) and intercompany agreements.

Develop and maintain best practices in the form of standard contract templates and product T&Cs that align with corporate needs and are compliant with financial regulations and scheme rules.

Working alongside commercial stakeholders and understanding their goals in order to provide practical legal guidance to achieve those goals in a compliant manner.

What you'll need to succeed:

Bachelor's Degree in Law, Masters is a plus from a respected university

At least 6-7 years of experience practicing law and specializing FinTech, payments, or financial services industry. Preference for top-tier law firm experience.

Strong understanding of APAC and/or global financial laws and regulations and compliance matters including scheme rules.

You are proactive, capable of making decisions, well organised, excellent writing, negotiation and communication (verbal and written) skills.

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 negotiation skills and the ability to explain complex legal advice into actionable counsel for non-legal professionals.

A curiosity and passion for fintech and payments, and working knowledge of associated regulation, data privacy, security, consumer protection issues, platform liability, marketing law.

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