



Kai Zhang

Associate Director London

T: +44 (0) 20 3400 3289

E: kai.zhang@bcplaw.com

Kai specialise in advising financial institutions including payment service firms such as banks, digital/mobile payment firms and merchant acquirers, investment funds and banks with respect to complex regulatory matters.

He has deep knowledge of the UK and EU payments regulation including Payment Services Directive (I and II), EU Wire Transfer Regulation, Electronic Money Directive, Payment Accounts Directive, SEPA and Reporting on Payment Practices and Performance Regulation.

Practices

Fintech

Finance

Financial Regulation

Regulation, Compliance & Advisory

Investigations

Tax & Private Client

Admissions

England and Wales

He also has expert knowledge on the UK and EU regulation of alternative investment funds and the general UK and EU regulatory framework relating to market abuse, short selling regulation and regulatory capital regime.

Kai was a contributing editor in 2017 to the Butterworths Financial Regulation Service for Payment Systems and Electronic Money. He spoke on “Regulation and the New Shape of Business” at Commercial Payments International Europe Summit in London (6 March 2018).

Kai is a contributing author to [Financial Regulation: Emerging Themes in 2020](#) – an extensive collection of articles around the themes of supervision, governance, financial crime and investigations and digital.

CLIENT STORIES

Kai advised [Apto Payments](#), a San Francisco based fintech company, on its launch of the UK’s first cryptocurrency debit card. BCLP’s solution helped Apto navigate the complex regulatory requirements challenging the launch.

[Find out how >](#)