

# Verónica Fernández

**Partner**

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## PROFILE

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At **SÉRVULO** since 2011, Verónica Fernández is a partner in the Finance and Governance department. She completed graduate courses in Consumer Law at the Faculty of Law of the University of Lisbon, 2010, and in Banking, Capital Markets and Insurance Law at the Institute of Banking, Capital Markets and Insurance Law (Instituto de Direito Bancário, da Bolsa e dos Seguros) of the Faculty of Law of the University of Coimbra, 2005, and in Administrative Litigation at the Faculty of Law of the Catholic University of Portugal, 2001. She was a lawyer at the "Cuatrecasas, Gonçalves Pereira" law firm between 2004 and 2011 and Legal Advisor at the Mortgage Credit Department of the Santander Totta Group between 2002 and 2003. She joined the Bar Association in 2001.

## RELEVANT EXPERIENCE

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Advisory on the development and implementation of digital solutions for online and mobile payments under current and emerging regimes (PSD2/PSD3, PSR, EMD, AMLD, and EBA guidelines).

Assessment of the applicability of PSD2 exemptions (limited network, limited range, agent exemption, etc.), including business model analysis, legal advice, and support in communications with the regulator.

Advisory on authorization processes for the establishment of payment institutions, electronic money institutions, credit institutions, and financial companies.

Implementation of models for cross-border financial and payment services (through local branches or under the freedom to provide services), ensuring prior compliance assessment, particularly regarding



consumer protection and digital security.

Advisory on the integration of financial services into non-financial platforms or marketplaces, including contractual structuring and regulatory risk mitigation.

Strategic guidance on the provision of financial services within digital ecosystems.

Development of internal control policies, audit frameworks, and anti-money laundering and counter-terrorism financing programs.

Regulatory consultancy for new products and market entry in Europe.

Creation of cryptoasset service platforms under the MiCA Regulation and advisory on cryptoasset issuance.

Support in the establishment and licensing of crowdfunding platforms.

Participation in legal and regulatory due diligence processes in transactions involving financial entities and digital projects.

## EXPERTISE

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- Advertising
- Banking
- Finance and Governance
- FinTech

## MOST RECENT RECOGNITIONS

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### **Leaders League 2026**

Banking & Finance - TIER Excellent

### **Leaders League 2025**

Banking & Finance - TIER Excellent

### **Leaders League 2024**

Banking & Finance - TIER Excellent



### **Best Lawyers 2026**

Banking and Finance Law - TIER Recommended

Financial Institutions - TIER Recommended

### **Best Lawyers 2025**

Banking and Finance Law - TIER Recommended

Financial Institutions - TIER Recommended

### **Best Lawyers 2024**

Banking and Finance Law - TIER Recommended

### **Chambers FinTech 2026**

FinTech Legal - TIER 2

Verónica Fernández is very good and well connected in the FinTech space. It is very good working with her. She is knowledgeable in this space.

### **Chambers FinTech 2025**

FinTech Legal - TIER 2

Verónica has strong knowledge of the FinTech area. She always explains the regulatory aspects in a clear and simple way. She is very attentive, available and always accommodating of our needs.

### **Chambers FinTech 2024**

FinTech Legal - TIER 2

Verónica Fernández regularly assists clients with regulatory compliance, VASP registrations to the Bank of Portugal and the drafting of legal opinions on payments law. She is an excellent lawyer to work with, very knowledgeable and highly responsive.

### **Chambers Global 2024**

Capital Markets - TIER Up and Coming

Verónica Fernández is an excellent lawyer.

### **Chambers Europe 2026**

Banking & Finance: Regulatory - TIER 3

Verónica Fernández has strong expertise advising financial institutions on a broad range of regulatory issues, including PSD2-regulated services, AML and crypto.



## **Chambers Europe 2024**

Capital Markets - TIER Up and Coming

Verónica Fernández is an excellent lawyer.

## **Legal 500 2026**

Banking & Finance - TIER Next Generation Partner

## **Legal 500 2025**

Banking & Finance - TIER Recommended

A mix of credit institutions and financial companies turn to Verónica Fernández for her expertise on lending deals and regulatory matters.

Capital Markets - TIER Other Key Lawyers

## **Legal 500 2024**

Banking & Finance - TIER Recommended

We highlight the knowledge, support and availability of Verónica Fernandez - her professionalism deserves all of our respect and admiration.

Capital Markets - TIER Recommended

Verónica Fernandez stands out for her professionalism, friendliness, and accessibility.

## **IFLR1000 2025**

Banking - TIER Highly Regarded

## **IFLR1000 2024**

Banking - TIER Highly Regarded

## **BOOKS AND ACADEMIC ARTICLES**

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### **2023**

MiCA - Studies on the New European Cryptoassets Regulation

2023 | Almedina

Digital Business 2024 | Portugal

2023 | in Lexology GTDT



**2012**

O Novo Direito Bancário

2012 | Almedina