

Pérez-Llorca



Eduardo Montes de Oca

Contact

eduardo.montes@perezllorca.com

Montes Urales 632, Lomas de Chapultepec, Miguel Hidalgo
11000 Ciudad de México

Profile

Eduardo has almost 10 years of experience in the financial sector, specializing in regulatory law, compliance, and the legal structuring of business models within the Mexican financial system. Prior to joining Pérez-Llorca, he developed his professional career at Mexican and international top-tier firms, advising banks, fintech institutions, investment funds, SOFOMES (non-bank banks), electronic payment institutions ("IFPEs"), broker-dealers, and other supervised entities in Mexico.

Studies:

- Master's Degree in Financial Institutions Law, Universidad Panamericana (in progress), Mexico City
- Certification in anti-money laundering and counter-terrorism financing, issued by the CNBV
- Certification in money laundering prevention in the Vulnerable Activities sector, issued by the Financial Intelligence Unit (*Unidad de Inteligencia Financiera "UIF"*)
- Specialization in Financial Law, Universidad Nacional Autónoma de México, Mexico City
- Diploma in Banking and Financial Law, Instituto Tecnológico Autónomo de México, Mexico City
- Diploma in Money Laundering and Terrorism Financing Prevention, Universidad Panamericana, Mexico City
- Diploma in Insurance, National Commission for the Protection and Defense of Financial Services Users, Mexico City
- Law degree (J.D. equivalent), Universidad Nacional Autónoma de México, Mexico City

His working languages are Spanish and English.

Experience

Eduardo has a solid track record in handling regulatory authorizations and licensing processes before the National Banking and Securities Commission (*Comisión Nacional Bancaria y de Valores "CNBV"*), the Mexican Central Bank (*Banco de México "Banxico"*), and the National Insurance and Bonding Commission (*Comisión Nacional de Seguros y Fianzas "CNSF"*). He has led or actively participated in obtaining authorizations for the incorporation, operation, and acquisition of multiple regulated entities, including commercial banks, popular financial institutions (*Sociedades Financieras Populares "SOFIPOs"*), IFPEs, investment fund managers (*sociedades operadoras de*

fondos de inversion), broker-dealers (*casas de bolsa*), insurance institutions, financial group holding companies, and SOFOMES (non-bank banks). He has also advised clients in responding to regulatory inquiries, formulating legal consultations, and implementing institutional restructurings with regulatory impact.

- Regulatory authorizations: Obtaining licenses for the incorporation, operation, and acquisition of commercial banks, SOFIPOs, broker-dealers, investment fund managers, insurance institutions, and financial group holding companies
- Regulatory registrations: Securing registrations to operate as a SOFOM, money transmitter, payment aggregators, and investment advisor
- Fintech and payment systems: Legal structuring of payment gateways, crypto exchanges, digital accounts, acquirers, and payment aggregators
- Regulatory compliance and AML/CTF: Design and implementation of comprehensive compliance programs for financial institutions and designated non-financial businesses and professions
- Traditional banking and capital markets: Legal advisory on banking products, deposit-taking activities, capitalization, and corporate governance for banks and broker-dealers