Wenxin Ruan

Shanghai

Practice Areas

- Fintech
- Financial services and regulatory
- Data protection

Professional Experience

Ms. Wenxin Ruan's principal practice areas include fintech, blockchain and cryptocurrencies, as well as financial regulatory compliance.

In the area of fintech, Ms. Ruan advises fintech companies, financial institutions, and the fintech divisions of several well-known internet companies on legal and regulatory matters relating to consumer finance, supply chain finance, payment and settlement services, credit investigation, artificial intelligence, data protection, and other business areas. Her work includes research and analysis of major and complex legal issues, the design and drafting of business policies and procedures, compliance analysis of innovative business, legal due diligence on investee businesses, legal and compliance training and dissemination, and daily operational compliance consulting.

In the area of blockchain and Web3, Ms. Ruan advises licensed virtual asset trading platforms in overseas jurisdictions, stablecoin issuers, and blockchain companies both domestically and internationally. Her experience covers virtual asset trading, digital currencies and payment solutions, the issuance and trading of digital assets, and the tokenization of real-world assets, including projects involving stablecoins, non-fungible tokens (NFTs), and real-world assets (RWAs). Her work includes analysis of domestic and international regulatory policies, compliance assessments for cross-border business activities, the drafting of transaction documents and internal policies, and legal and compliance analysis of business models.

In the area of financial regulatory compliance, Ms. Ruan advises commercial banks, consumer finance companies, third-party payment institutions, fund distributors, and other financial institutions on regulatory and compliance matters. Her work includes financial business compliance consulting, the drafting of internal policies and enhancement of internal control mechanisms, the drafting and revision of standard-form legal documents, internal compliance reviews, and preparation for and responding to regulatory inspections.

Education

Ms. Ruan obtained her bachelor's degree in Law in 2024 and her master's degree in Constitutional and Administrative Law in 2026, both from Fudan University.

Qualifications
Member of the PRC Bar

Working Languages
Chinese, English

阮雯昕

上海

业务领域

- 金融科技
- 金融服务和金融监管
- 数据保护

工作经历

阮雯昕律师的主要执业领域包括金融科技、区块链及 WEB3、金融监管合规等。

在金融科技领域，阮雯昕律师为各类金融科技企业、金融机构以及多家知名互联网企业金融科技业务板块提供法律服务，涵盖消费金融、供应链金融、支付结算、征信、AI 及数据保护等多个业务领域，服务内容包括疑难法律问题研究、业务制度设计与起草、创新业务合规分析、被投业务尽职调查、法律合规培训与宣导与日常运营合规咨询等。

在区块链及 Web3 领域，阮雯昕律师为多家境外持牌虚拟资产交易平台、稳定币发行人以及境内外区块链企业提供法律服务，涵盖虚拟资产交易、数字货币与支付、数字资产发行及交易、现实世界资产通证化等多个业务领域，涉及稳定币、NFT、RWA 等多类项目，服务内容包括境内外监管政策分析、跨境展业合规评估、交易及制度文件起草、业务合规论证等。

在金融监管合规领域，阮雯昕律师为商业银行、消费金融公司、第三方支付机构、基金销售公司等各类金融机构提供金融业务合规咨询、制度起草及内控机制完善、标准法律文本起草完善、金融机构合规自查、监管检查准备及应对等服务。

教育背景

阮雯昕律师分别于 2024 年及 2026 年取得复旦大学法学学士学位及宪法与行政法学硕士学位。

执业资格

中华人民共和国律师执业资格

工作语言

中文、英文