ETIHAD

PRACTICE OVERVIEW

Technology & Data

SOFTWARE · DATA · FINTECH · AI

Contracts, data, payments, compliance and disputes



IRAQ · UAE · UK

etihad-law.com

Technology at a Glance

Iraq's digital economy is growing fast, while the rules on electronic transactions, payments, data and online activity are still developing and are spread across several laws and regulators. Etihad combines transactional, regulatory and disputes capability, giving technology companies, fintechs, start-ups and investors one local counsel from market entry through day-to-day compliance.

What We Cover

1. **Technology Contracts**
   Software and SaaS · Development and integration · Cloud · IT outsourcing · Support and SLAs

2. **Data and Cybersecurity**
   Privacy programmes · Data sharing · Breach response · Cybercrime

3. **Fintech and Payments**
   Central Bank licensing · Mobile wallets · Payment providers · Digital banking

4. **Digital Business and AI**
   Start-ups · E-commerce · AI governance · Digital government · IP · Disputes

WHO WE ACT FOR

Software and SaaS providers ◆ IT and systems integrators ◆ Cloud and data centre operators ◆ Fintech and payment providers ◆ Digital banks ◆ E-commerce platforms ◆ Start-ups and founders ◆ Venture investors ◆ Banks and corporates going digital ◆ Technology vendors ◆ Government digital projects

Etihad 2026 ©

Technology Services We Provide

Our technology practice covers 20 services, grouped around how a technology business is built, financed, run and protected in Iraq.

Contracts And Sourcing

- Software licensing and SaaS agreements
- Software development and systems integration contracts
- IT outsourcing and managed services
- Cloud services, hosting and colocation agreements
- Technology procurement and government tenders
- Service level agreements and support terms

Data And Security

- Data protection and privacy programmes
- Data-sharing and data-processing agreements
- Cybersecurity policies and incident response
- Cybercrime, electronic extortion and online fraud
- E-signatures and electronic evidence
- Security terms in vendor contracts

Fintech And Digital Business

- Central Bank of Iraq payment service licensing
- Mobile wallets and electronic payment services
- E-commerce platform terms and consumer protection
- .iq domains and online brand protection
- Withholding tax on technology payments

Innovation

- Start-up set-up and investment rounds
- AI governance and AI vendor contracts
- IP protection for software, data and inventions

Etihad 2026 ©

From Idea to Launch

We guide a technology project from first plan to live service, so clients deal with one adviser at every step.

How A Project Runs

Scoping and legal Mapping

1

Identify the licences, approvals and contracts the business model requires, including any Central Bank, CMC or Kurdistan Region points, and set a realistic timetable.

Contracts

3

Draft and negotiate software, cloud, development and integration agreements with clear service levels, liability caps and exit terms.

Approvals and Launch

5

Obtain the approvals the service needs, such as payment service licensing, and review terms of use and marketing before launch.

Corporate Set-up

2

Company or branch registration, Companies Registrar filings, tax and social security registration, and authorised manager's documents.

Data and IP Protection

4

Put in place privacy notices, data-sharing terms and security policies, and register trademarks and protect software and content.

Growth and Lifecycle

6

Support investment rounds, new products and partnerships, renewals and regulatory audits, and represent clients in any disputes.

PRACTICAL INSIGHT

- **Payments:** If your product moves money, Central Bank of Iraq licensing usually sets the timetable. We prepare the corporate and technical files in parallel so the application is complete when it is filed.
- **Foreign vendors:** Payments to non-resident technology suppliers can attract withholding tax in Iraq. We structure contracts and pricing with that in mind.

Etihad 2026 ©

Regulatory Framework

Instruments And Why They Matter

1

Constitution of Iraq (2005)

Protects freedom of communication and correspondence and the privacy of personal life.

2

Companies Law No. 21 of 1997

Company and branch set-up for local and foreign technology businesses.

3

Investment Law No. 13 of 2006

Incentives and guarantees for licensed investment projects.

4

Law No. 78 of 2012 on Electronic Signature and Electronic Transactions

Legal effect of electronic contracts, records and signatures.

5

Copyright Law No. 3 of 1971

Protection of software, databases and creative content.

6

Trademarks Law No. 21 of 1957

Registration and enforcement of brands and product names.

7

Central Bank of Iraq regulations

Electronic payment services, mobile wallets and fintech licensing.

8

Data protection and cybercrime

An evolving framework; we track sectoral rules and draft legislation for clients.

KURDISTAN REGION

Certain activities in the Kurdistan Region follow a separate regional practice. With offices in Baghdad, Erbil and Basra, we advise clients on federal and regional requirements as one plan.

Etihad 2026 ©

Technology Contracts

We cover the contracts behind every technology service, from building software to running it.

How We Help

1. **Software Development and Integration**
   Development, customisation and systems integration agreements; milestones, acceptance testing and change control; ownership of code and deliverables.

2. **Software Licensing and Saas**
   Licence and subscription terms, usage rights and pricing models, and reseller and distribution agreements for software products.

3. **Cloud and Hosting**
   Cloud, hosting and colocation agreements, data-location requirements, security commitments and service credits.

4. **IT Outsourcing and Managed Services**
   Managed services and outsourcing, transition plans, transfer of staff and assets, and exit arrangements.

5. **Support and Maintenance**
   Support, maintenance and service level agreements, escalation paths and remedies for service failures.

Lifecycle We Cover



Etihad 2026 ©

Digital Business & Platforms

We help e-commerce platforms, apps and digital brands launch, stay compliant and protect what they build.

How We Help

1. **E-commerce Platforms**
   Platform terms, seller and supplier agreements, payment flows and delivery terms.
2. **Consumer Protection**
   Terms of use, returns and refunds, price displays and complaint handling.
3. **Online Payments**
   Payment gateway agreements, mobile wallet integration and refund flows.
4. **Apps and Subscriptions**
   App store terms, in-app purchases, subscriptions and publishing agreements.
5. **Advertising and Marketing**
   Campaign review, promotional terms and consumer protection compliance.
6. **Influencers and Online Content**
   Digital content rules and influencer advertising agreements.
7. **Content and IP Licensing**
   Licensing of software, content and databases, and trademark enforcement.
8. **Defamation and Reputation**
   Defamation claims, right of reply and removal of harmful content.
9. **Disputes**
   Disputes with users, sellers and partners, including online fraud claims.
10. **Games and Interactive Media**
    In-game purchases, consumer protection and publishing agreements.

Etihad 2026 ©

Data, Fintech & AI

Practical advice for companies that collect data, move money or deploy new technology in Iraq.

Data, Payments And AI

1. **Data Protection**
   Privacy notices, consent, data mapping and retention policies.
2. **Data Sharing and Transfers**
   Data-sharing, processing and cross-border transfer terms.
3. **Cybersecurity**
   Security policies, vendor security terms and breach response plans.
4. **Fintech and Payments**
   Central Bank of Iraq licensing for payment providers and mobile wallets.
5. **AI and Emerging Technology**
   AI governance policies, vendor contracts and ownership of AI output.
6. **IP and Commercialisation**
   Protecting and licensing software, data and inventions; IP due diligence.

Growth, Government And Disputes

- **Start-ups and Venture Capital**
  Company set-up, investment rounds and employee share plans.
- **Cybercrime and Extortion**
  Representing companies and individuals in electronic extortion and online fraud cases.
- **.iq domains and Online Brands**
  Domain registration, domain disputes and online brand protection.
- **Digital Government**
  E-government platforms, digital ID and government e-payment projects.
- **E-signatures and E-evidence**
  Validity of electronic contracts and use of digital evidence in court.
- **Tax on Technology Payments**
  Withholding tax on software, services and royalties paid to foreign suppliers.

Etihad 2026 ©

Compliance & Market Access

The questions your headquarters, lenders and compliance team will ask, answered locally.

How We Help

1. **Sanctions, Export Controls and Anti-corruption**
   Screening of local partners, agents and counterparties; export-control and encryption rules for imported equipment; anti-bribery programmes for work with government entities.

2. **Competition Law**
   Merger review, market dominance and competition compliance in digital markets.

3. **Commercial Agency and Distribution**
   Agency and distribution structures for devices and technology products, including commercial agency registration.

4. **Regulatory Advocacy**
   Responses to draft regulations and engagement with the Central Bank, the CMC and ministries on behalf of clients.

How We Support Market Entry

1. Entity and licences
2. Partner screening
3. Agency registration
4. Approvals
5. Ongoing compliance

> *One local counsel from market entry through day-to-day compliance.*

Etihad 2026 ©

Key Contacts

Our technology team advises software companies, fintechs, start-ups, investors and businesses going digital in Iraq. Please contact any of us to discuss your matter.



Dr. Ahmed Hankawi

Managing Partner, Commercial, Litigation

T +964 781 500 1400 ◆ **E** a.hankawi@etihad-law.com

Advises on licensing and regulatory approvals for digital banks, financial technology businesses, mobile wallet operators and payment service providers, and on online advertising and technology matters.



Farah Mahmood

Partner, Head of Commercial

T +964 787 474 0010 ◆ **E** f.mahmood@etihad-law.com

Advises on software, cloud platform and IT outsourcing agreements, content delivery and digital subscription distribution, and technology procurement.



Abdulhadi AlShimary

Partner, Corporate, Litigation

T +964 780 944 7000 ◆ **E** a.alshimary@etihad-law.com

Advises technology companies on establishing companies and branches in Iraq, commercial and service agreements, data protection and compliance programmes, and regulatory licensing.

Etihad 2026 ©

ETIHAD

Experienced Lawyers.
Unique Approach.

BAGHDAD (HQ) · ERBIL · BASRA · MOSUL
MANCHESTER · DUBAI

© Etihad 2026