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**THOMAS A. FOX**

Tom is a partner in Schwartz & Ballen LLP, which he joined upon its formation in 1995.

Tom advises on federal and state legal matters for financial institutions, insurance companies and other bank and non-bank financial services providers. His expertise involves legal issues related to paper and electronic payments including check-clearing houses, ATM networks, credit and debit card systems, Internet payment products and stored value payment products. Tom provides new product legal reviews and negotiates large bank service outsourcing arrangements. He also works on a variety of electronic commerce projects such as customer authentication and data privacy issues.

Tom is currently representing clients on legislative and regulatory matters relating to the Check Truncation Act (“Check 21”) and implementation of the federal E-Sign Act. In addition, he represented clients on matters relating to the drafting of the state model Uniform Electronic Transactions Act (UETA), which governs electronic signatures and electronic records.

As a member of the American Bar Association’s Task Force on Stored Value Cards and Computer Network Payment Products, Tom participated in forecasting and evaluating the potential application of state and federal law to emerging e-commerce products and services. He is the co-author of several articles on electronic payments and e-commerce issues that have appeared in *The Electronic Banking and Commerce Reporter*, *The Banking Law Journal* and *The Journal of Internet Law*.

Tom received his J.D. *magna cum laude* from Georgetown University Law Center in 1991, and earned his B.A. *cum laude* from Duke University in 1988. He is a member of the District of Columbia and Maryland Bars.