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**HEIDI S. WICKER**

Heidi S. Wicker, a Schwartz & Ballen LLP partner, has 13 years of legal and regulatory experience advising financial institutions, financial services companies and technology companies providing online and offline electronic payment services; money services businesses, including money transmitters and prepaid access/stored value/virtual currency issuers; and consumer reporting agencies on critical legal issues affecting their businesses. Heidi also represents a number of multi-national retailers on their payment platforms and loyalty initiatives.

Heidi regularly advises clients on emerging federal and state legislative and regulatory developments; regulatory and supervisory compliance, examinations and enforcement matters; licensing requirements; negotiation and drafting of payment processing agreements; and compliance with credit/debit card network and ACH payment system rules.

Although Heidi's expertise in banking and payments law is quite broad, particular areas of recent focus include implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Durbin Amendment and the Federal Reserve Board's Regulation II; federal and state privacy and information security laws and regulations, including the Gramm-Leach-Bliley Act, security breach requirements and the Children's Online Privacy Protection Act (COPPA); the Fair Credit Reporting Act (FCRA)/Fair and Accurate Credit Transactions (FACT) Act; the Equal Credit Opportunity Act (ECOA); anti-money laundering and terrorist financing controls under the Bank Secrecy Act/USA PATRIOT Act and Office of Foreign Assets Control (OFAC) regulations; the Truth-in-Lending Act/Regulation Z; the Electronic Signatures in Global and National Commerce Act (E-SIGN Act); the Electronic Fund Transfer Act/Regulation E and the remittance transfer rules; state money transmission, gift card and related state banking and payments laws.

A frequent speaker to industry groups on emerging payments systems, she has presented at the annual meetings of the Money Transmitter Regulators' Association, the Float Management and Payment Systems Roundtable and the Electronic Transactions Association, as well as at the Financial Services Roundtable and Law Seminars International.

Heidi currently serves on the Board of Directors of Women in Housing and Finance and is a past co-chair of its Legislative Task Force. Her work has been published in The George Washington International Law Review, and she has co-authored "Special Issues for Banks and Thrifts" in Offerings of Asset-Backed Securities. Heidi was named to the Chambers USA Women in Law Awards short list for 2012 Up & Coming Regulatory Lawyer of the Year.

Heidi received her J.D. degree in May 2003, with honors, from The George Washington University Law School, where she was Editor-in-Chief of The George Washington

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International Law Review. She earned her B.A. degree in journalism magna cum laude from The George Washington University in 1999. Prior to her law career, Heidi worked in public relations and on Capitol Hill.

Heidi is a member of the District of Columbia and New York State Bars.