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Robert G. Ballen

Bob Ballen is nationally recognized as one of our country's foremost experts on payments law matters. His clients include the multi-bank and other organizations that provide many of the nation's electronic and paper-based payments clearance and settlement systems, as well as the financial institutions and corporate users of those systems. He represents several leading technology firms that provide payments services to or in conjunction with the banking industry. He also represents world-wide money transmitters, including in connection with their federal registration, state licensing, and ongoing operations.

Prior to founding Schwartz & Ballen LLP in 1995, Bob was a partner in the Washington, D.C. office of the law firm of Morrison & Foerster LLP. From 1981 until 1985, he served in the General Counsel's office of the Federal Reserve Board where he counseled the Board and Federal Reserve Banks on legal issues related to payments activities, including Fedwire, check collection and automated clearing house services.

Bob also represents major banks, thrifts, insurance companies and securities firms in connection with their new products and services programs, along with their inter-industry and interstate expansion initiatives. He also advises on other financial services laws and regulations and represents clients before federal and state regulatory agencies, as well as before Congress and state legislatures.

Bob lectures and writes extensively on a multitude of banking and payments law matters. He has co-authored two books: *Uniform Commercial Code Article 4A and the Automated Clearing House System*, published by the National Automated Clearing House Association, and *Banks and Mutual Funds*, published by the American Bankers Association. He is a former Chairman of the American Bar Association's Payments Subcommittee.

Bob received his J.D. degree *cum laude* from Harvard Law School in 1981, and his B.A. degree *magna cum laude* from Princeton University in 1978. He is a member of the District of Columbia and U.S. Supreme Court Bars.