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Thomas A. Fox

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

Tom advises clients on federal and state legal matters for bank and non-bank financial institutions and their service providers. His expertise involves legal issues related to paper and electronic payments, including check-clearing houses, check image collection, card networks, Internet payment products and prepaid cards.

Tom counsels clients on legal issues associated with launching new deposit and payment products, including issues under state money transmission laws and the federal anti-money laundering laws (including the USA PATRIOT Act). Tom assists clients in drafting and negotiating agreements for bank products, such as prepaid card arrangements, remote deposit and image exchange agreements and financial services outsourcing arrangements.

Tom represented clients in the legislative and regulatory implementation of the Check Clearing for the 21st Century Act (Check 21), and he continues to assist clients on matters arising under this law. He also advises clients on matters arising under the Electronic Fund Transfer Act, the Gramm-Leach-Bliley Act, among other payments laws.

Tom speaks frequently at financial institution conferences on payment system matters and has authored several articles on payments and e-commerce matters. His articles have appeared in The Electronic Banking and Commerce Reporter, The Banking Law Journal, The Chicago-Kent Law Review and The Journal of Internet Law.

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