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**ROBERT G. BALLEEN**

Bob is regarded as one of the nation's foremost experts on payments law matters. His clients include financial institutions and multi-bank organizations. He also represents several leading technology firms that provide payments services to or in conjunction with the banking industry. 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. From 1981 until 1985 he served in the General Counsel's office of the Federal Reserve Board where he counseled the Board on legal issues related to payments activities including Fedwire, check collection and automated clearing house services.

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

Bob lectures and writes extensively on a multitude of banking and payments law matters. He has 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.