



Christopher R. Huffaker

Partner

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Related Services

Corporate & Finance ■ Financial Services ■ Payments & Fintech ■ Government Ethics & Compliance ■ Legislative & Public Policy ■ Blockchain & Digital Assets

Chris Huffaker is a member of Alston & Bird's Financial Services Group and Payments & Fintech Group. He advises operators of payment networks and systems, financial institutions, providers of technology solutions and services, and merchants on transactional and regulatory matters.

Chris regularly represents clients on complex transactional matters relating to the issuance of traditional and emerging payment methods (e.g., card issuing, branding, and incentive arrangements and BIN sponsorship arrangements), the provision and receipt of products and services (e.g., issuer-processing arrangements, merchant-acquiring and processing arrangements, and BIN sponsorship arrangements), and the development, implementation, and administration of specialized banking and payments programs, products, and services (e.g., co-branded and private-label card programs and white-label banking and payments programs).

Chris has extensive experience advising operators of payment networks and systems on critical governance and transactional matters. He uses this experience to guide financial institutions, merchants, and other entities in understanding and complying with their obligations as participants in payment networks and systems.

Chris routinely advises startups, online marketplaces, financial institutions, and other entities on transactional and regulatory matters related to money transmission.

Chris received his J.D., with honors, from the University of Tulsa, where he served as an editor of the *Tulsa Law Review*.

Representative Experience

- Representing a card network on a variety of transactional matters, including drafting and negotiating cross-border alliance agreements with international payment schemes to expand issuance and acceptance of cards, agreements with merchants and suppliers participating in a commercial payments network operated by the card network, agreements with acquirers and merchants to facilitate the acceptance of in-store payments through the use of traditional and emerging payment methods, and agreements with providers of mobile wallets.
- Representing the operator of a real-time payments system in the U.S. in drafting the participation and operating rules that govern the system and in drafting and negotiating the agreements that govern the rights and responsibilities of financial institutions, technology providers, and other parties participating in the system.
- Representing operators of electronic funds transfer networks in drafting and revising the rules governing their networks.

- Representing several financial institutions (with assets ranging from approximately \$45 billion to \$465 billion) in negotiating card-issuing and card-incentive agreements with the two largest card networks.
- Representing multiple financial institutions in structuring, documenting, and negotiating sponsorship arrangements with financial-technology (FinTech) companies.
- Representing a provider of processing solutions and services on a range of transactional matters, including structuring, drafting, and negotiating a complex transition services arrangement in connection with its acquisition of a line of business from one of the largest financial institutions in the U.S.
- Representing one of the most recognizable social-media platforms on a range of payments-related matters, including payment-services agreements with U.S. and foreign entities and a white-label processing arrangement with a leading provider of a global technology and digital payments platform.
- Representing a provider of wireless services on a range of transactional matters, including a white-label banking program to offer provider-branded financial products and services to consumers, a co-branded card relationship with one of the leading card networks, merchant-acquiring and merchant-processing agreements with several merchant acquirers and processors in the U.S., and various software-solutions and payment-services agreements (e.g., mobile-wallet agreements, fraud solutions and services agreements, point-of-sale lending agreements, etc.).
- Representing a major airline in the renewal of its exclusive co-branded card partnership, its card services arrangement, and its participation in a loyalty program with a card network.
- Representing a large, privately owned operator of gasoline stations and convenience stores in negotiating a private-label credit card agreement with its financial-institution partner.
- Representing a publicly traded operator of quick-service restaurants in negotiating services agreements with one of the largest providers of electronic payment services.
- Representing an affiliate of a publicly traded company in applying for, obtaining, and maintaining money transmitter licenses in each U.S. jurisdiction.
- Representing multiple e-commerce marketplaces in analyzing and structuring certain programs against the backdrop of federal and state money-transmitter laws and regulations.
- Representing a well-known hotel brand in analyzing and structuring certain products and services against the backdrop of federal and state money-transmitter laws and regulations.
- Representing multiple FinTech companies, including providers of bill-payment solutions, in navigating and, where applicable, complying with federal and state money-transmitter laws and regulations.

Education

- University of Tulsa (J.D., 2010)
- Ouachita Baptist University (B.A., 2007)

Admitted to Practice

- District of Columbia
- New York
- Texas