



Payments  
Innovation Alliance®

# NATIONAL VOLUNTEER WEEK

APRIL 19-25

## What volunteer activities have you been doing for the Alliance?

I have been an active contributor to the Pay by Bank Project Team for the last year, focusing on issues at the intersection of open banking, account-to-account payments, and evolving consumer use cases. I'm also honored to have been elected to the Emerging Payments Advisory Committee this year, where I look forward to contributing to the Alliance's strategic direction on next-generation payment systems.

## What value do you and your organization get from volunteering in the Alliance?

Participating in the Alliance enables us to bring practical legal insight—particularly in areas such as open banking, data access, and consumer protection—to help inform Nacha's work and support responsible innovation across the payments ecosystem. At the same time, it provides a front-row perspective on emerging trends and fosters relationships with leading practitioners and innovators, enhancing our ability to anticipate developments and advise clients operating at the cutting edge of consumer payments.



**Adam Maarec**  
Counsel  
Ballard Spahr, LLP

## Why is volunteering for the Alliance important to you?

The rapid evolution of open banking and emerging consumer payment models is reshaping how individuals and businesses access and move money. Volunteering with the Alliance provides a valuable forum to engage directly with industry leaders on these developments, examining not only the technological and operational advances, but also the complex legal and regulatory frameworks that underpin them. Being part of that dialogue allows me to help translate innovation into scalable, appropriately governed solutions that can gain broad market adoption.