

Nessa Feddis

Nessa is senior vice president and counsel for ABA's Regulatory Compliance and Policy group. She advocates for ABA members on a variety of consumer finance laws, fraud prevention and payment system issues in the federal legislative and regulatory arenas, in particular the Bureau of Consumer Financial Protection. She also supports ABA's compliance education services. Her responsibilities include relaying ABA's position on such issues to Congress, government agencies and the public. She received her law degree from Catholic University and is a member of the Washington, D.C., Bar. She is also a fellow and former president of the American College of Consumer Financial Services Lawyers and former chair of the Subcommittee on Electronic Fund Transfers of the American Bar Association's Consumer Financial Services Committee. Her articles discussing regulatory and legislative developments in consumer banking matters have appeared in ABA Banking Journal and ABA Bank Compliance.

Jim Hitchcock

As Vice President for Fraud Mitigation, Jim serves as the Association's primary expert on fraud mitigation activities and programs. In this role, he identifies and tracks key fraud topics and trends, runs banker committees focused on fraud, identifies potential commercial and government partners to help develop fraud mitigation capabilities, develops fraud prevention strategies, and finds opportunities to develop capabilities and partnerships that provide products and services to banks. Prior to joining ABA during June 2021, Jim was a Director in the Capital One Anti-Money Laundering Department serving in a Fraud Advisory role. Jim began his banking journey during February 2016 after finishing a 25-year career in Federal law enforcement with the Department of Defense Inspector General (Investigations) and U.S. Secret Service. While at Capital One, Jim led a key risk management program setting strategy in fraud regulatory compliance across geographically dispersed locations. He designed and led cross-functional technology solutions, policies and processes in cyber and fraud operations that protect customers and mitigate regulatory and brand risk to the bank. Jim's role within the US Department of Defense included the investigation and prosecutions related to international bribery, money laundering schemes and export violations related to the Foreign Corrupt Practices Act. Most notably, he led a public corruption investigation involving over \$21 million in suspect overseas military contracts in Kuwait, resulting in the successful prosecution of 12 defendants and significant asset forfeiture recoveries. During his tenure with the US Secret Service Jim served as a subject matter expert investigating identity and computer related crimes. He was instrumental in a global, surreptitious investigation of a credit card fraudster operating a multimillion-dollar online marketplace, which partly led to the formation of a strategic partnership with a British Cybercrimes Unit. Beyond investigations, Jim worked in policy management, led teams of investigators, as well as developed and implemented investigative best practices and policy consistent with US Attorney General guidelines and regulatory law.