

**RONALD J. MANN**  
Professor of Law | Columbia Law School  
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**ACADEMIC APPOINTMENTS:**

Albert E. Cinelli Enterprise Professor of Law (2011-date)

Co-Director, Charles E. Gerber Program in Transactional Studies, Columbia Law School (2007-date)

Ben H. & Kitty King Powell Chair in Business & Commercial Law, University of Texas School of Law (2004-2007)

William Stamps Farish Professor in Law, University of Texas School of Law (2002-2004)

Professor of Law, The University of Michigan Law School (1999-2002)

Assistant Professor of Law, The University of Michigan Law School (1997-1999)

Professor of Law, Washington University School of Law (1997)

Associate Professor, Washington University School of Law (1994-1997)

**OTHER LEGAL EMPLOYMENT**

Law Clerk to Judge Joseph T. Sneed, United States Court of Appeals for the Ninth Circuit, San Francisco, California (1985-1986)

Law Clerk to Justice Lewis F. Powell, Jr., United States Supreme Court, Washington, D.C. (1986-1987)

Assistant to the Solicitor General, United States Department of Justice, Washington, D.C. (1991-1994) (argued eight Supreme Court cases and wrote briefs on the merits in forty Supreme Court cases)

Office of the Independent Counsel (1998-2000) (appellate litigation of various matters, including *United States v. Hubbell*, 530 U.S. 27 (2000))

Dow, Coghurn & Friedman (1987-1991) (real estate and commercial law)

**SCHOLARLY WORKS:**

***Books:***

BANKRUPTCY AND THE U.S. SUPREME COURT (Cambridge U. Press 2017)

CHARGING AHEAD: THE GROWTH AND REGULATION OF PAYMENT CARD MARKETS AROUND THE WORLD “*Winner of 2006 annual book prize from the American College of Consumer Financial Services Lawyers*” (Cambridge U. Press 2006)

COMMERCIAL FINANCE (Foundation 2017)

PAYMENT SYSTEMS AND OTHER FINANCIAL TRANSACTIONS (7<sup>th</sup> ed. Wolters Kluwer 2020) (6<sup>th</sup> ed. 2016; 5<sup>th</sup> ed. 2011; 4<sup>th</sup> ed. 2008; 3<sup>rd</sup> ed. 2006; 2<sup>nd</sup> ed. 2003; 1<sup>st</sup> ed. 1999)

ELECTRONIC COMMERCE (4th ed. Wolters Kluwer 2011) (3<sup>rd</sup> ed. 2008; 2<sup>nd</sup> ed. 2005; 1<sup>st</sup> ed. 2002) (with Jane K. Winn)

COMMERCIAL TRANSACTIONS: A SYSTEMS APPROACH (7<sup>th</sup> ed. Wolters Kluwer 2020) (6<sup>th</sup> ed. 2016; 5<sup>th</sup> ed. 2012; 4<sup>th</sup> ed. 2009; 3<sup>rd</sup> ed. 2006; 2<sup>nd</sup> ed. 2003; 1<sup>st</sup> ed. 1998) (with Robert M. Lawless, Lynn M. LoPucki, Elizabeth Warren & Daniel Keating)

COMPREHENSIVE COMMERCIAL LAW: STATUTORY SUPPLEMENT (Wolters Kluwer 2003-2020) (with Elizabeth Warren & Jay Lawrence Westbrook)

**Articles:**

*Reliable Perfection of Security Interests in Crypto-Currency*, 21 SMU SCI. & TECH. L. REV. 159 (2018)

*Balancing Bankruptcy and Environmental Law: Midlantic National Bank v. New Jersey Department of Environmental Protection*, 42 J. SUP. COURT HIST. 101 (2017)

*Putting Stored Value Cards in Their Place*, 18 LEWIS & CLARK L. REV. 989 (2014) (with Liran Haim)

*A Fresh Look at State Asset Protection Trust Statutes*, 67 VAND. L. REV. 1741 (2014)

*The Idiosyncrasy of Patent Examiners: The Effects of Experience and Attrition*, 92 TEXAS L. REV. 2149 (2014)

*Assessing the Optimism of Payday Loan Borrowers*, 21 SUP. CT. ECON. REV. 105 (2013)

*After the Great Recession: Regulating Financial Services for Low- and Middle-Income Communities*, 69 WASH. & LEE L. REV. 729 (2012)

*A New Look at Patent Quality: Relating Patent Prosecution to Validity*, 9 JOURNAL OF EMPIRICAL LEGAL STUDIES 1 (2012) (with Marian Underweiser)

- Anticompetitive Regulation in the Payment Card Industry*, 7 COMPETITION POLICY INTERNATIONAL, Autumn 2011, at 44
- Adopting, Using, and Discarding Paper and Electronic Payment Instruments: Variation by Age and Race*, Federal Reserve Bank of Boston Public Policy, Discussion Paper No. 11-2 (2011)
- Saving up for Bankruptcy*, 98 GEO. L. J. 289 (2010) (with Katherine Porter)
- Making Sense of Nation-Level Bankruptcy Filing Rates*, in CONSUMER CREDIT, DEBT AND BANKRUPTCY: COMPARATIVE AND INTERNATIONAL PERSPECTIVES 225 (J. Niemi-Kiesiläinen et al., eds., 2009)
- Patterns of Credit Card Use Among Low- and Moderate-Income Households*, in INSUFFICIENT FUNDS 257 (M. Barr & R. Blank eds., 2009)
- A Requiem for Sam's Bank*, 83 CHI.-KENT L. REV. 953 (2008)
- Just One Click*, 108 COLUM. L. REV. 984 (2008) (with Travis Siebeneicher)
- The Disputed Quality of Software Patents*, 85 WASH. U. L. REV. 297 (2007) (with John R. Allison)
- Software Patents, Incumbents, and Entry*, 85 TEXAS L. REV. 1579 (2007) (with John R. Allison & Abe Dunn)
- The Supreme Court, the Solicitor General, and Bankruptcy: BFP v. Resolution Trust Corporation*, in BANKRUPTCY STORIES 77 (Robert K. Rasmussen ed. 2007)
- Just Until Payday*, 54 UCLA L. REV. 855 (2007) (with Jim Hawkins)
- Patents, Venture Capital, and Software Startups*, 36 RESEARCH POL'Y 193 (2007) (with Thomas W. Sager)
- Bankruptcy Reform and the "Sweat Box" of Credit Card Debt*, 2007 U. ILL. L. REV. 375
- "Contracting" for Credit*, 104 MICH. L. REV. 899 (2006), excerpted version published in BOILERPLATE: THE FOUNDATION OF MARKET CONTRACTS 106 (2007)
- The Commercialization of Open-Source Software: Do Property Rights Still Matter?*, 20 HARV. J. L. & TECH. 1 (2006)
- Optimizing Consumer Credit Markets and Bankruptcy Policy*, 7 J. THEORETICAL INQUIRIES IN LAW 395 (2006)

*The Promise of Internet Intermediary Liability*, 47 WILLIAM & MARY L. REV. 239 (2005) (with Seth Belzley), updated and abbreviated version published as *Emerging Frameworks for Policing Internet Intermediaries*, J. INTERNET L., Dec. 2006, at 3

*Making Sense of Payments Policy in the Information Age*, 93 GEO. L. J. 633 (2005)

*Do Patents Facilitate Financing in the Software Industry?*, 83 TEXAS L. REV. 961 (2005), summarized and updated in WORKING WITHIN THE BOUNDARIES OF INTELLECTUAL PROPERTY: INNOVATION POLICY FOR THE KNOWLEDGE SOCIETY 295 (Rochelle Dreyfuss et al., eds., 2009)

*An Empirical Investigation of Liquidation Choices of Failed High-Tech Firms*, 82 WASH. U. L. Q. 1375 (2004)

*Contracts – Only with Consent*, 152 U. PA. L. REV. 1873 (2004)

*The Rise of State Bankruptcy-Directed Legislation*, 25 CARDOZO L. REV. 1805 (2004)

*Regulating Internet Payment Intermediaries*, 82 TEXAS L. REV. 681 (2004)

*Credit Cards and Debit Cards in the United States and Japan*, 55 VAND. L. REV. 1055 (2002) – shorter version published at 20 MONETARY & ECON. STUDIES 123 (2002); excerpted as *Credit Cards in the United States and Japan*, LAW QUADRANGLE NOTES, April 2001, at 81

*Information Technology and Non-Legal Sanctions in Financing Transactions*, 54 VAND. L. REV. 1627 (2001) – excerpted in Japanese as *IT to Yuushi Torihiki ni okeru Ho ni yoranai Sankushon (Non-Legal Sanctions in IT Finance Transactions)*, 1193 JURISUTO 72 (2001)

*The Role of Letters of Credit in Payment Transactions*, 98 MICH. L. REV. 2494 (2000) – reprinted at 2001 ANNUAL SURVEY OF LETTER OF CREDIT LAW & PRACTICE, 117; excerpted versions appear as *Discrepancies in Presentations Against Commercial Letters of Credit*, DOCUMENTARY CREDIT WORLD, Nov./Dec. 2000, at 21; and *Point of View: Ronald J. Mann Wonders Why, in View of High Discrepancy Rates, Business Continues to Use Letters of Credit*, DOCUMENTARY CREDITS INSIGHT, Winter 2001, at 3-4; and *Just Can't Break the Habit*, TRADE & FORFAITING REV., Apr. 2001, at 20-21

*Secured Credit and Software Financing*, 85 CORNELL L. REV. 134 (1999)

*Verification Institutions in Financing Transactions*, 87 GEO. L. J. 2225 (1999)

*Strategy and Force in the Liquidation of Secured Debt*, 96 MICH. L. REV. 159 (1997)

*The Role of Secured Credit in Small-Business Lending*, 86 GEO. L. J. 1 (1997) – reprinted at 40 CORP. PRACTICE COMMENTATOR 81 (1998); excerpted in LAWLESS, LOPUCKI & WARREN, SECURED CREDIT (6<sup>th</sup> ed. 2016); included in 10 Best Corporate and Securities Articles (selected by *Corporate Practice Commentator* for 1998)

*Searching for Negotiability in Payment and Credit Systems*, 44 UCLA L. REV. 951 (1997)

*Explaining the Pattern of Secured Credit*, 110 HARV. L. REV. 625 (1997) – awarded the 1997-98 Grant Gilmore Award by the American College of Commercial Finance Lawyers

*The First Shall Be Last: A Contextual Argument for Abandoning Temporal Rules of Lien Priority*, 75 TEXAS L. REV. 11 (1996)

*Bankruptcy and the Entitlements of the Government: Whose Money Is It Anyway?*, 70 N. Y. U. L. REV. 993 (1995)

#### **RECENT INVITED PRESENTATIONS:**

**Bankruptcy and the Supreme Court:** ABI Annual Meeting (December 2018); UT Bankruptcy Conference (November 2017)

**Blockchain and Financing:** ACFA Annual Meeting (October 2018); SMU Tsai Conference (April 2018)

**Financial Law Conference – Seminar Moderator** (March 2019, March 2013, March 2006)

#### **PROFESSIONAL AFFILIATIONS:**

American Law Institute (member)  
National Bankruptcy Conference (conferee)  
SCOTUSBlog, IP and Banking Law Commentator  
Reporter, Amendments to UCC Articles 3, 4, and 4A (2000-2003)  
Member, ALI Advisory Group on UCC and Holder in Due Course Policy (2014)  
ALI Adviser, ULC Drafting Committee on Mortgage Registries (2016)

#### **EDUCATION:**

J.D. 1985, University of Texas at Austin  
Magna Cum Laude (First in class)

Managing Editor, Texas Law Review

B.A. 1982, History, Rice University, Houston, Texas  
Magna Cum Laude, Phi Beta Kappa

**LANGUAGES:** Greek, Latin, Biblical Hebrew, Old English