



❖ 'T WAS THE NIGHT BEFORE ❖ PYMNTS

A Holiday Poem

'Twas the night before Christmas in the year twenty-four,
When the CFPB stirred like never before.
The firewalls were up, and the systems secure,
As open banking loomed, both exciting and sure.

The bankers were nestled all snug in their beds,
While visions of APIs danced in their heads.
With data rights and access, and new rules galore,
The industry was changing right down to its core.

When out on the network there arose such a clatter,
I sprang from my desk to see what was the matter.
Away to the dashboard I flew like a flash,
Turned on all alerts, ready to clash.

The glow of the screens in the new command center
Gave a luster of high-tech to each data preventer.
When what to my wondering eyes did appear,
But a quantum-encrypted sleigh and eight tiny reindeer.

With a little old driver so lively and quick,
I knew in a moment it must be St. Nick.
More rapid than real-time payments they came,
And he whistled, and shouted, and called them by name:

“Now, Section 1033! Now, Dodd-Frank! Now, FinTech and Blockchain!
On, Data Rights! On, Privacy! On Pay by Bank and Open Banking!
To the top of the cloud! To the top of the wall!
Now dash away! Dash away! Dash away all!

As phishing attempts that before filters fly
When they meet with detection, fail and die,
So up to the secure servers the coursers they flew,
With the sleigh full of safe tech, and St. Nicholas too.

And then, in a twinkling, I heard on the roof
The prancing and pawing of each little hoof.
As I drew in my head and was turning around,
Down the chimney St. Nicholas came with a bound.

He was dressed all in Kevlar, from his head to his foot,
And his clothes were all fitted with anti-theft to boot.
A bundle of secure chips he had flung on his back,
And he looked like a regulator just testing a hack.

His eyes — how they scanned! His dimples, how merry!
His cheeks were like firewalls, his nose like a cherry!
His droll little mouth was drawn up like a bow,
And the beard on his chin was as white as the snow.

The stump of a smart card he held tight in his teeth,
And the data encircled his head like a wreath.
He had a broad face and a little round belly
That shook when he laughed, like encrypted jelly.

He was chubby and plump, a right jolly old elf,
And I laughed when I saw him, in spite of myself.
A wink of his eye and a twist of his head
Soon gave me to know I had nothing to dread.

He spoke not a word, but went straight to his work,
And filled all the stockings with tech that won't irk.
And laying his finger aside of his nose,
And giving a nod, up the chimney he rose.

He sprang to his sleigh, to his team gave a whistle,
And away they all flew like the down of a thistle.
But I heard him exclaim, ere he drove out of sight,
“Secure data for all, and to all a good night!”

HAPPY HOLIDAYS