

# FINTECH WEEK 2019

HOSTED BY:



INSTITUTE OF INTERNATIONAL  
ECONOMIC LAW  
GEORGETOWN UNIVERSITY LAW CENTER

CQ

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Call



THE INSTITUTE FOR  
FINANCIAL MARKETS

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**WELCOME**

## **FINTECH WEEK 2019**

### **PRESENTED BY**

Georgetown Law, Institute of International Economic Law

CQ Roll Call

The Institute for Financial Markets

### **LOCATIONS**

#### **Hart Auditorium**

Georgetown Law | 600 New Jersey Avenue NW | Washington, DC

#### **Capitol Hill**

Top of the Hill Conference Center | 1 Constitution Avenue NE | Washington, DC

#### **Showroom**

1099 14th St NW | Washington, DC

### **Get Connected!**

#### **MONDAY, OCTOBER 21**

**Network:** GuestNet **Password:** No password required

#### **TUESDAY, OCTOBER 22**

**Network:** Top of the Hill **Password:** dcfintech19

#### **WEDNESDAY, OCTOBER 23**

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**INSTITUTE OF INTERNATIONAL  
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### **Welcome to Fintech Week!**

As policymakers, venture capitalists and technologists can attest, advances in financial technology are disrupting market and regulatory ecosystems in ways unimaginable a generation ago. These developments offer the prospect of enormous opportunities and challenges, and require serious, thoughtful forums in which ideas and views across the private and public sectors can be exchanged.

Fintech Week was inaugurated with the purpose of providing just such a global forum, several months after the initial launch of the OCC's 'fintech charter' here at the Institute. Now, several years later, the event has grown to become one of the most important fintech policy forums not only in the United States, but indeed in the world.

This week, during our unique, multidisciplinary sessions with many of the world's top fintech experts, panelists will be asked to continue the conversation and demystify cutting edge regulatory developments and technologies, and to engage one another as to what those changes mean from the standpoints of both policy and market practice—all in a manner understandable to laymen. Meanwhile, heads of key regulatory agencies will offer their perspectives and insight as to recent and upcoming developments. In doing so, the conference seeks to democratize the availability of critical information about financial technology, and to broaden the public's understanding of issues that are transforming the global economy.

All of this requires an interdisciplinary, group effort, and we at Georgetown's Institute of International Economic Law have benefited enormously from the help of our co-hosts, CQ Roll Call and the Institute for Financial Markets, as well as from our sponsors Amazon, Chainalysis, Davis Polk LLP, IHS Markit and Refinitiv.

More events are scheduled, and if you would like to support next year's Fintech Week—please let us know.

We hope you enjoy the program.

Chris Brummer, J.D., Ph.D.  
Founder, Fintech Week  
Host, *Fintech Beat*, a CQ Roll Call podcast

Faculty Director, Institute of International Economic Law  
Georgetown University Law Center

# ABOUT US

## Georgetown Law, Institute of International Economic Law

The Institute of International Economic Law (IIEL) is the focal point for the study of international economic law at Georgetown Law and one of the leading centers for international economic law and policy in the world.

IIEL provides a fulcrum point for legal and policy discussions in international trade, international financial regulation, international monetary affairs, transnational business and international tax.

Founded in 1999 by the late University Professor John H. Jackson, and now directed by Agnes N. Williams Research Professor of Law Chris Brummer, the IIEL's objective is to facilitate thoughtful and scholarly research and teaching, convene stakeholder meetings and conferences bringing together public and private sector leaders, and offer Executive Education on a broad range of subjects that concern the law of international economic activity. Originally focused on trade, the Institute's portfolio has grown to include leading capabilities and international renown in a range of areas including investment and arbitration, financial regulation, tax, business and monetary law. The Institute actively approaches these fields as interrelated and at times overlapping policy spheres that impact how law is devised, practiced and enforced.

Housed at Georgetown Law, with the largest array of courses in international economic law in the country, IIEL offers students, faculty, alumni and friends the opportunity to routinely interact with top scholars, policymakers, law firms, and think tanks. As part of a top research university, IIEL strives to make available unparalleled opportunities for learning and study based on its location in the heart of Washington DC, and longstanding connections with international institutions and organizations like the IMF, European Union, World Bank, WTO, IFC, and U.S. regulatory agencies and foreign embassies.

The Institute routinely hosts colloquia, conferences and events with leading scholars and policymakers, and regularly invites faculty from other universities, distinguished practitioners from the private and public sectors, opinion-leaders and high level regulators and policymakers to participate in the life of the Institute. IIEL also enables visiting scholars and students at Georgetown Law to engage more deeply with contemporary issues in international economic law.

IIEL, Georgetown Law  
600 New Jersey Avenue, NW  
Washington, DC 20001

[IIELAW.ORG](http://IIELAW.ORG)

## CQ Roll Call

CQ Roll Call provides essential intelligence and grassroots advocacy resources to take action. As the premier source of timely news, objective facts and analysis, and coverage of elections and the politics of legislation, we keep our fingers on the pulse of the legislative process and give our clients the tools they need to maximize their influence. We are the ultimate insider, and our unmatched network of relationships and expertise has powered the productivity of those who rely on us since 1945.

Corporate Headquarters  
1201 Pennsylvania Ave, NW Suite 600  
Washington, DC 20004

[CQROLLCALL.COM](http://CQROLLCALL.COM)

## The Institute for Financial Markets

Established in 1989, the Institute for Financial Markets (IFM) seeks to increase public awareness and understanding of the importance of financial markets and the financial service industry to the global economy through education and research. We focus our attention and activities primarily on derivatives and the vital markets for instruments like futures, options and swaps. These derivatives markets help to support a vibrant economy and help individuals, institutions, producers, companies and governments understand how markets function and how to improve the management of credit risks.

The IFM has also partnered with other contributing exchanges, regulators, and industry associations to provide a free educational website called Futures Fundamentals. This one-stop resource provides risk management education to learners at all levels.

As a non-partisan, 501(c)3 nonprofit foundation, the IFM serves in a unique position of educating industry professionals and investors, as well as other stakeholders of financial market information, such as public policymakers, regulators, educators and the media. While these other stakeholders may not trade, nor directly service the needs of financial market participants, they still have a keen interest in the markets and play an important role in shaping legislation, policies and practices, and informing others about the markets.

The Institute for Financial Markets  
2001 Pennsylvania Avenue NW, Ste 600  
Washington, DC 20006

[THEIFM.ORG](http://THEIFM.ORG)

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## Fintech Week 2019 is Co-Hosted By:



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## Market Movers, Innovation and Risk

SEE GEORGETOWN LAW CAMPUS, PAGE 12

### Registration and Breakfast | 8:15–9:00 A.M.

### Central Banks as Innovators? | 9:00–10:00 A.M.

#### MODERATOR

- **Joseph Noss**, Secretariat, Financial Stability Board

#### PANELISTS

- **Dong He**, Deputy Director of the Monetary and Capital Markets Department, International Monetary Fund
- **Tom Mutton**, Fintech Director, Bank of England
- **Alessandra Perrazzelli**, Deputy Governor, Bank of Italy
- **Yutaka Soejima**, Head of Fintech Center, Bank of Japan

### Keynote | 10:00–10:45 A.M.

- **Kenneth Blanco**, Director, Financial Crimes Enforcement Network (FinCen), U.S. Department of the Treasury

### Break | 10:45–11:00 A.M.

### How Fintechs Scale | 11:00–12:00 P.M.

#### MODERATOR

- **Jai Massari**, Partner, Financial Institutions Group and Trading and Markets Practice, Davis Polk LLP

#### PANELISTS

- **Heather Childs**, Chief Executive Officer, Uber Payments LLC
- **Cory Kampfer**, Chief Operations Officer and General Counsel, OnDeck
- **Benjamin Miller**, Chief Executive Officer, Fundrise
- **Gari Singh**, Distinguished Engineer, Blockchain Chief Technology Officer, IBM

### Lunch Break | 12:00–12:30 P.M.

### Keynote | 12:30–1:15 P.M.

- **Heath Tarbert**, Chairman, U.S. Commodity Futures Trading Commission

## Datanomics | 1:30–2:40 P.M.

### MODERATOR

- **Gabriel Hidalgo**, Managing Director, K2 Intelligence

### PANELISTS

- **Samantha Campbell**, Director of Operations, Alqami
- **Jason Cowell**, Founder and Chief Executive Officer, UIBA
- **Adam Levine**, Senior Principal, Digital Partnerships, BNY Mellon
- **Felipe Millon**, Senior Manager, Federal Financials, Amazon Web Services
- **John Walsh**, Director, Strategy & Innovation, Refinitiv

## Break | 2:40–3:00 P.M.

## Keynote | 3:00–3:50 P.M.

- **Jelena McWilliams**, Chairman, Federal Deposit Insurance Corporation

## Fintech Company Trends: Valuations and Opportunities | 4:00–5:00 P.M.

### MODERATOR

- **Richard Kerschner**, Chief Executive Officer of Primary Markets LLC

### PANELISTS

- **Nathaniel Abrams**, Vice President, Strategic Investment, JP Morgan Chase & Co.
- **Peter Borish**, Chief Strategist, The Quad Group
- **Richard Herr**, Managing Director, Investment Banking Group, Sandler O'Neill and Partners LP
- **Yvonne Wang**, Founder, Stealth Start Up

### INVITATION ONLY

## Conference Speakers Dinner | 6:00–9:00 P.M.

Hosted by the Embassy of Italy to the United States

### FEATURING:

- **Sarah Bloom Raskin**, Former Deputy Secretary, U.S. Treasury Department, and former member of the Board of Governors of the Federal Reserve System
- **Sheila Bair**, Former Chair, Federal Deposit Insurance Corporation

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## Issues on the Hill and Beyond

**Registration and Breakfast** | 8:15–9:00 A.M.

**Welcome Remarks** | 9:00–9:15 A.M.

**Arbitrage or Adaptation? Domestic Rules, International Markets** | 9:15–10:15 A.M.

### MODERATOR

- **Michelle Bond**, Global Head of Government Relations, Ripple

### PANELISTS

- **Peter Kerstens**, Advisor for Financial Sector, Digitalisation and Cyber Security, European Commission
- **Michael Liftik**, Partner, Quinn Emanuel Urquhart & Sullivan, LLP
- **Michael Mosier**, Chief Technical Counsel, Chainalysis
- **Heng Wang**, Associate Professor, University of New South Wales, Sydney

**Break** | 10:15–10:30 A.M.

**Keynote** | 10:30–11:15 A.M.

- **Linda Lacewell**, Superintendent, New York State Department of Financial Services

**Break** | 11:15–11:30 A.M.

**Diplomatic Roundtable** | 11:30 A.M.–12:30 P.M.

**Cross-border Fintech Cooperation: UK-U.S. Financial Innovation Partnership**

### MODERATOR

- **Sharon Yang**, Deputy Assistant Secretary for International Markets, U.S. Department of the Treasury

### PANELISTS

- **Haytham Agabani**, Senior Financial Policy Advisor, British Consulate-General New York
- **Daniel Greenland**, Deputy Director of International Financial Markets, U.S. Department of the Treasury
- **Sameer Gulati**, FinTech Specialist, UK Department for International Trade
- **Paul Thanos**, Director Office of Finance and Insurance Industries, U.S. Department of Commerce

**Lunch Break** | 12:30–1:00 P.M.

## De-Blasing AI | 1:00–2:05 P.M.

### MODERATOR

- **Alex Lakatos**, Partner, Mayer Brown

### PANELISTS

- **Albert D. Chang**, Counsel, Office of Innovation, Bureau of Consumer Financial Protection
- **Brian Clark**, Senior Manager Quant Services, EY
- **Kenneth Edwards**, Associate General Counsel, Regulatory Affairs, Upstart
- **Melissa Koide**, Chief Executive Officer and Director, FinRegLab
- **Aneesh Varma**, Founder and Chief Executive Officer, Aire Labs

## Open Banking, Data and the API Economy | 2:10–3:25 P.M.

### FLASH PRESENTATION

- **Siddharth Shetty**, Data Empowerment and Protection Architecture Lead and Fellow, iSPIRT Foundation

### MODERATOR

- **Linda Jeng**, Visiting Scholar on Financial Technology, Georgetown's Institute of International Economic Law

### PANELISTS

- **Steve Boms**, President, Allon Advocacy LLC
- **John Pitts**, Policy Lead, Plaid
- **Matthew Swinehart**, Director, Office of International Financial Markets, U.S. Department of the Treasury
- **Sam Taussig**, Head of Global Policy, Kabbage Inc.
- **Andres Wolberg-Stok**, Global Head of Digital Policy, Citi Consumer Banking

## Fintechs and Financial Inclusion | 3:25–4:30 P.M.

### MODERATOR

- **Aaron Klein**, Fellow, Economic Studies and Policy Director Center on Regulations and Markets, Brookings Institute

### PANELISTS

- **Ingrid Busson-Hall**, Senior Director, Head of Financial Crimes, Advisory and Workplace Relations, PayPal
- **Adrienne Harris**, Gates Foundation Senior Research Fellow, Towsley Foundation Policy Maker in Residence, University of Michigan, Ford School of Public Policy
- **Greg Kidd**, Co-Founder and Chief Executive Officer, Global ID Inc.
- **Ida Rademacher**, Vice President, Aspen Institute
- **Mae Watson Grote**, Founder and Chief Executive Officer, The Financial Clinic

## Reception: Scaling into the United States for Fintechs | 6:00–8:00 P.M.

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## Blockchain Infrastructures

### Crypto (Macro)economics and the Global Financial System | 9:00–9:55 A.M.

#### MODERATOR

- **Reena Aggarwal**, Vice Provost for Faculty and Professor in the McDonough School of Business; Robert E. McDonough Professor of Finance; Director, Georgetown Center for Financial Markets and Policy

#### PANELISTS

- **Robert Bench**, Director of Applied Fintech, Research Payments Strategies, Federal Reserve Bank of Boston
- **Jerry Brito**, Executive Director, Coin Center
- **Nic Carter**, Partner, Castle Island Ventures
- **Kevin Werbach**, Founder Super Nova Group, Associate Professor of Legal Studies and Business Ethics, The Wharton School, University of Pennsylvania

### Break | 9:55–10:05 A.M.

### Stablecoins and Financial Infrastructures | 10:05–11:00 A.M.

#### MODERATOR

- **Patrick McCarty**, Founder and President, McCarty Financial and Adjunct Professor of Law, Georgetown University Law Center

#### PANELISTS

- **Kristin Boggiano**, Chief Legal Officer, Alphapoint
- **Alexander Lipton**, Chief Executive Officer, Stronghold Labs Connection Science Fellow, Massachusetts Institute of Technology
- **Tommaso Mancini-Griffoli**, Deputy Division Chief, Monetary and Capital Markets Department, International Monetary Fund
- **Tony McLaughlin**, Emerging Payments and Business Developments, Treasury and Trade Solutions, Citi
- **John Olesky**, Managing Director and Co-Head of Loan Platforms, IHS Markit

### Oracles and Trusted Validators: The Good, the Bad—and the Future | 11:05 A.M.–12:00 P.M.

#### MODERATOR

- **Gary DeWaal**, Special Counsel, and Chair, Financial Markets and Regulation, Katten

#### PANELISTS

- **Thomas Bertani**, Chief Executive Officer and Founder, Oraclize
- **Patrick Murck**, Chief Legal Officer, Transparent Systems and Affiliate, Berkman Klein Center for Internet and Society at Harvard University
- **Laura Navratnam**, Manager, Innovation Hub, Policy & Engagement, UK Financial Conduct Authority
- **Donna Redel**, Board Member, New York Angels and Professor of Law, Fordham University
- **Tim Swanson**, Head of Market Intelligence, Clearmatics

**Lunch Break** | 12:00–12:20 P.M.

**The (New?) Custody Solutions** | 12:20–1:15 P.M.

MODERATOR

- **Brad Carr**, Senior Director, Digital Finance, International Institute of Finance

PANELISTS

- **Elizabeth Baird**, Deputy Director, Division of Trading and Markets, U.S. Securities and Exchange Commission
- **Alex Batlin**, Founder and Chief Executive Officer, Trustology
- **Yaya Fanusie**, Chief Strategist, Cryptocurrency, AML Strategies LLC
- **Yusuf Hussain**, Head of Risk, Gemini
- **Kavita Jain**, Director, Financial Innovation, Financial Industry Regulatory Authority (FINRA)

**Keynote** | 1:15–1:50 P.M.

- **Jay Clayton**, Chairman, U.S. Securities and Exchange Commission

**Break** | 1:50–2:05 P.M.

**Keynote** | 2:05–2:50 P.M.

- **Brad Garlinghouse**, Chief Executive Officer, Ripple

**Keynote** | 3:15–4:00 P.M.

- **Joe Lubin**, Founder, ConsenSys and Co-founder of Ethereum

**What Does Wall Street Want?** | 4:10–5:10 P.M.

MODERATOR

- **Maria Adamjee**, Founder and Principal, Megalodon Capital

PANELISTS

- **John Beccia**, Co-Founder and Chief Executive Officer, FSVector
- **Mary Beth Buchanan**, General Counsel, Kraken Cryptocurrency Exchange
- **Matt Homer**, Executive Deputy Superintendent, New York State Department of Financial Services
- **Sunayna Tuteja**, Head of Digital Assets and DLT, TD Ameritrade
- **Chris White**, Chief Executive Officer ViableMkts LLC and BondCliQ

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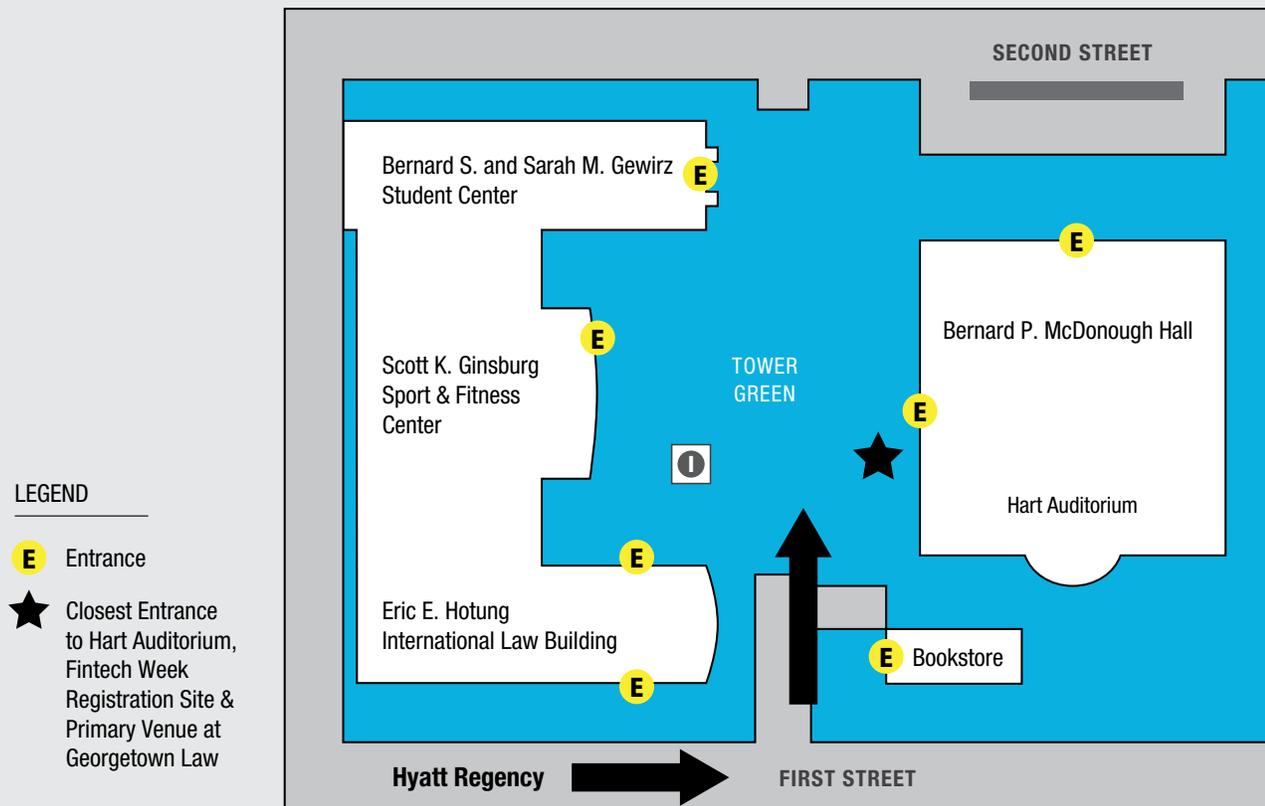
**Breakfast Discussion** | 9:00–10:00 A.M.

**Roundtable on American Competitiveness in Blockchain Technology**

CO-HOSTED BY

- The U.S. Department of Commerce ITA and Georgetown University Center for Financial Markets in collaboration with the Chamber of Digital Commerce and Georgetown Law's Institute of International Economic Law

**Georgetown Law Campus**



# SPEAKER BIOS



## **Nathaniel Abrams**

Vice President, Strategic Investments, JPMorgan Chase & Co.

Nathaniel Abrams is based in New York City where he focuses on making and managing strategic principal investments at JPMorgan Chase & Co. Strategic investments help accelerate innovation within JPMorgan Chase & Co. and across the financial services industry through venture and growth equity investments in emerging technology companies.

Prior to joining strategic investments in 2011, Abrams began his career at JPMorgan's investment bank in Global Foreign Exchange and Rates.



## **Maria Adamjee**

Founder, Megalodon Capital

Maria Adamjee is a senior business development professional with 10 years of experience in capital markets where she has established a reputation as a thought leader among a network of decision makers and executives on both the sell side and buy side.

Equal parts strategic thinker, skilled relationship builder, and a hands-on account manager with a consultative sales style, strong negotiation skills and aptitude towards problem solving and identifying client needs. She has a proven track record for closing high value deals and a history of sales leadership. She is highly respected by a C-level network of financial services leadership acquired during tenures with ITG and Fidessa corporation.

Adamjee has led a dynamic career in both the private market transaction space (Private Equity and Venture investment) as well as the public transaction space (futures, fixed income and equity trading) which has given her a complete view of capital markets. She is considered an expert in multi-asset market structure with interest in data, analytics, digital assets, and block chain technology.



## **Haytham Agabani**

Senior Financial Policy Advisor,  
British Consulate General, New York

Haytham Agabani is the Senior Policy Advisor in Foreign and Commonwealth office in New York. He is an experienced advisor with a demonstrated history of working in government. In his current position, Agabani is focused on industry and official sector engagement related to Brexit and developing the future UK-U.S. financial services relationship.

Prior, he served in positions with the HM Treasury, first as a public serviced policy advisor and later as financial services policy advisor where he led on the UK's financial services relationships with the US and Canada, and the UK's financial regulatory equivalence framework.

Agabani holds a Master of Science (MSc) in International Public Policy from the University College London and a Bachelor of Arts in Economics and Politics from the University of London, School of Oriental and African Studies (SOAS).



## **Reena Aggarwal**

Vice Provost for Faculty and Professor in the McDonough School of Business; Robert E. McDonough Professor of Finance; Director, Georgetown Center for Financial Markets and Policy

Reena Aggarwal is the vice provost for faculty; Robert E. McDonough Professor of Business Administration and Finance; and director, Georgetown Center for Financial Markets and Policy. Aggarwal specializes in international stock markets, initial public offerings, and corporate governance.

She has worked on major consulting projects sponsored by Credit Suisse, Wachovia, the World Bank, IMF, Nasdaq, United Nations, and USAID.

Aggarwal has previously held various positions including Interim Dean and Deputy Dean of Georgetown's McDonough School of Business; Visiting Professor of Finance at MIT's Sloan School of Management; FINRA Academic Fellow; Academic Fellow at the U.S. SEC; Visiting Research Scholar at the IMF; Fulbright Scholar to Brazil; World Economic Forum Global Agenda Council on the Future of Financing and Capital; and a Distinguished Scholar at the Reserve Bank of India's CAFRAL.

Her research is well-recognized for addressing global governance challenges and has received the prestigious BlackRock-National Association of Corporate Directors Award. Her work also has been cited in numerous outlets including the *Financial Times*, *Wall Street Journal*, *New York Times*, *Washington Post*, *CNBC*, *BusinessWeek*, *Los Angeles Times*, *Chicago Tribune*, and *Forbes*, among others.

Aggarwal obtained an M.M.S from Birla Institute of Technology and Science, India, and her Ph.D. in finance from the University of Maryland.



## **Sheila Bair**

Former Chairman,  
U.S. Federal Deposit Insurance Corporation

Sheila Bair has had a long and distinguished career in government, academia, and finance. Widely respected for her expertise in financial regulation and consumer protection, Bair currently serves on a number of corporate and fintech boards.

Bair is perhaps best known as Chair of the Federal Deposit Insurance Corporation (FDIC) from 2006 to 2011, when she steered the agency through the worst financial crisis since the Great Depression. She received numerous awards and recognition for her leadership at the FDIC, including the JFK Library's Profiles in Courage Award. She was twice named by *Forbes* Magazine as the second most powerful woman in the world and was dubbed the "little guy's protector in chief" by *Time Magazine*. Time also placed her on the coveted "Time 100" most influential people, and profiled her on its cover, along with Elizabeth Warren and Mary Schapiro, as one of the "New Sheriffs of Wall Street".

Bair's academic and policy work has also focused on public protection. As the Dean's Professor of Financial Regulatory Policy at the University of Massachusetts-Amherst (2002-2006), she published papers on lowering the costs of remittances for immigrants and on ways to promote bank competition to provide alternatives to high cost payday loans. As a Senior Advisor to the Pew Charitable Trusts (2011-2015) she continued her work on consumer protection, while also founding the Systemic Risk Council, a

# SPEAKER BIOS

group of distinguished former government officials, academics, and industry leaders which monitors and advocates for policies to promote financial stability. Most recently, as President of historic Washington College (2015-2017), she was a strong advocate for college affordability, while at the same time, overseeing significant improvements in student diversity, first year retention and graduation rates, job placement rates, and fundraising for innovative new scholarship programs.



**Elizabeth H. Baird**  
Deputy Director, Division of Trading and Markets,  
U.S. Securities and Exchange Commission

Lizzie Baird is the Deputy Director in Trading and Markets and oversees the Office of Broker Dealer Finance, and the Office of Derivatives Policy and Trading Practices, in addition to the Division's fixed income and crypto initiatives.

Prior to joining the Commission in 2018, she was a partner in Morgan, Lewis & Bockius LLP, Washington, DC office and served as a leading adviser to businesses and investors in the fixed income, equities, and options markets.

Prior to attending law school, Baird spent nearly a decade trading bonds. She earned her bachelor's degree from Brown University and her law degree from the Georgetown University Law Center.



**Alex Batlin**  
Founder and CEO, Trustology

Alex Batlin is the Founder and CEO of Trustology, a FinTech startup that is building a digital asset key safeguarding platform.

Previously, Batlin was Head of Emerging Business & Technology team and Blockchain Lead at BNY Mellon, responsible for research and development of emerging technology enabled business strategy, business models, products and services.

Prior to joining BNY Mellon, Batlin was the founding Head of both UBS's FinTech Innovation Lab based in UK's Level 39 accelerator and UBS's Crypto 2.0 Pathfinder research program into blockchain technology and its impact on business models. Prior roles included Head of UBS's Technology Research Service, Engineer in UBS's Technology R&D team, and Head of SDLC services.

Further back, Batlin worked at Nomura, JPMorgan and CSC. He has a degree in Computer Science from University of Bristol and was included in the *2015 FinTech Finance35* and *2016 FinTech 40* lists.



**John Beccia**  
Co-Founder and Chief Executive Officer, FSVector

John Beccia is Co-Founder and CEO of FS Vector, a Washington DC-based advisory firm. FS Vector is a one stop resource for business, regulatory, compliance, technology and public policy advice. Clients include fintech firms, banks, blockchain companies, regtech providers and investors. His firm provides strategic advice and partners with firms in several areas, such as developing and implementing licensing strategies, building and auditing compliance programs, providing outsourced risk management resources, implementing

regtech solutions, facilitating partnerships and investments, reviewing operations for efficiencies/scalability, educating lawmakers and providing training to various stakeholders.

He was previously General Counsel and Chief Compliance Officer of Circle Internet Financial, Inc., a global crypto finance company that is seeking to help change the global economy. Prior to Circle, Beccia served as Senior Vice President and Deputy General Counsel for Boston Private Financial Holdings, Inc., a publicly traded bank holding company. He was also Assistant General Counsel for Investors Bank & Trust Company and Chief Regulatory Counsel and Research Director for The Financial Services Roundtable where he was responsible for all regulatory affairs and assisted with legislative efforts for the trade association.



**Robert Bench**  
Director of Applied FinTech Research Payment  
Strategies, Federal Reserve Bank of Boston

Bob Bench is the Director of Applied Fintech Research for the Federal Reserve Bank of Boston. In this capacity, he is tasked with performing FinTech market research and experimentation to inform Federal Reserve System policy and decision makers about the implications of FinTech on the financial services industry and Federal Reserve's mission broadly. The group's current focus is blockchain or Distributed Ledger Technology (DLT) and private and fiat digital currencies. Bob brings over 15 years of experience across the intersections of financial regulation, law, and technology.

Prior to joining the Boston Fed, Bench was the Chief Compliance Officer and Associate General Counsel of Circle Internet Financial, a consumer internet company focused on financial services and blockchain technology. While at Circle, in addition to leading the compliance and regulatory functions of the firm, he closely engaged with U.S. and global lawmakers, regulators, and law enforcement on blockchain technology and its impact on current legal and regulatory frameworks.

Before his role at Circle, Bench's career focused on the regulation of U.S. banks and foreign banking organizations. He began his career as an examiner with the Office of the Comptroller of the Currency.

Bench is a graduate of the Boston College Carroll School of Management and the Northeastern University School of Law.



**Thomas Bertani**  
President and Chairman, Poseidon Group

Thomas Bertani, a blockchain expert, is currently the President and Chairman at Poseidon Group. Poseidon Group is a Swiss holding company with several crypto projects, including the multi-currency wallet and hybrid exchange Eidoo. Bertani also is a director at Eidoo.

Previously Bertani was the Founder and CEO of Provable Things (previously known as Oraclize). In May 2017, the firm merged their business operations with Poseidon Group to make decentralized applications available to the larger public.

Bertani is a pioneer in the field of providing "oracle" services for the blockchain, having developed the first oracle service on blockchain, which

securely sends data to smart contracts for example taken from Web APIs. His career started with important contributions in the fields of high performance computing, and today he works mainly on Bitcoin and Ethereum as an entrepreneur and consultant.

In 2013, Bertani started Bitboat, an Italian peer-to-peer cryptocurrency exchange that acts as an escrow service for buyers and sellers of digital coins. The exchange operates in Europe, mainly Italy and France, and allows users to operate with Bitcoin, Ether, Dash and other popular altcoins.



### **Kenneth A. Blanco**

**Director, U.S. Department of the Treasury,  
Financial Crimes Enforcement Network (FinCEN)**

Kenneth Blanco is the Director of the Financial Crimes Enforcement Network (FinCEN),

Prior to his appointment as Director by the Secretary of the Treasury in December of 2017, Blanco served as the Acting Assistant Attorney General for the Criminal Division of the United States Department of Justice from January 2017 until November 2017, and as a Deputy Assistant Attorney General from April 2008 until January 2017.

After graduating from Georgetown University Law Center in 1989, Blanco began his career at the Miami-Dade State Attorney's Office where he served in various sections including the Organized Crime Section, Public Corruption Section, and the Major Narcotics Section. In 1998, Blanco joined the United States Attorney's Office in the Southern District of Florida as an Assistant United States Attorney and served in numerous leadership positions including Deputy Chief of Narcotics/Chief of the High Intensity Drug Trafficking Area, Acting Chief of Narcotics, and Deputy Chief of the Major Crimes Section.

During his time at the United States Attorney's Office, Blanco was detailed to Washington DC from December 2002 to August 2004 to serve as General Counsel to the 94 United States Attorney's Offices and the Executive Office of United States Attorneys. In 2006, Blanco returned to Washington DC to serve as the Chief of the Narcotic and Dangerous Drug Section at the Department of Justice. He was later promoted to the position of Deputy Assistant Attorney General.



### **Sarah Bloom Raskin**

**Former Deputy Secretary, U.S. Department of the  
Treasury and Governor, Federal Reserve Board**

Sarah Bloom Raskin served as the former Deputy Secretary of the U.S. Department of the Treasury, a position for which she was confirmed by the United States Senate, from March of 2014 to January of 2017. As the second-in-command of the U.S. Treasury, Deputy Secretary Raskin oversaw the entire Treasury Department and its various agencies and departments. Her efforts, including leading the development of the G-7 Fundamental Elements of Cybersecurity for the Financial Sector, contributed to a more secure and resilient financial sector in the face of increasingly frequent and sophisticated threats. Immediately prior to her confirmation as Deputy Secretary, she served as a Governor of the Federal Reserve Board where she helped conduct the nation's monetary policy and promote financial stability.

Before joining the Federal Reserve Board, Raskin served as the Commissioner of Financial Regulation for the State of Maryland from 2007 to 2010.



### **Kristin Boggiano**

**Chief Legal Officer, Alphapoint**

Kristin Boggiano is the Chief Legal Officer and on the Executive Committee of Alphapoint. Prior to AlphaPoint, Boggiano was a Managing Director with Guggenheim Partners, where she advised on asset management, broker-dealer and insurance issues. Previous to Guggenheim, Boggiano was a Special Counsel at Schulte Roth & Zabel where she structured complex products, launched private businesses and provided regulatory advice.

Prior to Schulte, Boggiano worked at Merrill Lynch on the derivatives desk, beginning her career with stints at the U.S. Commodity Futures Trading Commission and the U.S. Securities Exchange Commission. She has advised entities in overall legal and regulatory strategy and governance and with operational, regulatory and risk management procedures and programs.

Boggiano regularly lectures at universities, trade organizations, and other forums as well as contributes articles on a variety of financial and regulatory law topics. She earned her J.D. and M.B.A. degrees from Northeastern University and her B.A. from Sarah Lawrence College. Kristin is also the President and founder of Women in Derivatives, Inc. (WIND), a global nonprofit with more than 6,000 members and a mission to educate and develop women leaders.



### **Steve Boms**

**President and Founder, Allon Advocacy, LLC**

Steve Boms has more than 15 years of experience working inside government, public and private companies, trade organizations, and the technology industry, and assists organizations as they engage with policymakers in Washington, in statehouses across the U.S., and internationally. He has spent his career focused on complex financial services public policy issues, having worked in the U.S. Congress on the committee with jurisdiction over banking issues.

Boms has led advocacy efforts and public policy teams globally for equity options exchanges, large U.S. based financial institutions, and leading fintech firms. A recognized expert at the intersection of financial technology and public policy, Steve has testified before the U.S. Senate; the Senate of Canada; and the Organisation for Economic Cooperation and Development regarding financial services and technology.

In addition to working directly with Allon Advocacy's clients, he is a frequent conference panelist and his perspective is solicited by reporters on the technology, financial services, and regulatory beats. Boms is also the Executive Director of the Financial Data and Technology Association (FDATA) of North America as part of a global initiative to support the delivery of Open Banking across the globe.

# SPEAKER BIOS



## Michelle Bond

Global Head of Government Relations, Ripple

Michelle Bond is currently the Global Head of Government Relations at Ripple. Before joining Ripple, she served on the as a Board advisor at Securrency.

Previously Bond served as the Head of Global Regulatory Affairs and Public Policy at Bloomberg LP for four years. She was a senior counsel at the U.S. Securities and Exchange Commission and as a legal counsel at the U.S. Senate Committee on Banking, Housing, and Urban Affairs. She has also worked as a regulatory analyst at FINRA.

Bond started her career at BNP Paribas as a risk management analyst and also practiced law at the Hogan Lovells and Wilmer, Cutler, Pickering, Hale and Dorr LLP.



## Peter Borish

Chief Strategist, The Quad Group

Peter Borish is Chief Strategist of Quad Capital and its affiliated companies where he is highly engaged in recruiting new talent for Quad and working with the

founding partners on business strategy. In addition, he is instrumental in helping traders develop a methodology to enhance their performance by serving as a trading coach.

Borish is a seasoned Wall Street veteran and was a founding partner of Tudor Investment Corporation where he was Director of Research for 10 years. As a philanthropist, Borish is a founding member, with Paul Jones and Glenn Dubin, of the Board of Directors of the Robin Hood Foundation which funds New York City educational projects for disadvantaged children. He is a founding board member of Math for America, a nonprofit led by Jim Simons to improve mathematical education in U.S. public schools. He is also a founding investor and is on the Board of Directors of CharityBuzz.

Identifying opportunities that enhance financial market efficiencies has driven Borish in many other endeavors. This includes Quadriserv, Inc. a technology driven securities lending platform, which emphasizes price transparency and process efficiency. He has also served as CEO of Twinfields Capital Management, a global macro hedge fund focused on the fixed income sector, and Chairman of the Board of Directors of OneChicago, LLC.

Additionally, Borish now serves on the Board of the Institute for Financial Markets, a nonprofit dedicated to participating in the development of standards and fostering best practices initiatives in the financial services industry. Previously, Borish served as a Board Member of the Futures Industry Association (FIA), a Special Advisor to the Board of Directors of the Chicago Board of Trade, and as a staff member of the Presidential Task Force on Market Mechanisms (Brady Commission) to study the stock market decline of October 1987.



## Jerry Brito

Executive Director, Coin Center

Jerry Brito is Executive Director of Coin Center, the leading nonprofit research and advocacy group focused on the public policy issues facing

cryptocurrency technologies.

Brito has testified several times before Congress and state legislatures about cryptocurrencies and regularly holds briefings for and consultations with policy makers. He has presented on cryptocurrencies at the U.S. Commodity Futures Trading Commission, U.S. Securities and Exchange Commission, U.S. Department of the Treasury, Department of State, and the White House, as well as the Council on Foreign Relations and the Brookings Institution.

His scholarly research has been published in the *Harvard Journal of Law & Public Policy* and the *Stanford Technology Law Review* among other outlets. He coauthored "Bitcoin: A Primer for Policymakers", as well as other scholarly work on the regulation of cryptocurrencies.

Brito is a recipient of the Public Knowledge IP3 Award and was named one of Washington's 100 top tech leaders by *Washingtonian Magazine* and the *Politico 50 List* of "DC influencers". His op-eds have appeared in the *Wall Street Journal*, the *New York Times*, and elsewhere.



## Chris Brummer

Founder, DC Fintech Week and Host, Fintech Beat podcast; Faculty Director, Georgetown Institute of International Economic Law

Chris Brummer is the Agnes N. Williams Research Professor and Faculty Director of Georgetown's Institute of International Economic Law. He is also the founder of Fintech Week and host of the popular CQ Roll Call podcast, *Fintech Beat*.

Brummer earned his J.D. with honors from Columbia Law School and holds a Ph.D. from the University of Chicago. Before becoming a professor, he practiced law in the New York and London offices of Cravath, Swaine & Moore LLP. He is the author or editor of several books, including *Cryptoassets: Legal, Regulatory and Monetary Perspectives* and *Fintech Law in a Nutshell*.



## Mary Beth Buchanan

General Counsel, Kraken Cryptocurrency Exchange

Mary Beth Buchanan is General Counsel for Kraken Cryptocurrency Exchange. She was previously a partner at Bryan Cave LLP in the firm's White Collar Defense and Investigations and Securities Litigation and Enforcement Client Service Groups. She concentrated her practice on white collar criminal defense, SEC and FINRA enforcement matters, corporate and accounting fraud, internal investigations, corporate compliance, foreign corrupt practices violations, Congressional investigations and complex civil litigation.

Buchanan served as the United States Attorney for the Western District of Pennsylvania from September 2001 to November 2009, having been appointed by President George W. Bush. She is the only woman in Pennsylvania's history to be presidentially appointed to this position. As the United States Attorney, Buchanan oversaw the prosecution of more than

5,000 cases, including corporate and securities fraud, bank fraud, foreign corrupt practices, false claims, money laundering, health care fraud, public corruption and a broad range of violent crimes. Prior to that time, Buchanan spent more than 13 years as an Assistant United States Attorney litigating criminal, civil and appellate cases.

During her tenure as the United States Attorney, Ms. Buchanan also held several posts at the Department of Justice (DOJ), including serving as the director of the Executive Office for United States Attorneys, acting director of the DOJ's Office on Violence Against Women and chair of the Attorney General's Advisory Committee. She also served on the U.S. Sentencing Commission's Organizational Guidelines Advisory Committee, which made recommendations to the Commission for amendments to the Sentencing Guidelines for Business Organizations.



### **Ingrid Busson-Hall**

**Associate General Counsel,  
Head of Financial Regulation, PayPal**

Ingrid Busson-Hall is Associate General Counsel, Head of Financial Regulation at PayPal. She is a leading expert in financial services regulation, with deep expertise in investment banking, consumer finance, blockchain technology, and payment processing.

At PayPal, Busson-Hall advises senior management and PayPal's global businesses on U.S. and international regulations related to consumer protection, licensing, fraud, AML, sanctions, cybersecurity, and anti-bribery. She leads internal and government investigations and advises on regulatory due diligence and integration planning related to strategic transactions.

Prior to joining PayPal, Busson-Hall held similar positions at Morgan Stanley and Credit Agricole Corporate and Investment Bank. She began her career as an Associate at Skadden, Arps, Slate, and Meagher & Flom LLP in New York and Washington, DC.



### **Samantha Campbell**

**Chief Executive Officer, Alqami Ltd.**

Samantha Campbell is a founding team member joining Alqami in 2018 as Director of Operations before becoming CEO. She leads the team with a passion to help businesses recognize the importance and value of data.

As a Director, Campbell was responsible for the business growth of Alqami, organizing and overseeing the daily operations. She ensured that the business was well-coordinated and productive by managing its procedures and coordinating the specialist partners, advisers and business development teams in London and across the U.S.

Prior to launching Alqami, Campbell held various traditional finance roles including three years as a treasury accountant for a mid-tier mining company, trading FX and managing the Australian business cashflow. She also served as in a business development for a fixed Income broker working with a wide range of wholesale and institutional clients. She also served as a research associate in the Wholesale Client Coverage team for UBS Asset Management (Australia), responsible for coordinating the research due diligence and data requirements for the Ratings, Consulting and National Account clients.



### **Brad Carr**

**Senior Director, Digital Finance,  
International Institute of Finance (IIF)**

Brad Carr leads the IIF's analysis on technology and innovation issues, including data regulations, RegTech, cloud, digital currencies and distributed ledger technology, and the IIF's studies on the adoption of machine learning within the financial sector.

Carr was previously the IIF's Director of Banking Prudential Policy, leading the IIF's advocacy on the finalization of Basel III, as well as the IIF-ISDA Cumulative Capital Impact study and the IIF RWA Task Force review of banks' credit risk modelling practices.

Prior to his 5 years with the IIF, Carr worked at National Australia Bank for 15 years in a variety of capacities, including credit, portfolio management and as a relationship manager for financial institutions clients. His qualifications include a Bachelor of Economics from the University of Western Australia and a Master's in Science & Technology Commercialization from the University of Adelaide.



### **Nic Carter**

**Co-Founder & Chairman, Coin Metrics**

Nic Carter is a Partner at Castle Island Ventures, a Cambridge-based venture firm focused on public blockchains, and a Co-founder of the blockchain analytics startup Coin Metrics. Previously, he was Fidelity's first crypto asset analyst.

Carter holds an M.A. in Finance and Investment from the University of Edinburgh and an undergraduate degree in Philosophy from the University of St Andrews.



### **Albert D. Chang**

**Counsel, Office of Innovation,  
Consumer Financial Protection Bureau**

Albert Chang joined the Consumer Financial Protection Bureau in 2013 and serves as Counsel in the Office of Innovation, where he advises the Innovation Director and implements programs that facilitate consumer-beneficial innovation. Prior to his current appointment, Chang served as co-chair of the Bureau's Alternative Data Working Group; Counsel and Louis D. Brandeis Fellow in the Office of Fair Lending & Equal Opportunity; and Policy Assistant in the Office of Card and Payment Markets.

Chang attended law school and joined the Bureau after stints at American Express and Ernst & Young, where he focused on fair lending issues and model risk management. He received his B.A. in Physics and Economics from Swarthmore College and J.D. from Yeshiva University.

# SPEAKER BIOS



## Heather G. Childs

Deputy Chief Compliance and Ethics Officer, Uber

Heather Childs is Deputy Chief Compliance and Ethics Officer and Chief Risk Officer of Payments at Uber. She joined Uber earlier this year from Capital One where she

was Vice President of compliance, risk, fraud, and anti-corruption.

Prior to joining Capital One, Childs spent ten years at the United States Department of Justice where she was most recently Associate Deputy Attorney General and Chief of Staff to Deputy Attorney General Sally Yates. In that role, she was involved in all facets of the Department's work, including its law enforcement agencies, its prosecutorial and litigating components, and the Department's various grant-making and legal counsel offices. In that capacity, she was involved in the creation of the Department's policy on Individual Accountability (also known as the Yates memo).

Childs began her career as an Assistant U.S. Attorney in the Middle District of Tennessee where she prosecuted a wide range of cases. In 2010, she moved to Washington, DC and joined the Criminal Division before moving to the Deputy Attorney General's office.

Prior to joining the Department of Justice, Childs received her J.D. from New York University School of Law and her A.B. in History and Government from Harvard University, and clerked on the United States Court of Appeals for the Fifth Circuit.



## Brian Clark

Senior Manager, Quant Services, EY

Brian Clark is a Senior Manager in EY's Quantitative Advisory Services team where he leads the consumer compliance analytics practice and plays a key role in the

firm's AI/ML governance practice. Clark's primary focus is using analytical techniques to assess consumer decisioning for fairness, particularly evolving these assessments when considering sophisticated models like machine learning. He assists clients in developing new ways to test for disparate impact and fairness, using innovative approaches which consider the level of model complexity while also balancing the impact of the speed to market in implementing the models.

Clark also actively drives the design of future state model risk management frameworks which can accommodate the unique risks present in these types of models from a safety and soundness perspective. In addition, he leverages these techniques in finding ways to bring efficiency to, and potentially improve accuracy of, compliance routines.

Prior to his focus on machine learning models, Clark has always provided analytical support to risk management functions, across each of market, credit and compliance risks. Some examples have included building derivative valuation models, validating loan loss reserve models, and providing various fair lending analytics support.

Clark attended James Madison University where he obtained a B.S. in each of the fields of Quantitative Finance, Mathematics, and Economics and is a CFA Charterholder.



## Jay Clayton

Chairman, U.S. Securities and Exchange Commission

Jay Clayton was nominated to Chair the U.S. Securities and Exchange Commission on January 20, 2017, by President Donald Trump and sworn in on May 4, 2017.

Chairman Clayton was born at Fort Eustis in Newport News, Virginia, and was raised primarily in central and southeastern Pennsylvania. In his professional career, he has lived in Philadelphia, New York, London, and Washington, DC.

Prior to joining the Commission, Chairman Clayton was a partner at Sullivan & Cromwell LLP, where he was a member of the firm's Management Committee and co-head of the firm's corporate practice. From 2009 to 2017, Chairman Clayton was a Lecturer in Law and Adjunct Professor at the University of Pennsylvania Law School.

Prior to joining Sullivan & Cromwell, Chairman Clayton served as a law clerk for the Honorable Marvin Katz of the U.S. District Court for the Eastern District of Pennsylvania. A member of the New York and Washington, DC bars, Chairman Clayton earned a B.S. in Engineering from the University of Pennsylvania (*summa cum laude*), a B.A. and M.A. in Economics from the University of Cambridge (Thouron Scholar), and a J.D. from the University of Pennsylvania Law School (*cum laude*, Order of the Coif).



## Jason T. Cowell

CEO & Founder, UIBA

Jason Cowell is the co-founder of Uiba, a search engine for organizational knowledge resources.

Uiba helps organizations achieve their full productive potential by ensuring relevant knowledge resources such as personnel capabilities and experience, documents and presentations, project activity and more, can be found instantly despite typically being opaque or siloed. This is possible because Uiba identifies these resources using conceptual relationships, not keywords, transforming them into structures that enable machines to reason and infer the way humans do. This increases collaboration, accelerates and improves decision-making, and enhances productivity.

Cowell began his career as a fixed income trader of collateralized mortgage obligations, treasuries, and municipals before teaching himself network engineering and embarking on a 12-year career at Cisco Systems. Beginning as a systems engineer responsible for designing and building networks for Service Providers, he later transitioned into sales and operational roles before creating and managing Cisco's Industry Groups, generating over a billion dollars in new revenues. Cowell holds a Bachelor's from Connecticut College and a Master's from Georgetown University.



## Gary DeWaal

Special Counsel and Chair, Financial Markets and Regulatory, Katten

Gary DeWaal focuses his practice on financial services regulatory matters. He counsels clients on the application

of evolving regulatory requirements to existing businesses and structuring more effective compliance programs, as well as assists in defending and resolving regulatory disciplinary actions and enforcement matters. DeWaal

also advises buy-side and sell-side clients, as well as trading facilities and clearing houses, on the developing laws and regulations related to cryptocurrencies and digital tokens.

Previously, DeWaal was a senior managing director and group general counsel for Newedge, where he oversaw the worldwide Legal, Compliance, Financial Crimes Prevention (including AML) and Regulatory Developments departments. He also worked for the U.S. Commodity Futures Trading Commission's Division of Enforcement in New York. For several years, DeWaal taught a course in derivatives regulation as an adjunct professor at Brooklyn Law School. He currently serves as a practitioner faculty and mentor for the State University of New York Buffalo Law School's New York City Program on Finance & Law.

DeWaal is frequently quoted in the media for his thoughts on the international financial services industry and has published numerous articles on futures and securities industry issues. He regularly lectures or appears as a speaker at futures and securities industry conferences or in training sessions for international regulators. He is the sole author and publisher of *Bridging the Week*, a blog addressing issues in the financial services industry. In 2018, DeWaal was recognized as a "Go-To Thought Leader" by the *National Law Review* in financial services, and received a "Cryptocurrency, Blockchain and Fintech Trailblazer" award by the *National Law Journal*. Most recently Gary received a "Reader's Choice" award by J.D. Supra and was named by global legal news service Lexology as the Legal Influencer for Financial Services U.S. for the second quarter of 2019.

DeWaal currently serves as Vice Chairman of the Institute for Financial Markets and has served as a Trustee since 2013.



### **Kenneth Edwards**

**Associate General Counsel, Regulatory Affairs, Upstart Network, Inc.**

Ken Edwards leads the regulatory and legislative affairs functions at Upstart Network, Inc. He brings to the role significant experience in consumer financial services and fair lending compliance.

Prior to joining Upstart in 2019, Edwards practiced law in the fair lending compliance group of a Washington, DC boutique law firm, where he advised financial institutions on best practices to ensure that similarly situated borrowers were treated similarly throughout the crediting process.

Before that, Edwards worked as Vice President of Federal Affairs, at the Center for Responsible Lending. In that role, he provided policy expertise to congressional offices on issues concerning residential mortgage finance, credit and prepaid debit cards, indirect auto lending, and payday lending. Ken also testified before federal legislative and regulatory bodies on access to credit issues.



### **Yaya J. Fanusie**

**Chief Strategist, Cryptocurrency AML Strategies, LLC**

Yaya Fanusie is an Adjunct Senior Fellow at the Center for a New American Security. His research focuses on the national security implications of cryptocurrencies and blockchain technology. Yaya spent seven years as both an economic and counterterrorism analyst in the CIA, where he regularly briefed federal

law enforcement, U.S. military personnel, and White House-level policy makers—including President George W. Bush whom he personally briefed on terrorism threats.

Since leaving government service, Fanusie has conducted extensive research on sanctions evasion, terrorist financing, and Bitcoin money laundering. He has testified before Congress multiple times on illicit financing issues. He has appeared on CNN, Fox News, and has been quoted in the *New York Times*, the *Wall Street Journal*, and the *Washington Post*. Fanusie blogs at *Forbes* and is a frequent public speaker on cryptocurrencies and U.S. national security.

Fanusie also is founder of Cryptocurrency AML Strategies, an advisory firm that helps financial institutions and technology firms address money laundering and terrorist financing risks associated with digital assets. In 2018, he developed and taught an Introduction to Blockchain Technology course at Morgan State University in Baltimore. He also has been appointed to serve as an expert on New York State's Digital Currency Task Force.

Fanusie received an M.A. in International Affairs from Columbia University's School of International and Public Affairs and a B.A. in Economics from the University of California, Berkeley.



### **Trish Foshée**

**President and CEO, The Institute for Financial Markets (IFM)**

Trish Foshée is committed to promoting a better understanding of the complex markets and higher standards of professional conduct. She joined the IFM in October 2000, and remains passionate for its educational mission. During her tenure with the IFM has held the positions of Vice President of business development, and Director of sales and marketing, prior to taking the helm of the Institute in 2008.

Foshée has served on the Advisory Board of the *Review of Futures Markets*, an industry journal which published peer-reviewed, editor selected articles on futures, options, and derivatives research.

Prior to joining the IFM, she held various management positions in the hospitality, meeting and destination development industries for 23 years, and served in leadership positions in U.S. and international trade associations.



### **Bradley K. Garlinghouse**

**Chief Executive Officer, Ripple**

Brad Garlinghouse is the CEO of Ripple and a member of the Board of Directors. Prior to Ripple, Garlinghouse served as the CEO of file collaboration service Hightail. From 2009 to 2012, he was President of Consumer Applications at AOL and prior to that he held various executive positions at Yahoo! from 2003 to 2009, including Senior Vice President.

Earlier in his career, Brad helped to pioneer the VoIP industry as CEO of Dialpad Communications. He currently serves on the Board of Directors of OutMatch and has held board positions at Ancestry.com and Tonic Health.

# SPEAKER BIOS



## Daniel Greenland

Deputy Director of International Financial Markets,  
U.S. Department of the Treasury

Daniel Greenland is the Deputy Director of the International Financial Markets Office in Treasury International Affairs. Greenland leads Treasury's international engagement on financial innovation and capital markets, focusing on regulations with a cross-border impact. He represents Treasury at various international forums, including the Financial Stability Board, the OECD, and G7 and G20.

Prior to joining Treasury as a Presidential Management Fellow, Greenland worked as a financial analyst at Bank of America Merrill Lynch, a senior associate at Gerson Lehrman Group, and served as a Peace Corps Volunteer in the Philippines. He is a graduate of the Johns Hopkins School of Advanced International Studies and the University of Delaware.



## Sameer Gulati

FinTech Specialist, UK Department for  
International Trade

Sameer Gulati is currently on secondment to the Department for International Trade, as a FinTech Specialist, to support the Government's work promoting the UK FinTech sector. As the recent Head of Policy & Regulation at Innovate Finance, Gulati worked with several Innovate Finance's members and strategic partners to provide political, public policy and regulatory guidance. Gulati also managed the All Party Parliamentary Group (APPG) on FinTech, and lead on Innovate Finance's work with stakeholders from across industry, local government and academia, to develop a national strategy for UK FinTech.

Prior to Innovate Finance, Gulati worked as a researcher looking into financial inclusion and mobile payments in the LATAM and Caribbean, and developed expertise in the field of International Development working in UK Government Relations for an International NGO.

Gulati has a keen interest in issues related to social enterprise, technology and policy - as a former member of the '30 Young Leaders Under 30 Network', Youth G20, St Petersburg International Economic Forum, and Director of Partnerships for Young Professionals in Foreign Policy. Sameer was also recently named as one of the UK's top 100 most influential BAME leaders in technology.



## Adrienne Harris

Gates Foundation Senior Research Fellow,  
Towsley Foundation Policymaker, University of  
Michigan, Ford School of Public Policy

Adrienne Harris is the former Chief Business Development Officer and General Counsel of insure-tech company States Title, Inc. She previously served as Special Assistant for Economic Policy to President Obama at the White House National Economic Council, focusing on issues including financial reform, financial technology, and housing finance reform. Harris also served as Senior Advisor to the Deputy Secretary in the U.S. Department of the Treasury and represented financial institutions and other corporations as an Associate at the law firm Sullivan & Cromwell LLP.

Harris brings deep experience in financial reform, financial technology, cybersecurity, consumer protection, and housing finance reform to her board

role at the Financial Health Network. She also sits on the Advisory Board of FinXTech and was appointed by President Obama for a four-year term to the President's Advisory Committee on Trade Policy and Negotiations.

Harris earned a M.B.A. from the New York University Stern School of Business, a J.D. from Columbia University Law School, and a B.A. from Georgetown University, where she graduated with honors.



## Dong He

Deputy Director of the Monetary and Capital Markets  
Department, International Monetary Fund (IMF)

Dong He is Deputy Director of the Monetary and Capital Markets Department (MCM) of the International Monetary Fund. He has led MCM's work on digital currencies and fintech, global financial stability analysis, monetary and macroprudential policies, and technical assistance to central banks.

Dong He holds a doctorate in economics from the University of Cambridge. He started his career in 1993 when he joined the World Bank through the Young Professionals Program. He was a staff member of the IMF during 1998-2004. Prior to re-joining the IMF in October 2014, he was Executive Director at the Hong Kong Monetary Authority, responsible for directing research and policy advice on issues relating to the maintenance of monetary and financial stability and the development of financial markets. He was also Director of the Hong Kong Institute for Monetary Research.

Dong He has been an active member of the global central banking community and a regular participant in international meetings of central banks and regulatory agencies. He has published extensively on macroeconomic and financial market issues. His current research interests include digital currencies, the implications of digital technology for central banking and financial intermediation, financial stability analysis, and interactions of monetary and macroprudential policies for financial stability.



## Richard Herr

Managing Director, FinTech Investment Banking,  
Sandler O'Neill + Partners, L.P.

Richard Herr provides strategic advice to clients across the deals spectrum and specializes in the brokerage and trading, market structure and financial technology sectors. Since joining Sandler O'Neil in 2015, Herr has advised clients on a wide range of transactions including Virtu on its acquisitions of KCG Holdings and ITG, Inc, Tradeweb on its initial public offering, Miami International Holdings' strategic financings, eRoom Securities on its sale to Dash Financial Technology, Algomi Ltd. on its Series C2 equity financing and Millennium Advisors on its private placement of debt.

Prior to joining Sandler, Herr was Managing Director and Head of Business Development at Knight Capital Group. Prior to his tenure with Knight Capital Group, he served as Senior Vice President, Strategic and Business Development at ITG, Inc.

Herr began his career in equity research, with his most recent role being Senior Vice President at Keefe Bruyette & Woods, where he was named Best on the Street by the *Wall Street Journal* and the #1 Stock Picker by *Forbes/StarMine* for the Capital Markets sector in 2006. He received a Bachelor of Arts in Economics from Fordham University.



**Gabriel Hidalgo**  
 Managing Director, K2 Intelligence

Gabe Hidalgo has 20 years of legal, regulatory compliance, and Anti-Money Laundering experience working with wholesale and retail banks, fintech

companies, broker/dealers, and money services businesses.

Hidalgo focuses on cutting-edge compliance issues, including the cryptocurrency market as well as the emerging marijuana banking industry, helping clients navigate and mitigate Bank Secrecy Act and Anti-Money Laundering compliance risks. He also works with financial institutions to establish comprehensive compliance programs that incorporate the essential elements for sound oversight—governance and management controls, policies and procedures, transaction monitoring and sanction screening systems, training, and quality assurance controls.



**Matthew Homer**  
 Executive Deputy Superintendent,  
 New York State Department of Financial Services

In July 2019, Matt Homer was appointed Executive Deputy Superintendent to the Research and Innovation

Division. This new division supports internal transformation and market innovation; licensing and supervising virtual currencies, and will assess new efforts to use technology to address financial exclusion; identify and protect consumer data rights; and encourage innovations in the financial services marketplace to preserve New York’s competitiveness as a financial innovation hub.

Most recently Homer was Head of Policy and Research at Quovo, a fintech company providing open banking functionality for the financial services ecosystem, leading up to the company’s acquisition by fintech company Plaid, where he has worked since.

Homer is a former U.S. Government civil servant with the Federal Deposit Insurance Corporation and the U.S. Agency for International Development (USAID). At USAID, he designed, launched, and oversaw two new innovation programs: Cashless Catalyst, a partnership between the U.S. Government and the Government of India to promote payments innovations and greater financial inclusion; and the RegTech for Regulators Accelerator, a first-of-its-kind program designed to help financial regulators improve their supervision of digital firms through new technologies. As a member of the Division of Depositor and Consumer Protection at the Federal Deposit Insurance Corporation he focused on emerging technology and financial inclusion. Earlier in his career, he worked for Deloitte Consulting, where he focused on financial regulatory reform.

Homer has also served as an advisor on matters related to digital innovation and financial inclusion to organizations such as the United Nations Capital Development Fund, the Consultative Group to Assist the Poor at the World Bank, the Aspen Institute, and the Cambridge Center for Alternative Finance. He recently co-authored a report published by the University of Cambridge on regulatory innovation entitled “Early Lessons on Regulatory Innovations to Enable Inclusive FinTech: Innovation Offices, Regulatory Sandboxes, and RegTech.”

He received a Master of Public Policy from the Harvard Kennedy School of Government.



**Yusuf Hussain**  
 Head of Risk, Gemini Trust Company, LLC

Yusuf Hussain is the Head of Risk for Gemini Trust Company, LLC. Prior to joining Gemini, he served as a Vice President and Executive Director at Goldman Sachs in the Risk division. Earlier in his career he was a Manager at Ernst & Young in the Risk Advisory practice.

Hussain is President of the Board of Directors of the Virtual Commodity Association, as a nonprofit organization of cryptocurrency exchanges and custodians which focuses on establishing an industry-sponsored, self-regulatory organization (SRO) designation for U.S. cryptocurrency marketplaces to oversee virtual commodity marketplaces.

Hussain earned a Bachelor of Science degree from Macaulay Honors College from the City University of New York.



**Kavita Jain**  
 Director, Financial Innovation, FINRA

Kavita Jain is a Director in FINRA’s Office of Financial Innovation. In this role, she assists the Office in identifying and analyzing significant innovation-related

developments in the securities industry and coordinating with various stakeholders to develop appropriate strategic responses. She leads several FinTech initiatives at FINRA including those related to blockchain technology, artificial intelligence, RegTech and online capital-raising platforms. During her tenure at FINRA (previously NASD), Kavita has served in key positions in the Offices of Emerging Regulatory Issues, Finance and Strategic Planning.

Kavita was named as one of the leading women in FinTech by Innovate Finance and was included in the “Women in FinTech Powerlist 2018.” She has an M.B.A. from the University of Southern New Hampshire and a CRCP Certification from the FINRA Institute at the Wharton School of the University of Pennsylvania.



**Linda Jeng**  
 Visiting Scholar on Financial Technology,  
 Georgetown’s Institute of International Economic Law

Linda Jeng is a Visiting Scholar on Financial Technology and Adjunct Professor of Law at Georgetown Law. Her

research interests include Open Banking, fintech powered by shared data, data rights and customer liability. Previously, she served as Chief of Staff for Risk, Data and Surveillance at the Federal Reserve Board of Governors where she chaired the Basel Committee’s working group on Open Banking and APIs.

She has spent most of her career working on financial stability and reg reform, including time at the Financial Stability Board in Basel, the U.S. Senate during the passage of the Dodd-Frank Act, and the U.S. Treasury Department during the international implementation of G20-led reforms. Jeng also has worked at the Securities & Exchange Commission, the Office of the Comptroller of the Currency, and a global bank in Paris. She has a J.D. from Columbia Law School, a Master of Advanced Studies from University of Toulouse, France, and a B.A. from Duke University.

# SPEAKER BIOS



## Cory Kampfer

Chief Operations Officer and General Counsel, OnDeck

Cory Kampfer serves as OnDeck's Chief Legal Officer, having led the company's legal department since November 2011. Prior to joining OnDeck, Mr. Kampfer was an associate at Paul, Weiss, Rifkind, Wharton & Garrison LLP from February 2007 to November 2011. He specializes in corporate transactions, including leverage buy-outs, venture investments and 363 bankruptcy purchases.

Previously, Kampfer was a member of the Corporate Department at Winston & Strawn in Chicago. Kampfer graduated First in Class from the University of Georgia and holds a law degree from the Duke University School of Law and an M.B.A. from Duke's Fuqua School of Business. He is certified to practice law in New York.



## Richard D. Kerschner

Chief Executive Officer of Primary Markets LLC

Richard Kerschner is the CEO of Primary Markets, the holding company for DirectBooks — a new, industry-led technology platform designed to streamline connectivity within the primary market. Financial institutions partnering to develop this new platform include Bank of America, Barclays, BNP Paribas, Citi, Deutsche Bank, Goldman Sachs, J.P. Morgan, Morgan Stanley, and Wells Fargo.

A former NYMEX, CLS and ICAP/NEX Group executive, Kerschner has over 25 years of strategic and operating experience across technology platforms and capital markets. He also has extensive experience as an active fintech investor and board member.

Kerschner is a mentor for the Barclays Techstars Fintech Accelerator. He also advises two public policy institutes at Georgetown Law — the Institute of International Economic Law (IIEI), and the Center for the Advancement of the Rule of Law in the Americas (CAROLA).

He has a J.D. from Georgetown Law and a B.A. from the University of Pennsylvania.



## Peter Kerstens

Advisor for Financial Sector Digitalisation and Cybersecurity, European Commission

Peter Kerstens advises on Technological Innovation, Digital Transformation and Cybersecurity at the European Commission's Directorate-General for Financial Stability, Financial Services and Capital Markets Union. He has led work on the European Commission's Fintech Action Plan and Co-chairs the European Commission's Fintech Taskforce. He has extensive experience in EU policy and legislation covering financial services and single market policy and regulation, electronic commerce and payments, health and consumer protection.

Prior to his current position Kerstens was Finance Counsellor at the EU Embassy in Washington DC. He has also been a Member of the private offices of Commissioners Charlie McCreevy and David Byrne. Before joining the European Commission, he advised major financial services companies on EU regulatory affairs. He is a Dutch national and holds master's degrees in European Affairs and political science from the College of Europe in Bruges and the University of Leuven, Belgium.



## Greg Kidd

Co-Founder and CEO, globalID Inc.

Greg Kidd is the CEO and Co-founder of globalID, a venture-backed San Francisco-based portable identity platform and the former Chief Risk Officer at Ripple. His work taking his own startup public (Dispatch Management Services) on the Nasdaq is book-ended by time at Booz Allen, Promontory, and the Board of Governors of the Federal Reserve.

He was an initial investor and advisor for both Twitter and Square, and his investment firm Hard Yaka continues to back many fintech and regtech companies. His leadership pursuits include work at Outward Bound and the National Outdoor Leadership School (NOLS).



## Aaron Klein

Fellow, Economic Studies & Policy Director Center on Regulation and Markets, Brookings Institute

Aaron Klein is a fellow in Economic Studies at the Brookings Institution, where he also serves as policy director of the Center on Regulation and Markets. He focuses on financial regulation and technology, macroeconomics, and infrastructure finance and policy. Previously, Klein directed the Bipartisan Policy Center's Financial Regulatory Reform Initiative. Klein served as Deputy Assistant Secretary for Economic Policy at the U.S. Treasury Department from 2009-2012. While at Treasury, Klein worked on multiple issues ranging from implementing aspects of the financial recovery program to developing new policy for financial regulation, housing finance, transportation and infrastructure, and Native American issues.

Prior to his appointment, he served as Chief Economist of the Senate Banking, Housing and Urban Affairs Committee for Chairmen Chris Dodd (D-CT) and Paul Sarbanes (D-MD). While working in the Senate Klein played a key role in a series of major legislation including, the Economic Emergency Stabilization Act of 2008 (better known as TARP), the Housing and Economic Recovery Act of 2008, the SAFETEA Act of 2005 that re-wrote America's surface transportation policy, the Check Truncation Act of 2003, the Terrorism Risk Insurance Act of 2002, and the Sarbanes-Oxley Act of 2002. A graduate of Dartmouth College and Princeton University, Klein lives in his hometown of Silver Spring, MD with his wife and two daughters.



## Melissa Koide

Chief Executive Officer & Director, FinRegLab

Melissa Koide is the founder and CEO of FinRegLab, an innovation center that tests new technologies and data to inform public policy and drive the financial sector toward a responsible and inclusive financial marketplace. With our research insights, we facilitate discourse across the financial ecosystem to inform public policy and market practices.

Prior to establishing FinRegLab, Koide served for four and one-half years as Assistant Secretary for Consumer Policy at the U.S. Department of the Treasury, where she developed and executed the consumer policies in the areas of credit, student loans, payments, savings, credit reporting, fintech, and financial inclusion. Koide helped to build the first government offered preretirement savings product, the myRA, and she established the \$5 million

Innovation Fund to support research and strategies to improve consumers' financial health and their access to safe and affordable financial products and services. Before joining the U.S. Department of the Treasury, she was the Vice President of Policy at the Center for Financial Services Innovation.

Koide is currently a fintech advisor to the Milken Institute.



**Linda A. Lacewell**  
Superintendent, New York State Department of  
Financial Services

Linda Lacewell currently serves as Superintendent of the New York State Department of Financial Services.

Lacewell previously served as Chief of Staff and Counselor to the Governor. In that role, she oversaw Executive Chamber operations, as well as ethics and law enforcement matters.

Prior to that position, Lacewell was Executive Director of a cancer foundation initiative in Culver City, California. Prior to that, Lacewell served as Chief Risk Officer and Counselor to Governor Cuomo where she built and implemented the first statewide system for ethics, risk and compliance in agencies and authorities.

Lacewell was formerly Special Counsel to the Governor, as well as the architect of OpenNY, a state-of-the-art open data initiative. She also served as Special Counsel to Attorney General Cuomo, where she oversaw the public pension fund pay-to-play investigation and the out-of-network health insurance investigation, both of which led to nationwide systemic reform. Prior to that, Lacewell spent nine years as an assistant U.S. attorney for the Eastern District of New York, including two years on the Enron Task Force, and received the Henry L. Stimson Medal and the Attorney General's Award for Exceptional Service.

Lacewell earned her B.A. from New College of the University of South Florida and her J.D. with honors from the University of Miami School of Law. She clerked for a United States District Judge for the Southern District of Florida. Lacewell serves as an adjunct professor at New York University School of Law, teaching ethics in government, and previously served as an adjunct professor of law at Fordham University School of Law, teaching international criminal law.



**Alex Lakatos**  
Partner, Mayer Brown LLP

Alex Lakatos is a Partner in Mayer Brown LLP's Washington DC office, where he practices in complex litigation, particularly on behalf of financial institutions.

Lakatos often represents financial institutions in disputes arising from the wrongdoing of their customers, including instances in which customers have engaged in Ponzi schemes, money laundering, securities fraud, tax evasion, and even human rights violations. Many of the cases he handles are highly sensitive and are closely followed by the media, such as defending banks accused of trafficking in assets confiscated by Cuba in violation of the Helms-Burton Act or defending banking banks accused of aiding and abetting terrorism in violation of the Anti-Terrorism Act.

Lakatos has spoken on litigation concerns arising from the use of AI, the use of AI by the financial services industry, and addressing bias in the use of AI by fintechs and others, at numerous events and conferences, such

as Lend360, the American Banker's RegTech Week, meetings of the ABA's Consumer Financial Services Committee, the AFSA Operations & Regulatory Compliance Committee, and The Modern Lawyer Podcast. Lakatos is a contributor to Fintechpolicy.org and publishes a vlog, *The Banking AI Minute*, which is available on LinkedIn.



**Adam Levine**  
Senior Principal, Digital Partnerships, BNY Mellon

Adam Levine recently joined BNY Mellon's Digital Partnerships team where he focuses on partnerships and principal investing. He joined BNY Mellon from CLS

Bank International – a foreign exchange settlement bank – where he was a member of the Corporate Strategy and Development leadership team and led the Processing business. During his time at CLS, Levine helped transform the company through completing a GBP £160 million capital raise, launching new products and services – including their first data offering – and creating and leading the global product management function. Levine also managed and served on the Board of Directors for CLS Aggregation Services LLC, a joint-venture with Traiana, Inc.

Levine started his career as associate at Clifford Chance, focusing primarily on mergers and acquisitions. He has a J.D. and M.B.A. from Duke University and a Bachelor's in Finance from Washington University in St. Louis. Levine is admitted to the New York State Bar Association.

He spends his weekends chasing his two young children – Sydney and Nathan – through the playgrounds of Brooklyn with his wife Michelle.



**Michael Liftik**  
Partner, Quinn Emanuel Urquhart & Sullivan LLP

Michael Liftik's practice focuses on government and internal investigations, regulatory enforcement defense, cybersecurity, securities litigation, and cryptocurrencies.

He spent nearly a decade at the U.S. Securities and Exchange Commission (SEC) where he developed a unique depth of knowledge working on enforcement and regulatory matters at all levels of the Commission. Liftik has represented clients in significant data breaches including Congressional inquiries, SEC and other regulatory investigations, and private litigation. He has significant experience in crisis management and public affairs response to sensitive and high-profile matters.

Prior to joining the firm, Liftik was the Deputy Chief of Staff of the SEC, where he served as a senior legal advisor to Chair Mary Jo White on all aspects of the SEC's operations, including enforcement, regulatory policy, compliance exams, and agency strategy and direction. He was also responsible for assisting the Chair in developing the agency's policies on cybersecurity disclosure and data protection for registered entities and public companies. Before serving in the Chair's Office, he served in other capacities in the Enforcement Division at the SEC and began his career in private practice.

Liftik received a J.D. *cum laude* from Harvard Law School and an A.B. *magna cum laude* from Harvard College.

# SPEAKER BIOS



## Alexander Lipton

CEO, Stronghold Labs and Connection Science Fellow, Massachusetts Institute of Technology

Alex Lipton is Co-Founder and Chief Technical Officer of Sila, Partner at Numeraire Financial, and Connection Science Fellow at MIT. He sits on Boards of Directors of Sila, and Zilliqa, and on Advisory Boards of several organizations, including Clearmatics, Endor, Katalysen, Metaco, Porepsus Labs, Sygnum, and UCL Centre for Blockchain Technologies.

In 2016, he left Bank of America Merrill Lynch where he served for ten years in various senior managerial roles including Quantitative Solutions Executive and Co-Head of the Global Quantitative Group. Earlier, he held senior managerial positions at Citadel Investment Group, Credit Suisse, Deutsche Bank, and Bankers Trust. In parallel, Lipton held several prestigious professorial appointments at École Polytechnique Fédérale de Lausanne, NYU, Oxford University, Imperial College, and the University of Illinois. Before switching to finance, Lipton was a Full Professor of Mathematics at the University of Illinois and a Consultant at Los Alamos National Laboratory.

In 2000, Lipton was awarded the first ever Quant of the Year Award by *Risk Magazine*. Lipton published eight books and more than a hundred scientific papers. His most recent book, "Financial Engineering -Selected Works of Alexander Lipton" was published in May 2018. He is currently working on his next book (with Adrien Treccani), "Blockchain and Distributed Ledgers: Mathematics, Technology, and Economics" which will be published in the beginning of 2020.



## Joseph Lubin

Founder, ConsenSys & Co-founder of Ethereum

Joseph Lubin is a co-founder of blockchain computing platform Ethereum and the founder of Consensus Systems (ConsenSys), a blockchain venture studio.

ConsenSys is one of the largest and fastest-growing companies in the blockchain technology space, building developer tools, decentralized applications, and solutions for enterprises and governments that harness the power of Ethereum. Headquartered in New York, ConsenSys also has a global presence, employing top entrepreneurs, computer scientists, software developers, and experts in enterprise delivery worldwide.

Lubin graduated from Princeton University with a degree in Electrical Engineering and Computer Science. He worked in the Princeton Robotics Lab, at tomandandy music developing an autonomous music composition tool, and at private research firm Vision Applications Inc. building autonomous mobile robots.

As a software engineer and consultant, Lubin worked with eMagine on the Identrus project and was involved in the founding and operation of a hedge fund with a partner. He held positions as Director of the New York office of Blacksmith Software Consulting, and VP of Technology in Private Wealth Management at Goldman Sachs. Through these posts, Lubin focused on the intersection of cryptography, engineering, and finance.

Switching gears, Lubin moved to Kingston, Jamaica to work on projects in the music industry. Two years into his musical endeavors, Lubin co-founded the Ethereum Project and has been working on Ethereum and ConsenSys since January 2014.



## Tommaso Mancini-Griffoli

Deputy Division Chief in the Monetary and Capital Markets Department, International Monetary Fund

Tommaso Mancini-Griffoli is focused on monetary policy, central banking, and fintech. He has advised country authorities and published on issues related to unconventional monetary policies, monetary policy and financial stability, spillovers, exchange rate regimes and interventions, modelling and forecasting, evolving monetary policy frameworks, as well as fintech and digital currencies. Prior to joining the IMF, Mancini-Griffoli was a senior economist in the Research and Monetary Policy Division of the Swiss National Bank, where he advised the Board on quarterly monetary policy decisions. He spent prior years in the private sector at Goldman Sachs, the Boston Consulting Group, and technology startups in the Silicon Valley. He holds a Ph.D. from the Graduate Institute in Geneva, and prior degrees from the London School of Economics and Stanford University.



## Jai R. Massari

Partner, Davis Polk LLP

Jai Massari is a partner in Davis Polk's Financial Institutions Group and the trading and markets practice, based in the Washington DC office. She advises major global banks, asset managers, and corporations on the requirements, impact and implementation of financial regulation, including reforms, focusing on derivatives regulation and the Volcker Rule.

Massari also advises financial institutions and technology companies on regulatory considerations for digital asset and blockchain businesses and investments. She frequently works with individual firms and industry organizations in connection with advocacy efforts on legislative and regulatory proposals.

She graduated from Cornell University with a degree in Chemistry and earned her J.D. from Duke University School of Law, where she served as Executive Editor of *Law & Contemporary Problems*.



## Patrick McCarty

Founder & President, McCarty Financial, LLC

Pat McCarty runs a sophisticated small financial services consulting practice focused on swaps, futures, and cryptocurrencies. He also an adjunct professor at Georgetown University Law Center and a lecturer at Columbus School of Law, Catholic University of America. His classes mainly deal with cryptocurrencies, derivatives and initial coin offerings.

From 2001 to 2016, McCarty was a Managing Director for U.S. Government Relations and Regulatory Affairs at ICAP North America. Previously he served as Senior Professional Staff for the U.S. Senate Agriculture, Nutrition and Forestry Committee from 2010 to 2011. He was the primary staffer on Dodd Frank issues, including drafter of Title VII OTC Derivatives. McCarty served as General Counsel for the U.S. Commodity Futures Trading Commission General Counsel from 2002 to 2006.

McCarty's career includes working at four federal banking agencies; the U.S. Securities and Exchange Commission; the U.S. House Banking and Financial Services Committee; a private law firm and a national trade association. He has a J.D. from Columbus School of Law at the Catholic University of America and a B.A. in Economics from the University of Virginia.



### **Tony McLaughlin**

**Managing Director, Emerging Payments and Business Development, Treasury and Trade Solutions, Citi**

Tony McLaughlin is responsible for Emerging Payments and Business Development in Citi's Treasury and Trade Solutions (TTS) business. He works on Citi's 'Future of Money' strategy, is responsible for the TTS E-commerce proposition and is deeply involved in new methods of payment, Distributed Ledger and Fintech engagements. He provides advice on the future of payments to Governments, Regulators, Fintechs, Big Techs, Corporates and Financial Institutions.

McLaughlin joined Citi in 2004 and has been Cash Management Head for Asia Pacific based in Hong Kong and the Global Transaction Services Head for the United Kingdom, spearheading Citi's engagement with large public sector clients and payment aggregators. He was responsible for the design and development of ABN AMRO's Third Party Continuous Linked Settlement (CLS) offering, core electronic banking platform and Transactional Foreign Exchange solution.

At HSBC Holdings, he fulfilled a global strategy role for the Payments and Cash Management business, helping to set the five-year strategy. Before that he was a Senior Product Manager for Barclays Bank with responsibility for electronic collections products including International Direct Debits.



### **Jelena McWilliams**

**Chairman, Federal Deposit Insurance Corporation**

Jelena McWilliams is the 21st Chairman of the FDIC. She was nominated by President Donald J. Trump on November 30, 2017, and confirmed by the Senate on May 24, 2018, to serve a six-year term on the FDIC Board of Directors and designated as Chairman for a term of five years.

McWilliams was Executive Vice President, Chief Legal Officer, and Corporate Secretary for Fifth Third Bank in Cincinnati, Ohio. Prior to joining Fifth Third Bank, she worked in the United States Senate for six years, most recently as Chief Counsel and Deputy Staff Director with the Senate Committee on Banking, Housing and Urban Affairs, and previously as Assistant Chief Counsel with the Senate Small Business and Entrepreneurship Committee.

From 2007 to 2010, McWilliams served as an attorney at the Federal Reserve Board of Governors. Before entering public service, she practiced corporate and securities law at Morrison & Foerster LLP in Palo Alto, California, and Hogan & Hartson LLP (now Hogan Lovells LLP) in Washington, DC.

McWilliams graduated with highest honors from the University of California at Berkeley with a B.S. in political science and earned her law degree from U.C. Berkeley School of Law.



### **Benjamin Miller**

**Chief Executive Officer, Fundrise**

Ben Miller is CEO and Co-Founder of Fundrise, the leading online real estate investment platform. Now with over 100,000 active individual investors and more than \$3 billion worth of property, Fundrise has made high-tech, low-cost real estate investing available to everyone. Founded in 2012, Fundrise is on a mission to build a better financial system by empowering the individual.

With over 20 years of experience in real estate investment and development, Miller's responsibilities cover day-to-day management, real estate investment oversight, and corporate finance, as well as setting the long-term strategy and goals for the company.

Prior to Fundrise, Miller was Managing Partner of WestMill Capital Partners and President of Western Development Corp., one of the largest mixed-use real estate development companies in the Washington, DC metro area. A graduate of the University of Pennsylvania, he sits on the board of National Center for Children and Families.



### **Felipe Millon**

**Global Programs Senior Manager, Amazon Web Services Financial Services**

Felipe Millon is the Global Programs Sr. Manager for Amazon Web Services Financial Services business for World Wide Public Sector. In this role, Millon works with Central Banks, Financial Regulators, Revenue Authorities, and Government Investment Organizations to leverage cloud computing.

Prior to joining AWS, Millon worked for the consumer business within Amazon as the General Manager for the South East U.S. for Amazon Prime Now. Amazon Prime Now is an Ultra-Fast Delivery Service, delivering tens of thousands of everyday essentials in under 1-hour to Amazon Prime Members. He joined Amazon in March of 2015 as Prime Now expanded from New York to Miami. He previously worked in various roles at McMaster-Carr Supply Company and Lockheed Martin ranging from, Regional Sales Management, to Corporate Venture Capital and Systems Engineering.

He has previously spoken at conferences on Amazon's culture of innovation and how the company was able to launch Prime Now in 111 days.

Millon holds an M.B.A. from Duke University, graduating as a Fuqua Scholar, and a bachelor and master's degree in Industrial and Systems Engineering.



### **Michael Mosier**

**Chief Technical Counsel, Chainalysis**

Michael Mosier is Chief Technical Counsel at the Cryptocurrency Analytics, compliance and investigations firm Chainalysis. He also is an adjunct senior fellow at the Center for a New American Security, in the Energy, Economics & Security Program.

Mosier joined Chainalysis from the U.S. Treasury's Financial Crimes Enforcement Network (FinCEN), where he was Chief of Strategic Advancement. Prior to FinCEN, he was Associate Director at Treasury's Office of Foreign Assets Control (OFAC). Before Treasury, Michael was Deputy Chief

# SPEAKER BIOS

in the Department of Justice's Money Laundering & Asset Recovery Section. He also served a tour at the White House National Security Council as Director for Transnational Organized Crime.



**Patrick Murck**  
Chief Legal Officer, Transparent Systems

Patrick Murck is a lawyer and expert on cryptocurrency and blockchain technologies. In addition he is an affiliate at the Berkman Klein Center for Internet & Society at Harvard University, where he conducts research into the law and policy implications of bitcoin, distributed ledgers and smart contracts. He is a member of the International Monetary Fund's High Level Advisory Group on Fintech and the Federal Reserve Bank of New York's Fintech Advisory Group.

Prior Murck was a Special Counsel at Cooley LLP. Murck was a Co-founder of the Bitcoin Foundation where he served at times as General Counsel and Executive Director. He has engaged regulators and policymakers around the world on cryptocurrency and the emerging digital economy. He also serves as President Board member for the BitGive Foundation, a non-profit organization focused on charitable giving and social impact using bitcoin.

Murck was named among America's 50 Outstanding General Counsel for 2014 by the *National Law Journal*. He earned his J.D. at the Columbus School of Law, Catholic University of America and a B.A. from American University.



**Tom Mutton**  
Director, Fintech, Bank of England

Tom Mutton is Director of Fintech at the Bank of England. He took on this position when it was established in July 2018.

Previously, Mutton was Head of International Policy and Strategy. His responsibilities included leading the Bank's strategy on financial sector issues in the G20, Financial Stability Board, European Systemic Risk Board and the Bank for International Settlements. He also has been a Head of Division in Prudential Policy and worked in supervision of major international firms. Mutton was educated at the London School of Economics.



**Laura Navaratnam**  
Manager, Innovation Hub, Policy and Engagement, UK Financial Conduct Authority (FCA)

Laura (Royle) Navratnam is the Manager of the Policy and Engagement team in Innovate at the FCA, leading the policy approach to major new technologies including distributed ledger technology, crypto-assets, AI and machine learning, and big data. She also leads FCA's international program of engagement on innovation, including the Global Financial Innovation Network (GFIN).

Previous to this role, she managed strategy and policy teams within the FCA to deliver major strategic projects.



**Joseph Noss**  
Secretariat, Financial Stability Board

Joseph Noss serves as Secretariat, Financial Stability Board in Basel, Switzerland. He previously spent over a decade at the Bank of England where he led work to monitor developments and risks across financial markets and institutions. He has been involved in a variety of international policy work, including that by the Committee on the Global Financial System and the Basel Committee on Banking Supervision.

Noss currently supports the FSB's work on financial technology. In this capacity he is leading efforts under the 2019 G20 presidency to examine the implications of decentralized financial technology, including recent developments in crypto assets.



**John R. Olesky**  
Managing Director and Co-head of Loan Platforms, IHS Markit

John Olesky is Managing Director, Global Co-head of IHS Markit's Loan Platforms business. He is responsible for the design and strategic direction of multiple industry-leading platforms that facilitate book building, trading, settlement, asset servicing, integration services and reference data. Olesky is also responsible for IHS Markit's distributed ledger platform which is the foundation of an upcoming next-gen clearance and settlement service.

Olesky joined Markit in 2010 as part of its acquisition of ClearPar from FIS and is based in New York. He represents IHS Markit in market-wide strategic initiatives and works closely with trading associations, partners and market-leaders across the U.S., EU and Asia to define solutions that will help drive innovation and greater efficiency.

Olesky holds a Bachelor of Arts in Economics and a Master of Science in Computer Engineering from the University of Florida. Most recently, he completed the LEAD program in Corporate Innovation at Stanford University.



**Alessandra Perrazzelli**  
Deputy Governor, Bank of Italy

Alessandra Perrazzelli joined the Bank of Italy in May 2019. She previously was Vice President of A2A and Member of the Board of Monte Titoli SpA since May 2017. From 2013 to 2017, Perrazzelli was Country Manager of Barclays in Italy. She repositioned the bank in the market, restructuring the business non-core and selling the retail franchise. From 2011 to 2017 she served on the Board of Azienda Trasporti Milanese (ATM) and engaged in the relaunch and restructuring of the company at the time of EXPO 2015. Previously, Perrazzelli was Head of International Regulatory Relations in the Intesa Sanpaolo Group and CEO of Intesa Sanpaolo Eurodesk.

She started her career as a business lawyer and worked for many years in top law firms both in New York and Brussels. From 2010 to 2013, she was Founder and President of Valore D, an association of leading companies supporting women in top positions and promoting talent in organizations. Along with that, she founded and promoted Project Gemma, to enhance women talent within the Intesa Sanpaolo Group. In 2007 she was awarded the prestigious Premio Bellisario in Italy and in 2004 she was mentioned

among the best 100 anti-trust and corporate lawyers by Global Competition Review. Perrazzelli graduated *cum laude* from Genoa University Law School and New York University Law School. She is a Stanford alumna since 2018, Stanford University Executive Program.



### **John Pitts**

**Policy Lead, Plaid**

John Pitts is the Policy Lead for Plaid, where works to protect consumer's right to access and use their financial data. Before joining Plaid, he served as the

Deputy Assistant Director for Intergovernmental Affairs at the Consumer Financial Protection Bureau.

Pitts started his career as an attorney with Orrick, Herrington & Sutcliffe.



### **Ida Rademacher**

**Vice President & Executive Director,  
Financial Security Program, Aspen Institute**

Ida Rademacher is Vice President at the Aspen Institute and Executive Director of the Aspen Institute Financial

Security Program, a leading national voice on Americans' financial health. Rademacher combines her expertise in economic inclusion research and policy with her experience partnering with fintechs and large financial institutions to ideate new products and solutions to fight financial inequality across the country. Her efforts have resulted in the creation of several new cutting-edge initiatives, including the Nonprofit Leaders in Fintech (nLift) working group, the Expanding Prosperity Impact Collaborative (EPIC), the Reconnecting Work and Wealth Initiative, and the Aspen Leadership Forum on Retirement Savings. Through these projects Ida and her team are building a cross-disciplinary community of leaders and change agents who, together, are deeply probing critical financial challenges facing U.S. households and shaping market and policy innovations that can improve the financial security and well-being of all Americans.

Rademacher was most recently Chief Program Officer at Prosperity Now (formerly CFED), where she created the multi-institutional team responsible for leading the CFPB's Consumer Financial Well-Being Metrics Project. Earlier in her career Ida led research and evaluation projects at the Aspen Economic Opportunities Program and the Center for Behavioral and Evaluation Research at the Academy for Educational Development.

Rademacher has testified on numerous occasions before Congress and contributes regularly to news and commentary on consumer financial issues in outlets including the *New York Times*, the *Wall Street Journal*, the *Washington Post*, *Politico* and public radio's *Marketplace*. She currently serves on several advisory boards and is a Director on the Boards of two of the nation's leading nonprofit fintechs, The Financial Clinic and EARN.



### **Donna Redel**

**Board Member, New York Angels and Professor of Law,  
Fordham University**

Donna Redel is a businesswoman, a professor of blockchain-digital assets, an angel investor and a philanthropist. She was the managing director of The World Economic Forum, the foremost global organization combining business, political, academic, and other leaders of society committed to improving the state

of the world. Redel was the first woman to chair a USA exchange, The Commodity Exchange.

Following her work in global organizations, Redel began a second career as a New York City based advisor and investor focusing on financial technology, blockchain and emerging technologies. She is an active participant in the startup community with New York Angels, serving as a board member, the co-founder of the Blockchain Committee and co-chair of the Israeli Investment Committee and chair of the Education Committee.

Redel developed and is teaching at Fordham Law School and Fordham Gabelli Business a course on Blockchain-Crypto-Digital Assets. The focus of her public service efforts is the environment, health and promoting women's leadership. She has a J.D. from Fordham Law School, an M.B.A. from Columbia and a B.A. from Barnard College (Columbia).



### **Siddharth Shetty**

**Data Empowerment and Protection Architecture  
Lead and Fellow, iSPIRT Foundation**

Siddharth Shetty is a Fellow at iSPIRT Foundation, a non-profit technology think tank, where he works on India Stack — a set of Open APIs (comprised of Aadhaar, eKYC, eSign, BHIM UPI, and Digital Locker). These APIs allow governments, businesses, startups and developers to utilize a unique digital infrastructure to solve India's hard problems in financial inclusion.

As part of India Stack, his primary focus is on empowering every Indian with control of their financial, health, telecom, skills, and education data through the Data Empowerment and Protection Architecture (DEPA). Besides for DEPA, Shetty is also working on the technology for the Public Credit Registry by Reserve Bank of India that would be a real-time registry of all credit contracts resulting in widespread access to credit by eliminating information asymmetries, Digital Sky the digital infrastructure that would enable safe operations of millions of drones in Indian airspace, and the National Health Stack that would lower costs, improve access, and improve quality of healthcare for hundreds of millions of Indians.



### **Gari Singh**

**Distinguished Engineer and Chief Technology Officer,  
IBM**

As a Distinguished Engineer and the CTO of IBM Blockchain, Gari Singh has provided the guidance and leadership that has made IBM a leader in the blockchain space. He is responsible for IBM's core blockchain platform as well as IBM's blockchain as a service offering.

Singh is also a core maintainer and contributor to Hyperledger Fabric, an open source blockchain technology designed to meet the needs of businesses. He led the development and deployment of the IBM Blockchain on Bluemix, a peer-to-peer permissioned network built on top of the Hyperledger Fabric code, which provides tools for developers building blockchain applications.

He is a Versatile Technologist with proven technical executive with over 23 years of experience in all aspects of product delivery including architecture, development, product and cloud delivery, product management, technical sales and consulting.

# SPEAKER BIOS



## Yutaka Soejima

Head of Fintech Center, Bank of Japan

Yutaka Soejima is a head of Fintech Center and Deputy Director-General of Payment and Settlement Systems Department in the Bank of Japan. He joined the Bank in

1990 and mainly worked in research sections covering financial markets, bank supervision, macro prudence, financial engineering, risk management, payment and settlement systems and economic developments.

Some of his studies applied state-of-the-art technologies to central bank business such as AI, high frequency data analysis, artificial markets simulation, social network analysis and geographic information study. He engaged in the launch of BOJ's flagship reports of "Financial System Report" and "Market Review", a forerunner of "BOJ Review".

Soejima holds a M.A. in Economics from University of Washington and a B.A. from Kyoto University.



## Tim Swanson

Head of Market Intelligence, Clearmatics

Tim Swanson is the Head of Market Intelligence at Clearmatics and the founder of Post Oak Labs. He was previously a visiting research fellow at the Singapore

University of Social Sciences as well as at Sim Kee Boon Institute at Singapore Management University. He worked in East Asia for more than six years and is currently based in the San Francisco Bay Area. He is a graduate of Texas A&M University.

Swanson is currently an advisor to Elm Labs and Blockseer (acquired by DMG) and was an advisor to Hyperledger (acquired by DAH). He does not own any cryptocurrencies in any of the companies or projects he has written about, nor has he received financial compensation for including companies or projects within his articles. He was previously the Director of Market Research at R3.

His 2015 paper: "Consensus-as-a-service: a brief report on the emergence of permissioned, distributed ledger systems" popularized the term "permissioned" blockchain (or ledger), a topic which remains a mainstay at fintech conferences globally. His research papers have been cited in a variety of media and has appeared on more than one hundred industry panels and events over the past four years. He is frequently quoted in media including, *Wired*, *MIT Technology Review*, *Reuters*, the *New York Times*, *Bloomberg*, the *Wall Street Journal*, the *Financial Times*, *The New Republic*, *American Banker*, and *International Business Times*.



## Matthew Swinehart

Director of the Office of International Financial Markets, U.S. Department of the Treasury

Matt Swinehart is the Director of the Office of International Financial Markets at the Treasury

Department. The office leads Treasury's international engagement on financial regulation, in forums like the G7, G20, and the Financial Stability Board, and monitors international financial sector vulnerabilities. He previously was a Treasury trade negotiator and Senior Counsel for International Trade and Financial Regulatory Policy, serving most recently as the lead negotiator of the USCMA financial services chapter.

Before Treasury, Matt was an international arbitration, litigation, and regulatory associate at Covington & Burling in DC, a financial institutions and litigation associate at Weil, Gotshal & Manges in New York, and a law clerk to the Honorable Patrick E. Higginbotham of the U.S. Court of Appeals for the Fifth Circuit. He has authored several academic articles, with a focus on financial regulation and international law.



## Heath P. Tarbert

Chairman, U.S. Commodity Futures Trading Commission

Dr. Heath P. Tarbert is Chairman and Chief Executive of the U.S. Commodity Futures Trading Commission (CFTC). He was nominated for a term expiring on April 13, 2024

and took office on July 15, 2019.

Chairman Tarbert has extensive experience in financial services law and has served in senior leadership roles in the public and private sector. Most recently, he served as Assistant Secretary for International Markets and subsequently as acting Under Secretary for International Affairs at the U.S. Department of the Treasury. In these roles, Tarbert served as the G-7/G-20 Deputy Finance Minister, a member of the Financial Stability Board, and the co-chair of both the US-EU Financial Regulatory Forum and the US-UK Financial Regulatory Working Group. Prior to his service at the Treasury Department, Chairman Tarbert was head of the bank regulatory practice of Allen & Overy LLP.

Tarbert earned a Doctor of Philosophy, Comparative Law, Oxford University (2005); a Doctor of Juridical Science, Financial Regulation, University of Pennsylvania (2002); a Doctor of Jurisprudence, *magna cum laude*, University of Pennsylvania (2001); and a Bachelor of Science, *summa cum laude*, Mount St. Mary's University (1998). He is a Life Member, National Eagle Scout Association.



## Sam Taussig

Head of Global Policy, Kabbage, Inc.

Sam Taussig has worked in the alternative credit space since he experienced how micro credit offered enterprising Zambians a sustainable path out of poverty.

Since 2007, he has promoted alternative credit across Africa, South America, Asia, the Caribbean and rural America with a variety of non-governmental organizations and the United Nations. Taussig was exposed to policy and government relations work while helping small business owners navigate state and federal regulatory requirements at the Montana Community Development Corporation in Bozeman, MT.

Before coming to Kabbage, Taussig served as a Special Assistant to the Head of the United Nations in Indonesia working on upstream policy development using "big data", project financing, political affairs and bilateral diplomacy.

Taussig is responsible for Kabbage's interactions with state, federal and foreign governments and community development organizations. He covers issues ranging from banking regulations to artificial intelligence, privacy, CRA, and corporate social responsibility.

Taussig holds a degree in economics from Sewanee: The University of the South with a concentration in econometrics and finance. His favorite small business is Calleva's Liquid Adventures, a Maryland whitewater kayaking school.



### **Paul J. Thanos**

**Director, Office of Finance and Insurance, U.S. Department of Commerce**

Paul Thanos is the Director for Finance and Insurance Industries at the U.S. Commerce Department's International Trade Administration. His focus includes how distributed ledger technology impacts international trade and industry competitiveness. He leads the U.S. delegation to the OECD Insurance and Private Pensions Committee and manages the Department's Trade Finance Advisory Council.

He is a regular guest lecturer across the United States on topics ranging from trade, impact investing, and innovation including a July 2019 panel discussion with members of Congress and staff regarding bitcoin and cryptocurrencies.

Thanos served as the inaugural Global Trade and Investment Fellow at the Woodrow Wilson International Center for Scholars and previously was a legislative aide to Senator Maria Cantwell with responsibility for trade, foreign policy, and defense issues.



### **Sunayna Tuteja**

**Head of Digital Assets & DLT, TD Ameritrade**

Sunayna Tuteja is the Head of Digital Assets & DLT at TD Ameritrade. With more than ten years of diverse global experience, she has a proven record for building new ventures from scratch and leading the kind of change that is critical in shaping the future of business. In her current role, Tuteja is responsible for building a scalable blockchain and crypto practice within TD Ameritrade. This practice is inclusive of partnerships, investments and products to harness the growing power of distributed ledger technology.

Prior to this position, Tuteja launched a strategic partnerships & frontier tech practice at TD Ameritrade, inclusive of leading an entrepreneurial "tiger team" to build the next generation of products, experiences and business models needed to break down barriers to investing and engage more people on the platforms they use every day. Her team was responsible for delivering industry-first partnerships and products with cutting-edge startups and leading global technology companies including Apple, Amazon, Google, and Tencent.

A life-long learner, Tuteja is working on her Juris Doctorate at Stanford Law with a focus on the impact and influence of disruptive technologies, and the future of jurisprudence. Outside of work and school, you can find Tuteja adventuring the skies in her Cessna.



### **Aneesh Varma**

**Founder and CEO, Aire**

Moving from New York to London in 2007, Aneesh Varma found himself left out of the credit system. A self-proclaimed third culture citizen having lived in 11 countries, Varma spent six years lobbying politicians and government bodies for improvement. A proud alumnus of Lehigh University, Pennsylvania Varma began his career at J.P. Morgan before going on to find several successful start-ups.

Resolute on making change happen from the inside, Varma returned to his frustration around the limitations of traditional credit scoring and established Aire in 2014 with a bold vision: to make credit equitable for everyone. Five years on, Aire has evaluated over \$10 billion of credit and in 2016 received FCA authorization as the UK's fourth credit bureau. Operating across the customer lifecycle, Aire provides an alternative credit analysis on those without an extensive credit history, opening lenders up to new customers without increasing risk. While traditional credit scoring looks at a borrower's past, Aire uses first-party data to inform lenders by predicting how their customers may perform in the future. Aire expanded into the U.S. earlier this year having identified a strong appetite amongst U.S. lenders. For Varma the mission remains simple: to make credit equitable for everyone by revealing the bigger picture.



### **John Walsh**

**Director, Strategy & Innovation, Refinitiv**

Walsh leads business development for the Applied Innovation team at Refinitiv, the new entity created from the Financial and Risk business of Thomson Reuters. He is focused on bringing new content and analytics to institutional investors, leveraging partnerships with Alternative Data providers, Fintech startups, and large technology companies.

Walsh worked previously as a Management Consultant at Booz Allen Hamilton. He has an M.B.A. from UCLA Anderson School of Management and is a CFA Charterholder.



### **Heng Wang**

**Associate Professor, University of New South Wales Sydney**

Associate Professor Heng Wang is co-director of Herbert Smith Freehills China International Business and Economic Law (CIBEL) Centre, Faculty of Law, the University of New South Wales, Sydney — which is the largest center in this field outside China. He also is the co-director of Tsinghua-UNSW Joint Research Centre for International Commercial and Economic Law (JCICEL). Wang researches the frontline of China's international economic law practice (e.g. the Belt and Road Initiative, and central bank digital currency), its rationale and implications.

Wang has been the executive council member of one global, two Asian and all three Chinese societies of international economic law. He has spoken at the WTO Headquarters and many leading institutions including Harvard University, Oxford University, New York University and the London School of Economics. He has taught in leading universities in Australia, Canada, China, Japan, Singapore, and in the U.S. as a visiting professor, and has been frequently interviewed by media. Recently, he became a Fernand Braudel Senior Fellow at the European University Institute.

# SPEAKER BIOS



## **Yvonne Wang**

**Founder, Stealth Start Up**

After beginning her career as an engineer at HP, Yvonne Wang worked at top companies across different industries. With backing from CS and Palantir Technologies, she co-founded Signac, a company specializing in algorithmic fraud detection. Nowadays she is back in stealth mode leading technology strategy to build the first truly digital investment bank.

With 20 years of experience in new product development and innovation across multiple industries, and deep expertise in finance, analytics and business transformation, she is passionate about the promise of utilizing data to solve complex industry problems, with rigorous focus on invention around leading edge data and analytics products and platforms.

In her spare time, Wang works as an active nonprofit board member, volunteers at many schools and loves to go on adventures exploring, rafting and hiking with her husband and three kids.

Wang graduated from Cornell University with a B.S. in Chemical Engineering.



## **Mae Watson Grote**

**Founder and Chief Executive Officer,  
The Financial Clinic**

Mae Watson Grote is the Founder and Chief Executive Officer of The Financial Clinic. In establishing the Clinic, she built one of the nation's first nonprofits dedicated to building financial security. The Clinic also facilitated the formation of the field: In a clinical study — commissioned by the Consumer Finance Protection Bureau and conducted by the Urban Institute — the Clinic's financial coaching model demonstrated unprecedented causal effects.

Understanding the power of utilizing technology to scale the mission of the Clinic, Watson Grote also pioneered the creation of Change Machine — a B2B2C software as a service (SaaS) product that has been used by more than 1,500 practitioners across 500 nonprofits in 42 states, collectively putting \$35 million in the pockets of their participants.

Watson Grote is an inaugural member of the New York Federal Reserve Board's Community Advisory Group, and co-founder of Nonprofit Leaders in Financial Technology (nLIFT), a leadership group dedicated to advancing the field at the intersection of technology and financial inclusion.

Watson Grote received her B.A. from Rutgers University and a J.D. from the City University of New York School of Law who recognized her work in the school's 25th anniversary alumni review.



## **Kevin Werbach**

**Associate, Professor of Legal Studies and Business Ethics, The Wharton School, University of Pennsylvania**

Kevin Werbach is a Professor of Legal Studies and Business Ethics at the Wharton School of the University of Pennsylvania. His work examines the intersection of business, policy, and emerging technologies in areas such as broadband, blockchain, and big data.

Werbach co-lead the review of the Federal Communications Commission for the Obama Administration's Presidential Transition Team and has served as an expert advisor to both the U.S. Federal Communication Commission (FCC) and the U.S. Department of Commerce. He founded the Supernova Group, a technology consulting firm, and for nine years hosted the influential Supernova executive technology conference.

Werbach is the co-author of "For the Win: How Game Thinking Can Revolutionize Your Business" (Wharton Digital Press 2012), author of "The Blockchain and the New Architecture of Trust" (MIT Press 2018), and editor of "After the Digital Tornado: Networks, Algorithms, Humanity" (Cambridge University Press, forthcoming 2019). Over 450,000 students worldwide have enrolled in his Coursera massive open online course, and he was named Wharton's first-ever "Iron Prof" for his research applying game design principles to business. Earlier in his career, he served as editor of Release 1.0: Esther Dyson's Monthly Report, and as Counsel for New Technology Policy at the FCC during the Clinton Administration. His specialties include Internet policy, blockchain legal and business issues, telecommunications regulation and gamification; law and ethics of big data

Werbach is *magna cum laude* graduate of Harvard Law School, where he served as publishing editor of the law review, and a *summa cum laude* graduate of the University of California, Berkeley.



## **Chris White**

**Chief Executive Officer, ViableMkts LLC & BondCliQ**

Chris White is the Founder & CEO of ViableMkts & BondCliQ. He has over 18 years of financial services experience with more than 12 years dedicated to fixed income market development. His comprehensive background includes equity trading, bond sales, trading platform development and proprietary product development. In addition to ViableMkts and Bond CliQ, he is also the Founder and Editor of the Friday Newsletter ([www.fridaynewsletter.com](http://www.fridaynewsletter.com)) and a professor at the New York Institute of Finance where he teaches a course in market structure mechanics and electronic trading

White earned a B.A. in Psychology and a B.A. in Organizational Behavior Management, both from Brown University.



## **Andres Wolberg-Stok**

**Head of Digital Policy, Citi Global Consumer Banking**

Andres Wolberg-Stok leverages his experience on the front lines of digital innovation to interface with regulators and policymakers around the world as

Head of Digital Policy for Citi's Global Consumer Banking division. He was a founder of Citi FinTech, a unit created to spearhead Citi's transformation into a mobile-centric "Bank of Tomorrow". Wolberg-Stok joined Citi from an international Fintech startup and has served in a variety of digital product and digital strategy roles in Citi Latin America, Citi's U.S. consumer businesses, and now globally.

Before this role, Wolberg-Stok was Global Head of Emerging Platforms and Services for Citi's consumer businesses. Earlier, as Citi's first Global Head of mobile banking, he invented Citi Mobile Snapshot, a breakout feature now patented in the U.S., Mexico, Australia, China and Singapore. He turned Citi into the world's first bank with an Apple Watch app when the watch was launched.

Wolberg-Stok holds an M.A. in Communications from the University of Leicester. Prior to becoming a banker, he was an international correspondent and senior news executive. He had tea with mass-murderer military dictators; was driven, blindfolded and at gunpoint, around the capital of Paraguay after midnight; was arrested in Tierra del Fuego on suspicion of being a British spy; and raced in a car at 120 mph along the edge of a minefield in Croatia. He finds most days in banking very manageable.



## **Sharon S. Yang**

**Deputy Assistant Secretary for International Financial Markets, U.S. Department of the Treasury**

Sharon Yang is the Deputy Assistant Secretary of the International Financial Markets office in the Treasury

International Affairs. Yang heads a team of international economists and financial analysts responsible for addressing a wide range of international financial policy issues, including advocating U.S. financial regulatory interests in multilateral forums such as the Financial Stability Board and G-20, bilaterally through formal dialogues with international counterparts in Europe and Asia, and by assessing potential systemic financial risk in key international financial markets. She leads Treasury's international engagement on financial innovation, including through G7, FSB, and the IMF High-level Advisory Group on Finance and Technology. Prior to her current role in Treasury International Affairs, Yang was in Treasury's Office of the General Counsel.

Yang's work at Treasury builds on 15 years' private sector financial regulatory, strategy and legal experience, including as in-house counsel and in private practice in New York. Yang began her career as a management consultant, where she advised Fortune 500 companies on corporate strategy. She holds a J.D. from the Georgetown University Law Center and is a graduate of the Wharton School of the University of Pennsylvania.

