

The Eighth Annual Fintech Conference

OCTOBER 22-23, 2024

BROOKINGS



Cambridge Centre for Finance,
Technology & Regulation

 COLUMBIA | SIPA
School of International and Public Affairs





The Eighth Annual Fintech Conference

Welcome to the Eighth Annual Fintech Conference at the Federal Reserve Bank of Philadelphia. This year's two-day event is co-organized with the Wharton School of the University of Pennsylvania, the School of International and Public Affairs at Columbia University, the University of Cambridge, and the Brookings Institution.

We hope you are as excited as we are to hear from our esteemed speakers, including experts and senior executives from fintech regulators, fintech firms, and banks. This year, speakers will focus on recent shifts in the fintech landscape.

Discussions will follow the latest industry advances and emerging trends. We are looking forward to engaging conversations and plenty of opportunities for networking.

Please note: As in previous years, we will be inviting reporters to join our sessions. All sessions will also be recorded, and the videos will be posted on the conference website and made publicly available and searchable after the event.

Since we first launched our Fintech Conference series in 2017, our goal has been to provide a platform for fintech experts from a variety of backgrounds to discuss emerging issues in financial technology, their impact, and the appropriate policy responses.

Our past conferences have covered issues involving the benefits and risks of artificial intelligence/machine learning; the future of blockchain; digital cash, including central bank digital currency and stablecoins; buy now, pay later; consumer protection; fintech partnership; Web 3.0; the metaverse; and more.

For those who want to explore our topics from past events, here are links to previous conferences:

2023: [Seventh Annual Fintech Conference](#)

2022: [Sixth Annual Fintech Conference](#)

2021: [Fifth Annual Fintech Conference](#) (Virtual)

2020: [Fourth Annual Fintech Conference](#) (Virtual)

2019: [Third Annual Fintech Conference](#)

2024 Organizing Committee

Julapa Jagtiani, Federal Reserve Bank of Philadelphia

Richard Herring, The Wharton School of the University of Pennsylvania

Patricia C. Mosser, Columbia University

Aaron Klein, The Brookings Institution

Andrei Kirilenko, University of Cambridge

Raghu Rau, University of Cambridge

Day 1 – Tuesday, October 22

- 9:00 a.m. **Registration and Refreshments**
- 10:00 a.m. **Introduction and Opening Remarks**
Patrick T. Harker, President and CEO, Federal Reserve Bank of Philadelphia
- 10:20 a.m. **The Future of Open Banking**
Rohit Chopra, Director, Consumer Financial Protection Bureau
- 10:40 a.m. **Digital Asset Strategies at Traditional Financial Institutions**
MODERATOR: **Steven Ehrlich**, Director of Research for Digital Assets, Forbes
FEATURED:
Caroline Butler, Global Head of Digital Assets, BNY
Sandy Kaul, Senior Vice President, Digital Assets, Franklin Templeton
- 11:15 a.m. **Break**
- 11:35 a.m. **The Potential Future of Bitcoin in Payments and DeFi**
MODERATOR: **Konstantin Richter**, CEO and Founder, Blockdaemon
PANELISTS:
Rachel Anderika, Head of Global Operations and COO, Anchorage Digital Bank
Christian Catalini, Founder and Research Scientist, MIT Cryptoeconomics Lab
Paul Grewal, Chief Legal Officer, Coinbase Global, Inc.
Andrei Kirilenko, Professor of Finance, University of Cambridge
- 12:25 p.m. **How Would DeFi Replace the Current Infrastructure in Finance?**
MODERATOR: **Kevin Werbach**, Professor, The Wharton School of the University of Pennsylvania
PANELISTS:
Katherine Minarik, Chief Legal Officer, Uniswap Labs
Rebecca Rettig, Chief Legal and Policy Officer, Polygon Labs
- 1:00 p.m. **Lunch**
- 2:15 p.m. **Recent Innovations in Payments**
MODERATOR: **Sheila Warren**, CEO, Crypto Council for Innovation
FEATURED:
Brad Garlinghouse, CEO, Ripple
Chris Larsen, Executive Chairman and Cofounder, Ripple

- 2:50 p.m. **JOINT SESSION WITH DC FINTECH WEEK: Is Blockchain a Technological Failure? How to Implement Web3 Principles Without Blockchain or Crypto**
MODERATOR: **Julapa Jagtiani**, Senior Economic Advisor and Economist, Federal Reserve Bank of Philadelphia
PANELISTS:
Geoffrey Barnard, Vice President, Strategy and Business Development, Oracle
Robert Bench, Founder and CEO, Radius
Hanna Halaburda, Associate Professor, NYU Stern School of Business
- 3:30 p.m. **Break**
- 3:50 p.m. **Transforming Payments: Successes, Opportunities, and Challenges**
MODERATOR: **Aaron Klein**, Senior Fellow in Economic Studies, The Brookings Institution
FEATURED:
Matthew Oppenheimer, Cofounder and CEO, Remitly Global, Inc.
Harsh Sinha, President and CTO, Wise
- 4:25 p.m. **Former Regulators' Perspectives on Fintech and the Future of Finance**
MODERATOR: **Penny Lee**, CEO, Financial Technology Association
PANELISTS:
Brian Brooks, Chairman and CEO, Meridian Capital Group
Raj Date, Managing Partner, Fenway Summer LLC
Timothy Massad, Research Fellow, Harvard University
Randal Quarles, Chairman and Cofounder, The Cynosure Group
- 5:25 p.m. **Conference Reception**
- 6:30 p.m. **Speakers Dinner**

Day 2 – Wednesday, October 23

- 8:00 a.m.** **Breakfast and Registration**
- 9:00 a.m.** **Opening Remarks**
Michelle W. Bowman, Governor, Federal Reserve System
- 9:15 a.m.** **Keynote: Fintech Innovations at the Bank for International Settlements**
MODERATOR: **Patricia C. Mosser**, Director of the M.P.A. Program in Economic Policy Management, Columbia University
FEATURED: **Cecilia Skingsley**, Head of the BIS Innovation Hub, Bank for International Settlements
- 9:45 a.m.** **Digital Assets Revolution: Integrating Stablecoins, Tokenized Deposits, and CBDCs into Payment Rails**
MODERATOR: **Hans Morris**, Managing Partner, Nyca Partners
PANELISTS:
Raj Date, Managing Partner, Fenway Summer LLC
Umar Farooq, Cohead of Global Payments Sales and Onyx CEO, JPMorgan Chase
J. Christopher Giancarlo, Cofounder and Executive Chairman, Digital Dollar Project
- 10:15 a.m.** **Balancing Fintech Innovations and Regulatory Adherence**
MODERATOR: **William G. Spaniel**, Senior Vice President and Lending Officer, Federal Reserve Bank of Philadelphia
FEATURED: **Brandon Milhorn**, President and CEO, Conference of State Bank Supervisors
- 10:40 a.m.** **Break**
- 11:00 a.m.** **Bolstering Privacy and Trust in the New Age of Open Banking**
MODERATOR: **Greg Baer**, President and CEO, Bank Policy Institute
FEATURED: **Zach Perret**, CEO and Cofounder, Plaid
- 11:30 a.m.** **BaaS Unlocked: The Roles of Fintech Infrastructure and Middleware**
MODERATOR: **Jonah Crane**, Partner, Klaros Group
PANELISTS:
Chris Dean, Cofounder and CEO, Treasury Prime
Phil Goldfeder, CEO, American Fintech Council
Peter Hazlehurst, CEO and Cofounder, Synctera
Amanda Swoverland, Chief Compliance Officer, Unit

- 12:10 p.m. Next-Gen Finance Through Real-World Asset Tokenization**
MODERATOR: **Nick Ducoff**, Head of Institutional Growth, The Solana Foundation
PANELISTS:
Hilary J. Allen, Professor of Law, American University Washington College of Law
Nitin Gaur, Co-founder and CEO, LedgerLink
Cynthia Lo Bessette, Head of Digital Asset Management, Fidelity Investments
Patrick Murck, Founder and CEO, Surus
Justin Schmidt, President and COO, Ondo Finance
- 12:50 p.m. Lunch**
- 2:00 p.m. Innovations in Cloud Computing Security**
MODERATOR: **William Patrick Opet**, Global Chief Information Security Officer, JPMorgan Chase
PANELISTS:
Chris Betz, Chief Information Security Officer, Amazon Web Services
Igor Tsyganskiy, Global Chief Information Security Officer, Microsoft
Phil Venables, Chief Information Security Officer, Google Cloud
- 2:40 p.m. BaaS Strategies for Success and Compliance**
MODERATOR: **Jason Henrichs**, CEO, Alloy Labs
PANELISTS:
Kirsten Muetzel, Founder and Principal, KLM Advisory
Dan Quan, General Partner, NevCaut Ventures
Kareem Saleh, Founder and CEO, FairPlay
Ashwin Vasan, Senior Advisor, FS Vector
- 3:20 p.m. Break**
- 3:40 p.m. AI-Powered Finance: Transforming the Future of Fintech Regulations**
MODERATOR: **Daniel Gorfine**, Founder, Gattaca Horizons LLC
PANELISTS:
Maryam Haghighi, Director, Enterprise Data Science and Insights, Bank of Canada
Elizabeth Kelly, Director, U.S. Artificial Intelligence Safety Institute, U.S. Department of Commerce
Jesse McWaters, Senior Vice President, Regulatory Affairs Advocacy, Mastercard
Jeanette Quick, Deputy Assistant Secretary, Financial Institutions Policy, U.S. Department of the Treasury
- 4:20 p.m. Building an Alternative Equitable Economy for the Future**
MODERATOR: **Paul Wong**, Director of Product, Stellar Development Foundation
PANELISTS:
Robby Greenfield, Co-founder and CEO, Umoja Labs
Robert Hockett, Edward Cornell Professor of Law and Finance, Cornell University
Jonathan M. Padilla, CEO and Co-founder, Snickerdoodle Labs
Matt Prewitt, President, RadicalxChange Foundation
- 4:55 p.m. Brief Closing Remarks**



Hilary J. Allen

Professor of Law

American University Washington College of Law

Hilary J. Allen is a professor of law at the American University Washington College of Law. She teaches courses in banking law, securities regulation, and business associations. Allen is an internationally recognized expert on financial stability regulation and new financial technologies and has been invited to share her research and expertise with organizations including the Federal Reserve, Securities and Exchange Commission, Commodity Futures Trading Commission, Federal Trade Commission, Financial Stability Oversight Council, International Monetary Fund, International Organization of Securities Commissions, G20, Asia-Pacific Economic Cooperation, Financial Stability Board, European Systemic Risk Board, UK Financial Conduct Authority, and Australian Securities and Investments Commission, as well as with central banks around the world. She has testified before the House Financial Services Committee and the Senate Banking Committee and is the author of the book *Driverless Finance: Fintech's Impact on Financial Stability*. Allen has authored more than 20 law review articles addressing issues such as financial agency structure, the scientific/technological capacity of agencies, and financial stability threats stemming from climate change and fintech. She is regularly quoted in the press and is actively involved in presenting scholarly publications at roundtables and conferences in the United States and around the world. Allen spent seven years working in the financial services groups of prominent law firms in London, Sydney, and New York. In 2010, she worked with the Financial Crisis Inquiry Commission, which was appointed by Congress to study the causes of the financial crisis of 2007–2009. Allen has a master of laws in securities and financial regulation law from Georgetown University Law Center (from which she received the Thomas Bradbury Chetwood, S.J. Prize for graduating first in her class) and a bachelor of laws from the University of Sydney.



Rachel Anderika

Head of Global Operations and Chief Operating Officer

Anchorage Digital Bank

Rachel Anderika is the head of global operations and chief operating officer at Anchorage Digital Bank. She has more than 15 years of regulatory and risk management experience. Anderika spent nearly a decade at the Office of the Comptroller of the Currency, where she served as both a national bank examiner and a large bank examiner to ensure that national banks operated safely and soundly while complying with applicable laws and regulations. She then served eight years in the private sector at Promontory Financial Group, a premier bank regulatory consulting firm later purchased by IBM, where she worked with numerous traditional financial institutions on risk management and compliance. Anderika also helped found Promontory's Digital Assets Risk and Compliance team, guiding digital assets custodians through the state and federal regulatory licensing process.



Greg Baer

President and Chief Executive Officer
Bank Policy Institute

Greg Baer is the president and chief executive officer at the Bank Policy Institute. Previously, he was president of The Clearing House Association and executive vice president and general counsel of The Clearing House Payments Company, the largest private-sector payments operator in the United States. Before that, Baer was managing director and head of regulatory policy at JPMorgan Chase. He also was general counsel for corporate and regulatory law at JPMorgan Chase, supervising the company's legal work for financial reporting, global regulatory affairs, intellectual property, private equity and corporate mergers and acquisitions, and data protection and privacy. In addition, Baer was deputy general counsel for corporate law at Bank of America and a partner and cohead of the financial institutions group at Wilmer, Cutler, Pickering, Hale & Dorr. He also was assistant secretary for financial institutions at the U.S. Department of the Treasury, after serving as deputy assistant secretary. Before working at the Treasury, Baer was managing senior counsel at the Board of Governors of the Federal Reserve System. Currently, he is an adjunct professor at Georgetown University Law School and a member of the Economic Club of Washington. He is also on the board of Honors Carolina and was on the boards of Enterprise Community Partners, the DC College Access Program, and the Appleseed Foundation. He is the author of two books: *The Great Mutual Fund Trap* and *Life: The Odds (And How to Improve Them)*. Baer has a J.D. cum laude from Harvard Law School and was managing editor of the *Harvard Law Review*. He also has an A.B. with honors from the University of North Carolina at Chapel Hill.



Robert Bench

Founder and Chief Executive Officer
Radius

Robert Bench is the founder and chief executive officer of Radius, a company supporting secure, instant, and near-free value transfer over the internet. Before founding Radius, he served as an officer at the Federal Reserve Bank of Boston, where he worked on distributed systems research for central bank payments infrastructure. Bench also served as the deputy general counsel, chief compliance officer, and head of policy at Circle Internet Financial. He is currently a senior adviser to the MIT Media Lab.



Chris Betz

Chief Information Security Officer
Amazon Web Services

Chris Betz is chief information security officer at Amazon Web Services (AWS). He oversees AWS's security, threat management programs, and security policies, and he is responsible for managing risk while aligning the company's security posture with its business objectives. Betz joined AWS in August 2023 after holding security leadership roles at Apple, Capital One, Microsoft, and the National Security Agency. He graduated from the U.S. Air Force Academy.



Michelle W. Bowman

Governor
Board of Governors of the Federal Reserve System

Michelle W. Bowman has served as a member of the Board of Governors of the Federal Reserve System since 2018. Initially appointed to fill the remainder of an unexpired term, she was reappointed in January 2020 to a full 14-year term ending in 2034. Prior to her Board appointment, Bowman served as the Kansas state bank commissioner from January 2017 to November 2018, before which she was vice president of Farmers & Drovers Bank in Kansas from 2010 to 2017. Additional past experience includes service in the Washington, D.C., office of Senator Bob Dole of Kansas, as a counsel to the U.S. House Committee on Transportation and Infrastructure and the Committee on Government Reform and Oversight, as a director at the Federal Emergency Management Agency, and as a deputy assistant secretary and policy adviser to Homeland Security Secretary Tom Ridge. Following her time in Washington, Bowman led a government and public affairs consultancy in London before returning to Kansas in 2010. She has a J.D. from the Washburn University School of Law and a bachelor's degree from the University of Kansas. Bowman is a member of the New York State Bar.



Brian Brooks

Chairman and Chief Executive Officer
Meridian Capital Group

Brian Brooks is the chairman and chief executive officer of Meridian Capital Group, the largest commercial mortgage broker in the United States by deal count. Over the past two decades, he has played a leadership role in some of the most important inflection points in global financial services. He acted as U.S. Comptroller of the Currency during the first year of the COVID-19 pandemic and served as a board member of the Federal Deposit Insurance Corporation and a voting member of the Financial Stability Oversight Council. During his time leading

the Office of the Comptroller of the Currency, Brooks helped shape U.S. policy on pandemic-era bank liquidity policies, bank-fintech partnerships, risk management for cryptocurrency activities, and fair access to financial services. During the financial crisis, he helped resolve the failed IndyMac Bank platform as vice chairman of OneWest Bank and helped stabilize mortgage giant Fannie Mae, first as general counsel and later as a member of the board of directors. Brooks also served as the chief executive officer of two major cryptocurrency and blockchain technology companies, and he has served on the boards of numerous fintech and crypto startups in the United States and abroad. He has delivered invited speeches to the Basel Committee, Aspen Institute, Milken Institute Global Conference, Federal Reserve Banks of Philadelphia and Atlanta, and Trilateral Commission; has presented guest lectures at Harvard University, Stanford University, and Georgetown University, among others; has published numerous opinion pieces in *the Wall Street Journal*, *Financial Times*, and *American Banker*; and has been a frequent commentator on CNN, CNBC, Fox Business, and Bloomberg TV.



Caroline Butler

Global Head of Digital Assets
BNY

As the global head of digital assets at BNY, Caroline Butler leads the company's global commercial digital assets initiatives. Butler is responsible for overseeing the digital asset platform, strategy, new product development and delivery, and go-to-market efforts for all digital asset products and services across the enterprise. Butler serves on the boards of directors of BNY's European bank, AccessFintech, and the International Securities Services Association. She is also the cochair of the Digital Asset Markets Subcommittee of the Commodity Futures Trading Commission's Global Markets Advisory Committee, which is focused on identifying and assessing key issues and policy proposals with respect to digital asset markets, including digital finance and tokenization of assets, nonfinancial activities, and Web3 and blockchain technology. Previously, Butler was global head of custody services for BNY Mellon; in this role, she led the development of the industry's first digital asset custody platform for traditional and digital assets from a global, systemically important bank. Butler's global professional experience spans investment services and trading businesses centered on running and transforming businesses with expertise in equities, futures and options clearing, and securities services.



Christian Catalini

Founder and Research Scientist
MIT Cryptoeconomics Lab

Christian Catalini is the cofounder and chief strategy officer of Lightspark. He is also the founder of the MIT Cryptoeconomics Lab and a research scientist at MIT. Previously, he was a cocreator of Diem (formerly Libra), chief economist of the Diem Association, and head economist of Meta FinTech. While a professor at

MIT, Catalini designed the MIT Digital Currency Research Study, which gave all MIT undergraduate students access to bitcoin. He is an adviser to Coinbase, Algorand Technologies, Chainlink, and Delphia, in addition to being an independent board member at Hivemind Capital Partners. In 2018, Catalini was appointed as a faculty research fellow in the Productivity, Innovation, and Entrepreneurship Program at the National Bureau of Economic Research. His academic research at MIT focused on blockchain technology and cryptocurrencies, and he previously worked on the economics of equity crowdfunding and startup growth and the economics of scientific collaboration. Catalini's research has been featured by *Nature*, *Science*, *the New York Times*, *the Wall Street Journal*, *The Economist*, *WIRED*, *NPR*, *Forbes*, *Bloomberg*, *TechCrunch*, *the Chicago Tribune*, *the Boston Globe*, *VICE News*, and *the Washington Post*, among others. He has presented his research at a variety of institutions, including Harvard University; MIT; Yale University; London Business School; New York University; the University of California, Berkeley; Stanford University; the U.S. Department of the Treasury; the U.S. Securities and Exchange Commission; the Commodity Futures Trading Commission; the World Bank; the International Monetary Fund; the White House Office of Science and Technology Policy; and a number of central banks and regulators. He has a Ph.D. from the University of Toronto (Rotman School of Management) and an M.Sc. summa cum laude in economics and management of new technologies from Bocconi University.



Rohit Chopra

Director

Consumer Financial Protection Bureau

Rohit Chopra is director of the Consumer Financial Protection Bureau (CFPB), a unit of the Federal Reserve System charged with protecting families and businesses from illegal practices by financial institutions and ensuring that markets for consumer financial products and services are fair, transparent, and competitive. In this role, Chopra is a member of the board of directors of the Federal Deposit Insurance Corporation and the Financial Stability Oversight Council. In 2018, he was unanimously confirmed by the U.S. Senate as a commissioner on the Federal Trade Commission (FTC), where he served until assuming office as CFPB director. During his tenure at the FTC, he worked to strengthen sanctions against repeat offenders; to reverse the agency's reliance on no-money, no-fault settlements in fraud cases; and to halt abuses of small businesses. He also led efforts to revitalize dormant authorities, such as those to protect the Made in USA label and to promote competition. Chopra previously was at the CFPB from 2010 to 2015. In 2011, the secretary of the Treasury designated him as the agency's student loan ombudsman to lead the CFPB's efforts on student lending issues. Before his government service, he worked at McKinsey & Company, a global management consultancy in the financial services, healthcare, and consumer technology sectors. Chopra has an M.B.A. from the Wharton School of the University of Pennsylvania and a B.A. from Harvard University.



Jonah Crane

Partner
Klaros Group

Jonah Crane is a partner at Klaros Group, helping clients develop business strategies, partnerships, and governance frameworks that will achieve their strategic goals and meet evolving regulatory expectations. He serves a wide range of clients, including community and regional banks, fintech and embedded finance providers, and digital asset-related businesses. His client engagements include licensing, mergers and acquisitions, bank-fintech partnerships, and regulatory engagement. Crane is a member of the Commodity Futures Trading Commission's Technology Advisory Committee and the advisory board of the Digital Dollar Project. He has also helped financial regulators around the world develop policy frameworks to facilitate innovation and financial inclusion. Crane served as a senior advisor and deputy assistant secretary at the U.S. Department of the Treasury from 2013 to 2017. Previously, he was an advisor to U.S. Senator Chuck Schumer on financial regulatory policy, including the Dodd-Frank Act and the Jumpstart Our Business Startups Act, and a mergers and acquisitions lawyer at Milbank LLP. Crane has a J.D. from NYU School of Law, where he was an editor of the *Journal of Legislation and Public Policy*, and a B.A. in politics from New York University.



Raj Date

Managing Partner
Fenway Summer LLC

Raj Date is the managing partner of Fenway Summer LLC, a Washington, D.C.-based venture investment firm focused on the financial services sector. He is also the cofounder of FS Vector, an advisory firm that counsels financial services companies on regulatory strategy, compliance, and public policy. Date serves on the boards of directors of a number of innovative firms, including Circle and Customers Bank. He also serves on the board of trustees for Third Way, a nonprofit think tank. For Date, Fenway Summer is the latest chapter in a long and varied career in and around U.S. financial institutions — as a policymaker, as a bank executive, and on Wall Street. He was the first-ever deputy director of the Consumer Financial Protection Bureau (CFPB), helping steward its strategy, operations, and policy agenda. He also served on the senior staff committee of the Financial Stability Oversight Council and as a statutory deputy to the board of directors of the Federal Deposit Insurance Corporation. Before being appointed deputy director, Date served as the special advisor to the secretary of the Treasury, and he led the CFPB for most of the first six months after its launch. Before his time in public policy, he was a managing director in the Financial Institutions Group at Deutsche Bank Securities Inc., and before that, he was senior vice president for corporate strategy and development at Capital One Financial Corporation. He began his business career in the financial institutions practice of the consulting firm McKinsey & Company and has served as an attorney in both private practice and government service. Date is a graduate of Harvard Law School (magna cum laude) and the College of Engineering at the University of California, Berkeley (highest honors).



Chris Dean

Cofounder and Chief Executive Officer
Treasury Prime

Chris Dean is the cofounder and chief executive officer of Treasury Prime, responsible for all aspects of the banking-as-a-service company's strategy, execution, and operations. Before launching Treasury Prime, he served as chief technology officer of Standard Treasury, an application programming interface (API) startup. When the company was acquired by Silicon Valley Bank (SVB), he became the chief technology officer of API banking for SVB. Earlier in his career, Dean founded or cofounded software companies, including Merced Systems, Kyluka, and Benefitter. He started his career as a member of the technical staff in the Machine Learning Systems Group of NASA's Jet Propulsion Laboratory. Dean studied physics at California Institute of Technology.



Dante Disparte

Chief Strategy Officer and Head of Global Policy
Circle

Dante Disparte is chief strategy officer and head of global policy at Circle, responsible for overseeing company strategy, communications, policy, and public affairs. Since joining Circle, his leadership in driving market expansion, regulatory engagement, and more has been integral in furthering the company's mission to raise global economic prosperity through the frictionless exchange of financial value. Prior to Circle, Disparte was a founding executive of Diem Association, leading policy, communications, membership, and social impact. He also brings two decades of experience as an entrepreneur, business leader, and global risk expert, most recently as founder and chief executive officer of Risk Cooperative. He was also an appointee to the Federal Emergency Management Agency's National Advisory Council. Currently, he is a member of the World Economic Forum's Digital Currency Governance Consortium and a life member of the Council on Foreign Relations. In addition, he is coauthor of *Global Risk Agility and Decision Making*. Disparte is a graduate of the Program for Leadership Development at Harvard Business School and has an M.Sc. in risk management from the NYU Stern School of Business and a bachelor's degree from Goucher College.



Nick Ducoff

Head of Institutional Growth
The Solana Foundation

Nick Ducoff is head of institutional growth at the Solana Foundation, supporting digital assets, tokenization, and permissioned environments. He previously served as a venture partner at G20 Ventures, focusing on blockchain investments. Ducoff has cofounded two venture capital-backed tech companies that were acquired: Infochimps and Edmit. As an educator, he taught entrepreneurship at John Cabot University and served as vice president for new ventures at Northeastern University. He also coauthored a best-selling book on education finance and has been invited to the White House by multiple administrations for his work in education. Ducoff has a J.D. with honors from the University of Texas School of Law and a B.B.A. from Emory University. He is licensed to practice law in Texas and Massachusetts.



Steven Ehrlich

Director of Research for Digital Assets
Forbes

Steven Ehrlich is director of research for digital assets at Forbes and editor of *Forbes CryptoAsset & Blockchain Advisor*. He was previously at Kraken, a cryptocurrency exchange based in the United States. Before joining Kraken, he was the lead associate within the emerging technologies practice at Spitzberg Partners, a boutique corporate advisory firm that advises leading firms across industries on blockchain technology. He also served as vice president and lead strategy analyst at Citi FinTech, where he drove strategic and new business development initiatives for Citigroup's global retail and consumer bank business across 20 countries, and he spent five years as a senior intelligence analyst at Booz Allen Hamilton, supporting the U.S. Department of Defense. Ehrlich has an M.A. in international affairs from Columbia University's School of International and Public Affairs and a B.S. in business administration from the Tepper School of Business at Carnegie Mellon University.



Umar Farooq

Cohead of Global Payments Sales and Chief Executive Officer of Onyx by J.P. Morgan
JPMorgan Chase

Umar Farooq is the cohead of global payments sales for JPMorgan Chase and chief executive officer of Onyx by J.P. Morgan. Onyx is a business unit that leverages cutting-edge technologies like blockchain to develop innovative products, platforms, and marketplaces. Before joining Onyx, Farooq was the global head of digital wholesale payments and head of blockchain for the Corporate and Investment Bank (CIB); before that, he was CIB's chief

financial officer, responsible for financial oversight and business management. Farooq also held leadership positions at Chase Bank, including roles as head of the small business segment and national sales manager for Chase Business Banking. He has a J.D. from Yale Law School, as well as an M.Eng. in computer engineering, a B.S. in computer science, and a B.S. in economics from the Massachusetts Institute of Technology.



Brad Garlinghouse

Chief Executive Officer
Ripple

Brad Garlinghouse is the chief executive officer of Ripple and a member of the financial technology company's board of directors. Before joining Ripple, he served as the chief executive officer of Hightail, a file-sharing service. From 2009 to 2012, he was president of consumer applications at AOL, and from 2003 to 2008, he held various executive positions at Yahoo, including senior vice president. Earlier in his career, Garlinghouse helped to pioneer the Voice over Internet Protocol industry as chief executive officer of Dialpad Communications. He previously held several board positions at companies including Ancestry.com and Tonic Health (acquired by R1 RCM).



Nitin Gaur

Cofounder and Chief Executive Officer
LedgerLink

Nitin Gaur is cofounder and chief executive officer of LedgerLink, an artificial intelligence-driven Web2.5 platform. LedgerLink works in digital asset and technology design, with a goal of transitioning part of the company's financial market infrastructure and its clients to serve the new digital economy. In an effort to transform and modernize the market infrastructure with a vast partner ecosystem, Gaur aims to bridge traditional finance and emerging decentralized finance with concepts around enterprise-grade digital asset custody, risk model frameworks, the tokenization of traditional assets, and fund structures. He previously served as managing director at State Street; founder and director of IBM Digital Asset Labs; and chief technology officer of IBM Blockchain World Wire, a cross-border payment solution using digital assets. Gaur also founded IBM Blockchain Labs, and before that, he was chief technology officer of IBM Mobile Payments and Enterprise Mobile Solutions. He was appointed as an IBM Distinguished Engineer and is an inventor with a rich patent portfolio. Gaur has an M.B.A. in finance and an M.S. in management information systems from the University of Maryland.



J. Christopher Giancarlo

Cofounder and Executive Chairman
Digital Dollar Project

J. Christopher Giancarlo is cofounder and executive chairman of the Digital Dollar Project, a partnership between Accenture and the Digital Dollar Foundation, a not-for-profit initiative to advance exploration of a U.S. central bank digital currency. He served as the 13th chairman of the U.S. Commodity Futures Trading Commission, and he was also a member of the U.S. Financial Stability Oversight Council, the President's Working Group on Financial Markets, and the executive board of the International Organization of Securities Commissions. Giancarlo is the author of *CryptoDad: The Fight for the Future of Money*, an account of his oversight of the world's first regulated market for Bitcoin derivatives and the coming digital network transformation of financial services. He is also senior counsel to the international law firm Willkie Farr & Gallagher and a board director, adviser, and angel investor for several public and private technology and financial services companies. Among other recognitions, Giancarlo was granted the rank of Chevalier in the National Order of Merit by French President Emmanuel Macron in recognition of his expertise in "cryptofinance."



Phil Goldfeder

Chief Executive Officer
American Fintech Council

Phil Goldfeder is chief executive officer of the American Fintech Council (AFC), a leading industry association representing responsible financial technology companies creating critical access to safe and affordable financial services. Before joining AFC, Goldfeder served as senior vice president of global public affairs at Cross River, a financial institution and technology infrastructure provider that offers embedded financial solutions. In this role, he founded the Online Lending Policy Institute and began his work as a leader shaping the new financial services landscape. At the onset of the COVID-19 pandemic and with the passage of the CARES Act in March 2020, Goldfeder helped lead the Cross River team to mobilize internally and offer a streamlined and automated system to provide more than \$12 billion in Paycheck Protection Program funding to the most vulnerable small businesses in every state, as well as additional short-term relief efforts to communities in the company's footprint and beyond. He previously served as an elected member of the New York State Assembly, representing diverse neighborhoods of Queens, NY. After most of his district was devastated during Superstorm Sandy, Goldfeder led recovery efforts with a specific focus on partnering with the banking and insurance industry to help rebuild his community and reform outdated policies. He was the author of legislation to modernize banking and insurance and was also a key legislative leader on a diverse array of issues. Before his election, he served as a senior advisor to Senate Majority Leader Chuck Schumer and New York City Mayor Michael Bloomberg.



Daniel Gorfine

Founder

Gattaca Horizons LLC

Daniel Gorfine is the founder of Gattaca Horizons LLC, a boutique fintech advisory firm, and serves as a senior policy advisor to the Financial Technology Association. He is also an adjunct professor of law at the Georgetown University Law Center, a cofounder of the nonprofit Digital Dollar Project, and a senior advisor to the Cloud Service Providers – Advisory Board. Previously, he was the U.S. Commodity Futures Trading Commission’s first chief innovation officer and director of LabCFTC. Before that, Gorfine was vice president of external affairs and associate general counsel at OnDeck. He was also director of financial markets policy and legal counsel at the Milken Institute think tank, worked at the international law firm Covington & Burling LLP, and served a clerkship with U.S. District Court Judge Catherine C. Blake in the District of Maryland. Gorfine has a J.D. from George Washington University Law School, an M.A. from the Paul H. Nitze School for Advanced International Studies at Johns Hopkins University, and an A.B. from Brown University.



Robby Greenfield

Cofounder and Chief Executive Officer

Umoja Labs

Robby Greenfield is the cofounder and chief executive officer of Umoja Labs, a Web3 development studio backed by Coinbase and 500 Global that is dedicated to building tools for financial inclusion, such as low-risk, high-yield structured digital assets that help eliminate the wealth-creating barriers presented by retail investor financial illiteracy. With a rich background at Goldman Sachs, Amazon, Cisco Systems, and Consensys, Greenfield has been a key player in the blockchain space since 2011. He has spearheaded high-profile blockchain projects, including deploying the world’s first international aid program using stablecoins with Oxfam International, cofounding the Ethereum Foundation’s Devcon Scholars Program, and supporting groundbreaking protection programs for factory workers with the Levi Strauss Foundation and Harvard’s Sustainability and Health Initiative for Netpositive Enterprise.



Paul Grewal

Chief Legal Officer
Coinbase Global, Inc.

Paul Grewal is the chief legal officer of Coinbase Global, Inc., where he is responsible for Coinbase's legal, compliance, global intelligence, risk management, and government relations groups. Before joining Coinbase, Grewal was vice president and deputy general counsel at Facebook. Before Facebook, he served as U.S. Magistrate Judge for the Northern District of California. He was previously a partner at Howrey LLP and was a law clerk to Federal Circuit Judge Arthur J. Gajarsa and U.S. District Judge Sam H. Bell. Grewal has a J.D. from the University of Chicago Law School and a B.S. in civil and environmental engineering from the Massachusetts Institute of Technology.



Maryam Haghighi

Director of Enterprise Data Science and Insights
Bank of Canada

Maryam Haghighi serves as the director of enterprise data science and insights at the Bank of Canada. In this strategic role, she spearheads the advancement of the bank's data science, artificial intelligence, and advanced technology capabilities. Under her leadership, her team excels at leveraging analytical expertise, data mining, and advanced computing to inform high-stakes policymaking, operations, and risk management. Her focus on data-driven insights is geared toward the enhancement of economic and financial well-being and stability, embedding cutting-edge analytics into the bank's decision-making processes. Before her tenure at the Bank of Canada, Haghighi was a trailblazer in the development of space-based data analytics systems and represented Canada on international advisory panels for standardization and risk management in aviation under the United Nations. Her extensive background includes a deep understanding of labor relations and negotiations and a proven track record in assembling and managing cross-departmental, cross-organizational, and geographically dispersed teams. Her contributions to the field have been recognized with numerous honors, including the Alumni of the Year Award from the Faculty of Science at the University of Ottawa. Haghighi has a Ph.D. in mathematics from the University of Ottawa and is a chartered director.



Hanna Halaburda

Associate Professor of Technology, Operations, and Statistics
New York University Stern School of Business

Hanna Halaburda is an associate professor of technology, operations, and statistics at the New York University Stern School of Business, where she has been a faculty member since 2019. Before joining NYU Stern, Halaburda was an assistant professor at Harvard Business School and a senior economist at the Bank of Canada. Her work has helped to shape our understanding of the adoption, market efficiency, and regulation of blockchain and cryptocurrencies. Halaburda's research has been published in top-tier academic journals. In 2015, she coauthored *Beyond Bitcoin: The Economics of Digital Currency*, the first book analyzing digital currencies from the economic perspective. The book's second edition, coauthored with Miklos Sarvary and Guillaume Haeringer, was published in 2022. Halaburda has held various leadership positions in the academic and professional communities, including serving on conference organizing committees and editorial boards for journals such as *Management Science* and *MISQ*. In addition to her academic work, she is a frequent speaker at industry conferences and has advised numerous companies and organizations on blockchain- and cryptocurrency-related issues.



Patrick T. Harker

President and Chief Executive Officer
Federal Reserve Bank of Philadelphia

Patrick T. Harker took office on July 1, 2015, as the 11th president and chief executive officer of the Federal Reserve Bank of Philadelphia. He was reappointed for his second five-year term effective March 1, 2021. In this role, Harker participates on the Federal Open Market Committee, which formulates the nation's monetary policy. As an engineer by training, Harker has continued to apply his research and receive patents throughout his career. He considers the effect of automation on the labor force as "the perfect intersection" of engineering and economics. Other technological influences, including artificial intelligence and machine learning, are also playing a part in the Third District's and the nation's economy. By focusing on economic mobility, one of the Bank's research priorities, the Bank's researchers are looking for ways to create sustained, inclusive growth through practical applications. Targeting such research to the employment field can help workers, communities, and industries plan for inevitable disruptions by connecting workers to training programs while encouraging discussions on the skills that are vital to a constantly changing market.

Before taking office at the Philadelphia Fed, Harker was the 26th president of the University of Delaware. He was also a professor of business administration at the university's Alfred Lerner College of Business and Economics and a professor of civil and environmental engineering at the College of Engineering. Before joining the University of Delaware in 2007, Harker was dean and Reliance Professor of Management and Private Enterprise at the Wharton School of the University of Pennsylvania. Prior to being appointed dean in 2000, Harker was the Wharton School's interim dean and deputy dean as well as the chair of its Operations and Information Management Department. In 1991, he was the youngest faculty member in Wharton's history to be awarded

an endowed professorship as UPS Transportation Professor of the Private Sector. He has published/edited nine books and more than 100 professional articles. From 1996 to 1999, he was editor-in-chief of the journal *Operations Research*.

In 2012, Harker was named a fellow of the Institute for Operations Research and the Management Sciences (INFORMS) and a charter fellow of the National Academy of Inventors. He was also named a White House fellow by President George H. W. Bush in 1991 and was a special assistant to FBI Director William S. Sessions from 1991 to 1992. Harker is a board member of both the Chamber of Commerce for Greater Philadelphia and its Select Greater Philadelphia Council. He is also a board member at the Science Center in Philadelphia. Previously, he was on the boards of Catholic Relief Services, Pepco Holdings, Inc., and Huntsman Corporation and was a founding member of the board of advisors for Decision Lens, Inc. He was also a nonbanking Class B director of the Philadelphia Fed from 2012 to 2015. Harker has a Ph.D. in civil and urban engineering, an M.A. in economics, and an M.S.E. and B.S.E. in civil engineering, all from the University of Pennsylvania.



Peter Hazlehurst

*Chief Executive Officer and Cofounder
Synctera*

Peter Hazlehurst, chief executive officer and cofounder of Synctera, is a global fintech entrepreneur and philanthropist with nearly 30 years of experience creating financial products for banks, fintechs, and large tech companies. In 1993, he built core banking technology for Phoenix that still powers companies today. More recently, Hazlehurst served as head of Uber Money, chief operating officer at Postmates, senior director of product management at Google, chief executive officer and board member of Google Payment Corp., and chief product officer at Yodlee. He also held a leadership role at Nokia and has served as a chief technology officer and consultant at several startups.



Jason Henrichs

*Chief Executive Officer
Alloy Labs*

Jason Henrichs is the chief executive officer of Alloy Labs, a consortium of community and midsize banks operationalizing innovation through startup partnerships and strategic investments. He cohosts the fintech podcast *Breaking Banks*. Henrichs is a frequent speaker and author on financial innovation, regulation, and compliance as a competitive advantage. He served on the fintech advisory boards for the City of Chicago, the AARP, the Financial Health Network Innovation Lab, and the SXSW Accelerator. Henrichs teaches at the Pacific Coast Banking School, the Graduate School of Banking at the University of Wisconsin–Madison, and the Graduate School of Banking at Louisiana State University.



Richard Herring

Jacob Safra Professor of Banking
The Wharton School of the University of Pennsylvania

Richard Herring is the Jacob Safra Professor of Banking at the Wharton School of the University of Pennsylvania, director of the Wharton Financial Institutions Center, and a professor of finance at the Wharton School, where he has been a member of the faculty since 1972. He was vice dean and director of the Wharton Undergraduate Division and director of the Lauder Institute. Outside the university, he was cochair of the U.S. Shadow Financial Regulatory Committee and executive director of the Financial Economists Roundtable. He is a member of the FDIC Systemic Resolution Advisory Committee and the Systemic Risk Council. Herring is also the author of more than 150 articles, monographs, and books on various topics in financial regulation, international banking, and international finance. His research has been funded by grants from the National Science Foundation, the Ford Foundation, the Brookings Institution, the Sloan Foundation, the Council on Foreign Relations, and the Royal Swedish Commission on Productivity. Herring has a doctorate and a master's degree from Princeton University and a bachelor's degree from Oberlin College.



Robert Hockett

Edward Cornell Professor of Law and Finance
Cornell University

Robert Hockett is the Edward Cornell Professor of Law and Finance at Cornell University, adjunct professor of finance at Georgetown University's McDonough School of Business, and senior counsel at Westwood Capital, LLC. He is on the boards of several digital currency projects and previously worked at the Federal Reserve Bank of New York and the International Monetary Fund. A Rhodes scholar, he holds advanced degrees from Yale University, the University of Oxford, and the University of Kansas.



Julapa Jagtiani

Senior Economic Advisor and Economist
Federal Reserve Bank of Philadelphia

Julapa Jagtiani is a senior economic advisor and economist at the Federal Reserve Bank of Philadelphia, a fellow member of the Wharton Financial Institutions Center, and a Central Bank Research fellow at the Bank for International Settlements. At the Federal Reserve, Jagtiani has participated in several supervisory policy projects and published her research articles in top finance and economics journals. Her most recent research focuses on the roles of alternative data and fintech partnership in expanding credit access to underserved consumers and small businesses. Jagtiani has a Ph.D. in finance and an M.B.A. from the NYU Stern School of Business, where she held the Rockefeller Foundation Fellowship.



Sandy Kaul

Senior Vice President, Digital Assets and Industry Advisory Services
Franklin Templeton

Sandy Kaul is senior vice president of digital assets and industry advisory services at Franklin Templeton, providing intelligence and insights on the future of the investment and wealth management industry for the firm and its clients.

Kaul was previously managing director and global head of business advisory services at Citi, where she launched the company's business advisory services practice. Before that, she was a partner at the capital markets niche management consulting firm m.a.partners/Detica, a consultant to dot-com firm Scient, and a commodity trading advisor and portfolio manager at Commodities Corporation and Goldman Sachs Asset Management. She started her career as a futures research analyst with Citi.

Kaul is a frequent speaker at industry events and a widely published author. She has a bachelor's degree in history and political science from Colgate University.



Elizabeth Kelly

Director, U.S. Artificial Intelligence Safety Institute
National Institute of Standards and Technology, U.S. Department of Commerce

Elizabeth Kelly is director of the U.S. Artificial Intelligence Safety Institute at the National Institute of Standards and Technology at the U.S. Department of Commerce. Prior to joining the Safety Institute, she served as special assistant to the President for economic policy at the White House National Economic Council, where she helped lead the Biden administration's efforts on financial regulation and technology policy, including artificial intelligence (AI). Kelly was a driving force behind the domestic components of the AI executive order, spearheading efforts to promote competition, protect privacy, and support workers and consumers, and she helped lead the administration's engagement with allies and partners on AI governance. She previously served as a senior policy advisor on the Biden-Harris transition team and in the Obama White House. In the private sector, Kelly was senior vice president of growth for Capital One Investing, which acquired United Income, a fintech startup that she helped grow as senior vice president of operations. She has a J.D. from Yale Law School, an M.Sc. in comparative social policy from the University of Oxford, and a B.A. from Duke University.



Andrei Kirilenko

Professor of Finance

Cambridge Judge Business School, University of Cambridge

Andrei Kirilenko is a professor of finance at the Cambridge Judge Business School at the University of Cambridge. His scholarly work lies in the intersection of finance, technology, and regulation. Prior to joining the Cambridge Judge Business School, he was the director of the Centre for Global Finance and Technology at the Imperial College Business School. Before that, he was a professor of the practice of finance at MIT Sloan and codirector of the MIT Center for Finance and Policy. Prior to MIT, Kirilenko was chief economist of the U.S. Commodity Futures Trading Commission (CFTC), where he used modern analytical tools and methods to design and enforce an effective regulatory regime of financial markets. Before the CFTC, he was at the International Monetary Fund working on financial crises around the world. He has a Ph.D. in economics from the University of Pennsylvania, with a specialization in finance from the Wharton School of the University of Pennsylvania.



Aaron Klein

Senior Fellow in Economic Studies

The Brookings Institution

Aaron Klein is a senior fellow in economic studies at the Brookings Institution, where he also is policy director of the Center on Regulation and Markets. He focuses on financial regulation and technology, payments, macroeconomics, and infrastructure finance and policy. He regularly publishes, speaks, and comments on these issues. Previously, he directed the Financial Regulatory Reform Initiative at the Bipartisan Policy Center (BPC) and helped the BPC launch its Executive Council on Infrastructure. Before that, Klein had a career in government; he was deputy assistant secretary for economic policy at the U.S. Department of the Treasury. At the Treasury, he worked on financial regulatory reform and housing finance reform; directed its transportation, infrastructure policy, and Native American policies; and received the department's Distinguished Service Award. Prior to joining the Treasury, he was 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, he 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 rewrote 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. Klein is a graduate of Dartmouth College with high honors and of Princeton University's Woodrow Wilson School of Public Affairs.



Chris Larsen

Executive Chairman and Co-founder
Ripple

Chris Larsen is cofounder of Ripple, a financial technology company, and the executive chairman of its board of directors. He previously served as Ripple's chief executive officer. Before cofounding Ripple, Larsen cofounded and served as the chief executive officer of Prosper, a peer-to-peer lending marketplace, and E-Loan, a publicly traded online lender. During his tenure at E-Loan, he made it the first company to provide consumers with free access to their FICO scores.



Penny Lee

Chief Executive Officer
Financial Technology Association

Penny Lee is chief executive officer of the Financial Technology Association (FTA), a nonprofit organization dedicated to educating consumers, regulators, and policymakers on the value of technology-centered financial services companies. FTA's member companies are market leaders in the fintech industry, offering innovative financial products and services that serve the broad needs of American businesses and consumers. Lee has more than 20 years of communications and business experience advising public officials, Fortune 500 companies, enterprising startups, and nonprofits on strategic positioning, political strategy, brand identity, and advocacy. She is a cofounder of K Street Capital, an angel investment group. Lee is also a staunch advocate of female and diverse entrepreneurs and currently serves on the Advisory Board of the Center for American Entrepreneurship. She has a B.A. with a double major in journalism and political science from Baylor University.



Cynthia Lo Bessette

Head of Digital Asset Management
Fidelity Investments

Cynthia Lo Bessette is head of the Digital Asset Management division at Fidelity Investments. She is responsible for setting the strategy and priorities for the division in building digital asset investment capabilities and solutions for Fidelity clients and investors across platforms, offering investment products and advisory services designed to meet the growing needs of Fidelity's retail customers and intermediary and institutional clients. Lo Bessette leads the teams responsible for the development of Fidelity's digital asset research and data platforms and research agenda, including the evaluation of blockchain protocols, infrastructure, and financial applications. In addition, she leads the teams responsible for the establishment of the digital asset operating platform, the

expansion of the strategic product road map for digital assets, and the expansion of the business development function. Lo Bessette has extensive experience working with asset management firms investing globally across asset classes and serving a worldwide investor base, including retail and institutional investors. She has broad experience working with global asset managers on strategic transactions and on the establishment of new businesses in global markets, investment product development and distribution, and portfolio management matters involving U.S. and foreign regulations and local market practices. Before joining Fidelity in August 2019, Lo Bessette was the executive vice president and general counsel of OppenheimerFunds, and she was also a director of both OFI International, Ltd., the UK affiliate of OppenheimerFunds, and OppenheimerFunds ICAV. She has been in the financial industry since 1995.



Timothy Massad

Research Fellow, Mossavar-Rahmani Center for Business and Government
Harvard University

Timothy Massad is a research fellow at the Mossavar-Rahmani Center for Business and Government at the Kennedy School of Government at Harvard University and the director of the center's Digital Assets Policy Project. He is also a nonresident scholar at the Brookings Institution and a consultant on financial regulatory and fintech issues. Massad served as chairman of the U.S. Commodity Futures Trading Commission from 2014 to 2017. Under his leadership, the agency implemented the Dodd–Frank reforms of the over-the-counter swaps market; harmonized many aspects of cross-border regulation, including reaching a landmark agreement with the European Union on clearinghouse oversight; declared bitcoin and virtual currencies to be commodities; and enhanced cybersecurity protections. Previously, Massad served as the assistant secretary for financial stability for the U.S. Department of the Treasury. In that capacity, he oversaw the Troubled Asset Relief Program, the principal U.S. governmental response to the 2008 financial crisis. Massad was with the Treasury from 2009 to 2014 and also served as a counselor to the Treasury secretary. Prior to his government service, Massad was a partner in the law firm of Cravath, Swaine & Moore LLP. His practice included corporate finance, derivatives, and advising boards of directors, and he managed the firm's Hong Kong office from 1998 to 2002. Massad was also one of a small group of lawyers who drafted the original International Swaps and Derivatives Association master agreements for swaps. His articles and podcasts on crypto and financial regulation can be found at Brookings, as well as *the Wall Street Journal*, *Barron's*, *Bloomberg*, and other outlets. He earned a J.D. from Harvard Law School and a B.A. from Harvard College.



Jesse McWaters

Senior Vice President, Regulatory Affairs Advocacy
Mastercard

Jesse McWaters is senior vice president of Mastercard's global regulatory affairs advocacy function. He directs the company's regulatory outreach and engagement on a wide range of emerging issues, including artificial intelligence, central bank digital currencies, cross-border payments, cryptoassets, digital ID, and fraud. Before joining Mastercard, he served as financial technology and innovation lead at the World Economic Forum and as a financial services strategy consultant at Deloitte, where he supported large-scale technology transformations and the rollout of new business models for leading banks, insurers, and wealth managers.



Brandon Milhorn

President and Chief Executive Officer
Conference of State Bank Supervisors

Brandon Milhorn is the president and chief executive officer of the Conference of State Bank Supervisors (CSBS), the national association representing state financial regulators and a champion for the system of state financial supervision. He was appointed by the board of directors in December 2023. CSBS supports state regulators by advocating for responsible policy; engaging with federal regulatory counterparts, the administration, and Congress; providing research on economic matters, industry trends, and best practices; conducting training and professional development; and developing transformative supervisory technology, such as the Nationwide Multistate Licensing System and Registry. Milhorn previously held leadership roles at the Federal Deposit Insurance Corporation (FDIC), serving as deputy to Vice Chairman Travis Hill and as chief of staff and deputy to Chairman Jelena McWilliams. Before the FDIC, he spent seven years in the private sector with Raytheon Company and held numerous positions over a decade of public service, including staff director and chief counsel for the Senate Committee on Homeland Security and Governmental Affairs and general counsel for the Senate Select Committee on Intelligence. He began his career with two federal clerkships and also spent time as an attorney at the Central Intelligence Agency. Milhorn has a J.D. from Cornell Law School and a B.S. in economics from East Tennessee State University.



Katherine Minarik

Chief Legal Officer
Uniswap Labs

Katherine Minarik is the chief legal officer at Uniswap Labs, where she manages the company's global legal and government affairs work. Before Uniswap, she was vice president and deputy general counsel at Coinbase. In these roles, Minarik has designed and led the litigation strategy for multiple cases in the digital asset industry with industry-wide significance and has brought multiple cases to the U.S. Supreme Court. Minarik previously served as general counsel for the Americas at Dyson, chief administrative officer and global general counsel at Cleverbridge, and equity partner at Bartlit Beck. She is also a former law clerk for the Honorable Diane P. Wood on the U.S. Court of Appeals for the Seventh Circuit and an elected member of the American Law Institute. Minarik is chair of the board of ChIPs, a global network of women tech lawyers; a past president of the Coalition for Women's Initiatives in Law; and the cofounder of the *Heels of Justice* podcast. She was named one of Best Lawyers' Women of Influence, Crain's Most Influential Women Lawyers in Chicago, the Women's Bar Association of Illinois's Top Women Lawyers in Leadership, the *Law Bulletin's* "40 Under 40" Illinois attorneys, and the American Constitution Society's Ruth Goldman awardees.



Hans Morris

Managing Partner
Nyca Partners

Hans Morris is managing partner of Nyca Partners, a fintech venture capital firm in New York and San Francisco that was founded in 2014. He is also the chairman of the board of LendingClub and a board member of several private companies, including SigFig, Thought Machine, Fidel, SentiLink, Gr4vy, and Necto. From 2010 to 2014, he was a managing director at General Atlantic, a global growth equity firm. From 2007 until 2010, he served as president of Visa Inc., and from 1980 until 2007, he worked at Citigroup in several operating and management roles, including as chief financial officer and head of finance, technology, and operations for Citi's institutional businesses; chief operating officer of the investment bank; and head of the financial services group at Salomon Smith Barney. He is a trustee of the Public Theater in New York and a former chairman of the boards of MASS MoCA and the Hopkins Center for the Arts at Dartmouth. Morris graduated from Dartmouth College.



Patricia C. Mosser

*Director of the M.P.A. Program in Economic Policy Management
Columbia University*

Patricia C. Mosser is director of the M.P.A. Program in Economic Policy Management at Columbia University's School of International and Public Affairs and leads the school's Initiative on Central Banking and Financial Policy. Previously, she was head of research and analysis at the U.S. Treasury's Office of Financial Research. Mosser spent over 20 years at the Federal Reserve Bank of New York, where she was senior manager at the open market desk, overseeing market analysis, monetary policy implementation, foreign exchange and investment operations, and financial stability analysis. In 2009, she was System Open Market Account manager for the Federal Open Market Committee. She previously was an economist and manager in the New York Fed's Research Department and an assistant professor in the Economics Department at Columbia University. Mosser has written on financial stability and reform, crisis policy tools, cyber risks to financial stability, and the monetary transmission mechanism. She was previously a member of the Financial Stability Oversight Council Deputies Committee and a board member of the American Economic Association's Committee on the Status of Women in the Economics Profession. Currently, she serves as an outside director of Nomura Holdings Incorporated and Nomura Holdings America and on the Advisory Council of the Digital Dollar Project. She has a Ph.D. in economics from the Massachusetts Institute of Technology, an M.Sc. with distinction from the London School of Economics, and a B.A. from Wellesley College.



Kirsten Muetzel

*Founder and Principal
KLM Advisory*

Kirsten Muetzel is founder and principal of KLM Advisory and a finance and risk management executive who is passionate about financial services innovation, working at the intersection of private sector and public policy. She has worked on Wall Street at Goldman Sachs; in Silicon Valley at several fintech startups; and in Washington, D.C., at the World Bank, in addition to working within the Federal Reserve System in both New York and San Francisco and in emerging markets. Today, Muetzel provides strategic counsel to banks on regulatory, risk, and compliance matters, particularly as related to banking-as-a-service, and other fintech arrangements or partnerships. Her clients appreciate the unique perspective she shares based on her years leading through a variety of complex regulatory scenarios and navigating areas that have limited formal regulatory guidance available when bringing new products and services to market. Muetzel has a master of business administration from Columbia Business School and a master of international affairs from the Columbia School of International and Public Affairs, where she was also awarded a certificate from the Harriman Institute. She graduated magna cum laude from the University of Arizona with a bachelor of science in business administration in accounting and is also a certified public accountant.



Patrick Murck

Founder and Chief Executive Officer
Surus

Patrick Murck is founder and chief executive officer of Surus. He has been involved in a number of startups as a founder, employee, investor, advisor, and counsel, including his role as the cofounder and principal of Plural Venture Community. Before founding Surus, he was the president and chief legal officer of Transparent Financial Systems, and before that, he was special counsel at Cooley LLP, coleading the firm's blockchain and fintech practice. Murck also cofounded the Bitcoin Foundation, where he served at times as general counsel and executive director; during this time, he was named one of America's 50 Outstanding General Counsel by the *National Law Journal* in 2014. Murck has focused his attention on the legal and regulatory considerations and challenges posed by bitcoin and blockchain networks, and he frequently engages with regulators and policymakers around the world and has served as a member of the advisory groups for the International Monetary Fund and Federal Reserve Bank of New York, among others. He also is an affiliate at the Berkman Klein Center at Harvard University and a collaborator with the MIT Digital Currency Initiative.



William Patrick Opet

Global Chief Information Security Officer
JPMorgan Chase

William Patrick Opet is the global chief information security officer and the head of cybersecurity and technology controls at JPMorgan Chase. He is a member of the firm's Global Technology Leadership Team and leads a global team of several thousand cybersecurity and technology controls professionals across all lines of business. The team partners closely with government agencies and financial services companies to advance early warning and operational collaboration in pursuit of a secure and resilient financial ecosystem. Opet has extensive experience leading large-scale technology transformation, risk management, cybersecurity, and controls systems engineering. He is also the vice chair of the Analysis & Resilience Center for Systemic Risk. Opet has an M.S. in computer systems management and information assurance from the University of Maryland and a B.S. in computer engineering from George Washington University.



Matthew Oppenheimer

Cofounder and Chief Executive Officer
Remitly Global, Inc.

Matthew Oppenheimer cofounded Remitly Global, Inc., a trusted provider of digital financial services that transcend borders, in 2011 and serves as chief executive officer and a member of the board of directors. Before cofounding Remitly, he worked for Barclays PLC, a multinational bank and financial services company, from August 2009 to May 2011. He has served on the board of directors of BECU since 2018. Oppenheimer was also named EY Entrepreneur of the Year 2016 in the Pacific Northwest and has been recognized by *Puget Sound Business Journal* as a 40 Under 40 honoree for his work with Remitly. He has an M.B.A. from Harvard Business School and a B.A. in psychology from Dartmouth College.



Jonathan M. Padilla

Chief Executive Officer and Cofounder
Snickerdoodle Labs

Jonathan M. Padilla is chief executive officer and cofounder of Snickerdoodle Labs. He is also deputy director at Stanford's Future of Digital Currency Initiative. He has served in a number of diverse positions, including at the White House during the first term of President Barack Obama; at PayPal, where he was head of blockchain strategy; at Google, where he worked on clean energy at Google.org; and at venture capital outfits in California and in East Africa. In addition, he has run political campaigns and operations at the U.S. federal, state, and local levels. He was formerly a member of the Democratic National Committee. Padilla has a master of public policy (M.P.P.) from Oxford University's Blavatnik School of Government and graduated with a degree in government from Harvard College. He was also a 2018 Schwarzman Scholar at Tsinghua University, where he studied economics and business.



Zach Perret

Chief Executive Officer and Cofounder
Plaid

Zach Perret is chief executive officer and cofounder of Plaid, a digital finance company. After realizing how difficult it was to build a personal finance application, Perret and his cofounder started Plaid in 2013 to make it easy and secure for people to connect their traditional financial accounts to digital financial services. Plaid customers include Rocket Money, Venmo, Citibank, and H&R Block. Headquartered in San Francisco, Plaid's network spans over 12,000 institutions across the United States, Canada, United Kingdom, and Europe.



Matt Prewitt

President
RadicalxChange Foundation

Matt Prewitt is a lawyer and technologist and the president of RadicalxChange Foundation, where he researches and consults on innovative monetary systems, voting systems, and property structures. Previously, Prewitt was an antitrust and commercial litigator and a clerk at the U.S. District Court for the Southern District of New York. He graduated from Michigan Law School in 2013.



Dan Quan

General Partner
NevCaut Ventures

Dan Quan is general partner at NevCaut Ventures, an early-stage venture capital firm that invests in fintech and insurance technology. He is also a senior advisor at McKinsey and an adjunct scholar at the Cato Institute. Quan has backed and advised many successful founders who have benefited from his wealth of regulatory expertise and extensive network in financial services. Previously, he was senior advisor to the director at the Consumer Financial Protection Bureau. He was instrumental in enabling open banking in the United States, fostering the growth of earned wage access and experimenting with artificial intelligence and machine learning in credit underwriting. Well respected in both fintech and policy circles, Quan serves as a bridge between Silicon Valley and the Beltway.



Randal Quarles

Chairman and Cofounder
The Cynosure Group

Randal Quarles is chairman and cofounder of The Cynosure Group, an investment firm supporting family offices making long-term private investments. From October 2017 through October 2021, Quarles served as the Federal Reserve System's first vice chair for supervision, charged with ensuring the stability of the financial sector. From December 2018 until December 2021, he also served as the chair of the Financial Stability Board, a global body established after the Great Recession to coordinate international efforts to enhance financial stability. He was a key architect of the Fed's crisis response in March 2020, credited with preventing the collapse of the U.S. and global financial systems, as described in the books *Limitless* and *Trillion Dollar Triage*. Earlier in his career, Quarles was a longtime partner at The Carlyle Group, a global private equity firm; before that, he was a partner at the law firm of Davis Polk & Wardwell LLP in New York and London, where he was cohead of the financial services practice. Quarles has been a close advisor to multiple secretaries of the Treasury over the last 35 years, in addition

to serving as undersecretary of the Treasury in the George W. Bush administration. He has represented the United States in meetings of the G7, the G20, and the Financial Stability Forum, and he was also U.S. executive director of the International Monetary Fund.



Jeanette Quick

Deputy Assistant Secretary of Financial Institutions Policy
U.S. Department of the Treasury

Jeanette Quick serves as deputy assistant secretary of financial institutions policy at the U.S. Department of the Treasury. Before joining the Treasury, she served as deputy commissioner of investor protection at the California Department of Financial Protection and Innovation. Earlier in her career, Quick served as primary advisor on consumer finance to two chairmen of the U.S. Senate Banking Committee and as senior attorney at the Office of the Comptroller of the Currency, where she worked on enforcement, bank activities, the Bank Secrecy Act, mergers, and rulemaking. Quick developed and led the legal, compliance, enterprise risk management, and public policy functions at multiple financial technology companies, most recently at Gusto, a small business platform. She is a member of the American Council of Young Political Leaders, Pacific Council on International Policy, and the Bretton Woods Committee, and she has also been selected for a number of fellowships and programs from organizations such as the Obama Foundation, Eisenhower Fellowships, Marshall Memorial Fellowship, Truman National Security Project, United States-Spain Council, and Carnegie Council for Ethics in International Affairs.



Raghu Rau

Sir Evelyn de Rothschild Professor of Finance
Cambridge Judge Business School, University of Cambridge

Raghu Rau is the Sir Evelyn de Rothschild Professor of Finance at Cambridge Judge Business School at the University of Cambridge. He also holds the Gresham Chair in Business at Gresham College and the AmBank Chair of Financial Services at Universiti Malaya. He is a past president of the European Finance Association, a past vice president of the Financial Management Association, and a past editor of *Financial Management*. Rau is a founder and director of the Cambridge Centre for Alternative Finance and a member of the Cambridge Corporate Governance Network. He also serves on the editorial boards of several journals, including the *Journal of Corporate Finance* and the *Journal of Banking and Finance*. His research has frequently been covered by the popular press, including the *New York Times*, the *Financial Times*, the *Wall Street Journal*, and *The Economist*.



Rebecca Rettig

Chief Legal and Policy Officer
Polygon Labs

Rebecca Rettig is the chief legal and policy officer at Polygon Labs, where she both oversees the global legal team and works on international policy issues to ensure that the Web3 community's interests are represented with policymakers and regulators across the globe. Previously, she served as general counsel of the Aave Companies, where she oversaw the legal and compliance functions, coordinating across numerous Web3 software protocols and other potential product lines and across all departments within the company. Before her time at the Aave Companies, Rettig was a partner at various large law firms, including Manatt, Phelps & Phillips, LLP, representing software development companies and other companies in the blockchain and crypto space for many years. She spent many years of her career as a litigator and regulatory enforcement lawyer at Cravath, Swaine & Moore LLP.



Konstantin Richter

Chief Executive Officer and Founder
Blockdaemon

Konstantin Richter is chief executive officer and founder of Blockdaemon, a large blockchain infrastructure company for node management, multiparty computation technology, and staking. He is a serial entrepreneur, investor, and adviser. He has been active in the blockchain ecosystem as an adviser and contributor since 2015, with the likes of Gem, Po.et, and Madhive. In 2017, he created Blockdaemon in order to bring institutional-grade infrastructure to blockchain protocols, crypto native platform, and traditional financial institutions.



Kareem Saleh

Founder and Chief Executive Officer
FairPlay

Kareem Saleh is the founder and chief executive officer of FairPlay, a fairness-as-a-service company. Financial institutions use FairPlay's application programming interfaces to embed fairness considerations into their marketing, underwriting, pricing, and collections algorithms and to automate their fair lending compliance. Previously, Saleh served as executive vice president at Zest AI, where he led business development for the company's machine learning-powered credit underwriting platform. Before Zest AI, he served as an executive at SoftCard, a mobile payments startup that was acquired by Google. Saleh also served in the Obama administration, first as chief of staff to the State Department's special envoy for climate change, helping

manage the 50-person team that negotiated the Paris Agreement; he then served as senior advisor to the chief executive officer of the Overseas Private Investment Corporation, helping direct the U.S. government's \$30 billion portfolio of emerging market investments, with responsibility for transaction teams in Europe, Latin America, and the Middle East. Saleh is a *Forbes* contributor and a frequent speaker on the application of artificial intelligence to financial services. He is a graduate of Georgetown University Law Center and an honors graduate of the University of Chicago.



Justin Schmidt

President and Chief Operating Officer
Ondo Finance

Justin Schmidt is president and chief operating officer of Ondo Finance, a provider of tokenized cash equivalents. He has been in crypto for over seven years, including leading the digital assets effort for Goldman Sachs and helping launch Talos, a provider of cryptocurrency trading technology. Before that, Schmidt spent 10 years as a quantitative equities portfolio manager for hedge funds in New York and London. He has degrees in computer science from MIT, specializing in distributed systems engineering.



Harsh Sinha

President and Chief Technology Officer
Wise

Harsh Sinha has served as chief technology officer at Wise, a global technology company, since 2015. He is also president of Wise and was interim CEO of Wise Group from June 2023 to December 2023. Before joining the company, Sinha was director of product at PayPal, where he led product strategy and development for PayPal's mobile apps and software development kits. He also spent a decade at eBay, where he helped scale foundational technologies and built global teams and businesses across a number of categories, including motors, local shopping, and electronics; he capped his tenure at the pioneering e-commerce platform as director of engineering. Sinha also has strong expertise in consumer advocacy, payments modernization, and faster payments policy. He represented Wise (formerly TransferWise) at a House Financial Services Committee hearing about the future of real-time payments in September 2019, and he has participated in many other events with remittance and payments leaders. His efforts at Wise contribute to cross-border payments and remittances work on the global stage, including with the Global Forum on Remittances, Investment, and Development and the Financial Stability Board's Committee on Payments and Market Infrastructure, to ensure a fairer, faster, and more affordable cross-border payments system for all. Sinha has a master of business administration from the Haas School of Business, University of California, Berkeley, and a bachelor's degree in computer engineering from Sikkim Manipal University.



Cecilia Skingsley

Head of the BIS Innovation Hub
Bank for International Settlements

Cecilia Skingsley joined the Bank for International Settlements (BIS) as head of the BIS Innovation Hub in September 2022. She is also a member of the BIS's Executive Committee and recently chaired the Future of Payments Working Group of the BIS's Committee on Payments and Market Infrastructures. Prior to joining the BIS, she had been first deputy governor of Sveriges Riksbank since November 2019. She was the governor of Sveriges Riksbank's alternate on the General Council of the European Central Bank and a member of the Advisory Technical Committee of the European Systemic Risk Board. Skingsley held various roles prior to joining Sveriges Riksbank, including head of FX and fixed income research and chief economist at Swedbank, financial journalist and head of the Financial Markets Section at *Dagens industri*, and macro analyst at ABN AMRO Bank. She has a financial analyst degree from SSE Executive Education at Stockholm School of Economics (formerly IFL at Stockholm School of Economics) and a degree in economics and political science from Stockholm University, and she studied journalism at Poppius School of Journalism.



William G. Spaniel

Senior Vice President and Lending Officer
Federal Reserve Bank of Philadelphia

William (Bill) G. Spaniel is senior vice president and lending officer at the Federal Reserve Bank of Philadelphia. He started his career as a senior consultant for KPMG, and his interest in regulatory compliance led him to a 25-year tenure with the Board of Governors of the Federal Reserve System. While there, Spaniel held many different roles and was on the Y2K planning and response committees and coordinated the System's participation in the first International Monetary Fund Financial Sector Assessment Program review of the United States. He now oversees the Supervision, Regulation, and Credit Department at the Federal Reserve Bank of Philadelphia. Spaniel started his career in a community bank that placed a focus on outreach and support and has seen firsthand the difference that banks and bankers can make in both large and small communities. He is also interested in how financial institutions support growing and vibrant communities. He explores much of this interest in his department's community bank portfolio, which spans the Third District. Since joining the Bank in 2015, he has implemented several cultural initiatives in the supervision function. Spaniel has a bachelor's degree in economics from the College of William and Mary.



Amanda Swoverland

Chief Compliance Officer
Unit

Amanda Swoverland is chief compliance officer for Unit, a banking-as-a-service provider. In her role, Swoverland works to ensure that Unit's technology meets top compliance standards while introducing powerful oversight tools to customers. She leverages her previous experience as a former banker, operator, and bank examiner to build and scale a compliance function from the ground up that balances safety and soundness with technology to improve financial access for consumers and small businesses alike. Previously, Swoverland served as the chief risk officer at Sunrise Bank, where she helped transform the organization into a highly regarded sponsor bank. Swoverland regularly speaks at industry events, including TechCrunch Disrupt and Fintech Meetup, and she has also been featured on a Federal Deposit Insurance Corporation podcast series.



Igor Tsyganskiy

Global Chief Information Security Officer
Microsoft

Igor Tsyganskiy is global chief information security officer at Microsoft, responsible for the company's overall cyber defense and advancing its Secure Future Initiative. His technological depth and broad, outside perspective help Microsoft Security rapidly innovate. Previously, he was chief information security officer and chief strategy officer. Before Microsoft, Tsyganskiy served as president and chief technology officer at Bridgewater Associates, a valued partner to Microsoft. In this role, he held executive, company-wide responsibility over all architecture, development, technology, infrastructure, and data centers. He also ran the development and operation of all investment and client-facing systems and corporate systems and led overall security architecture and design. Tsyganskiy was a partner and a member of the firm's Executive Committee and Operating Committee. Before Bridgewater, he led Database.com, a division of Salesforce.com; was the principal inventor and cofounder of Tealeaf Technologies; and ran an advanced technology group at SAP. He holds more than 20 patents in the areas of enterprise software, process automation, and security and is a Computerworld Smithsonian Award Laureate.



Ashwin Vasan

Senior Advisor
FS Vector

Ashwin Vasan is a senior advisor at FS Vector, a strategic consulting firm for financial services clients. He also serves as an independent advisor to financial services companies. Vasan was previously associate director of research, monitoring, and regulations at the Consumer Financial Protection Bureau (CFPB). He served as an adviser to Director Rohit Chopra and oversaw a team of more than 250 people that led the bulk of the CFPB's policy development work. He helped lead the agency's recent efforts across a range of topics, including overdraft reform; open banking; payments; auto lending; buy now, pay later; and credit cards. Vasan spent a total of eight years at the CFPB across two administrations — as a founding team member, an advisor to four separate directors and acting directors, the chief information officer, and a member of the Biden–Harris transition team. His commitment to public service has been deeply informed by his parallel work in the private sector. In addition to his government work, he has had an extensive career in financial services, working at McKinsey & Company and Capital One and as an independent advisor to fintechs and banks. His work has spanned from traditional strategy consulting to embedded operational roles combining product, technology, and compliance. Vasan is a graduate of Harvard Law School, the University of Cambridge, and Harvard University.



Phil Venables

Chief Information Security Officer
Google Cloud

Phil Venables is the chief information security officer of Google Cloud, where he leads the risk, security, compliance, and privacy teams. Before joining Google, he was a partner at Goldman Sachs, where he held multiple roles over a long career, initially acting as the firm's first chief information security officer, a role he held for 17 years. In subsequent roles, Venables was chief operational risk officer; an operating partner in the firm's private equity business; and a senior advisor to the firm's clients and executive leadership on cybersecurity, technology risk, digital business risk, and operational resilience. He was also a board director of Goldman Sachs Bank USA. Before Goldman Sachs, Venables held multiple chief information security officer roles and senior engineering roles across a range of finance, energy, and technology companies. Outside of his work at Google, he is a member of the President's Council of Advisors on Science and Technology and the Council on Foreign Relations, and he serves on the boards of the NYU Tandon School of Engineering, the NYU Stern Volatility and Risk Institute, and the Information Security and Privacy Advisory Board of the National Institute of Standards and Technology.



Sheila Warren

Chief Executive Officer
Crypto Council for Innovation

Sheila Warren is the chief executive officer of the Crypto Council for Innovation, a global alliance working to advance the promise of crypto through research, education, and advocacy. In 2023, Warren was voted one of the most influential women in Washington, D.C., by *Washingtonian*. Before her work at the Crypto Council, she founded the World Economic Forum's blockchain and digital assets team and was a member of the executive leadership team. She oversaw technology policy strategy across 14 countries and regularly briefed ministers, chief executive officers of Fortune 100 companies, and heads of state. She is also the cohost of *Money Reimagined*, a CoinDesk podcast. Warren spent significant time as a lawyer and executive in the nonprofit sector, helping companies work with emerging technology to solve problems and increase efficiency. She was on the leadership team at TechSoup and built NGOsource, an online service that helps U.S. foundations reduce costs on cross-border grants. Warren began her career as a Wall Street attorney at Cravath, Swaine & Moore LLP. She has a J.D. from Harvard Law School and graduated magna cum laude from Harvard College with a degree in economics.



Kevin Werbach

Liem Sioe Liong/First Pacific Company Professor, Professor of Legal Studies and Business Ethics, and Department Chair
The Wharton School of the University of Pennsylvania

Kevin Werbach is the Liem Sioe Liong/First Pacific Company Professor, a professor of legal studies and business ethics, and department chair at the Wharton School of the University of Pennsylvania. A world-renowned expert on emerging technologies, he examines the business and policy implications of developments such as artificial intelligence, algorithmic regulation, gamification, and blockchain/digital assets. Werbach served on the Obama administration's Presidential Transition Team; helped to develop the U.S. approach to internet policy at the Federal Communications Commission during the Clinton administration; hosted the Supernova executive technology conference; and created one of the most successful massive open online courses, with over 500,000 enrollments. He directs the Wharton Blockchain and Digital Asset Project. His books, which have been translated into six languages, include *The Blockchain and the New Architecture of Trust*, *For the Win: How Game Thinking Can Revolutionize Your Business*, and *After the Digital Tornado*.



Paul Wong

Director of Product
Stellar Development Foundation

Paul Wong is a director of product at the Stellar Development Foundation, where he helps institutions realize the potential of blockchain. He works with partners on tokenizing real-world assets and fostering real-world use cases. He led work on a global cash assistance program for UNHCR, the UN Refugee Agency; an innovative instant payment system for a consortium of Ukrainian banks; and new tools supporting transparent, traceable, and auditable payments. Before joining Stellar, he spent 17 years in central banking at the Federal Reserve Board and the Bank for International Settlements. At the Federal Reserve, he established and led the Board's Technology Lab, drafted international and domestic risk management standards for financial market infrastructures, conducted supervision of systemically important payment systems, and oversaw the provision of central bank services to financial institutions

