

The 10th Annual

Fintech Conference

SEPTEMBER 24-25, 2026

BROOKINGS



Cambridge Centre for Finance,
Technology & Regulation



COLUMBIA | SIPA
School of International and Public Affairs



Wharton
UNIVERSITY of PENNSYLVANIA

The left side of the page features a vertical decorative graphic. It consists of a dark blue background with a network of glowing green and light blue dots connected by thin, translucent lines, creating a sense of digital connectivity and data flow.

The 10th Annual Fintech Conference

The Federal Reserve Bank of Philadelphia brought together fintech professionals, researchers, and subject matter experts at the 10th Annual Fintech Conference on September 24 and 25, 2026. This two-day event was held in partnership 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.

Since its start, the conference has served as a unique platform, uniting leaders from across the financial industry for open discussions on emerging issues and policy solutions. It's a forum for connection, forward-looking conversations, and insights from regulators and experts across disciplines that you won't find anywhere else.

As more institutions leverage the GENIUS Act, this year's event delved into how new regulatory frameworks are reshaping digital asset strategies, the real-world lessons from early blockchain integrations in traditional finance, the opportunities and challenges of tokenizing real-world assets, and what institutional adoption of digital assets truly looks like — beyond the hype.

Recordings of all sessions of this conference are available and searchable on the **2026 conference page**: [10th Annual Fintech Conference](#).

See event pages and materials from previous conferences:

2025: [Ninth Annual Fintech Conference](#)

2024: [Eighth Annual Fintech Conference](#)

2023: [Seventh Annual Fintech Conference](#)

2022: [Sixth Annual Fintech Conference](#)

2026 Organizing Committee

Julapa Jagtiani, Federal Reserve Bank of Philadelphia

Richard Herring and David Musto, The Wharton School of the University of Pennsylvania

Andrei Kirilenko and Raghu Rau, University of Cambridge

Aaron Klein, The Brookings Institution

Patricia C. Mosser, Columbia University

Thursday, September 24, 2026

9:00 a.m. Registration and Light Refreshments

10:10 a.m. Opening Remarks

Anna Paulson – President and CEO, Federal Reserve Bank of Philadelphia

10:25 a.m. Fintech Evolution: Looking a Decade Back and a Decade Forward

Mark Gould – Chief Payments Executive, Federal Reserve Financial Services

Anna Paulson – President and CEO, Federal Reserve Bank of Philadelphia

10:50 a.m. Prediction Markets: Innovation or Speculation? Investing or Gambling?

Itay Goldstein – Professor of Finance, The Wharton School of the University of Pennsylvania

Sean Patrick Maloney – President and CEO, Coalition for Prediction Markets

Mick Mulvaney – Executive Director, Gambling is Not Investing

Dimitrios Psarrakis – CEO, ADI Predictstreet

Rebecca Rettig – Chief Operating Officer and Chief Legal Officer, Jito Labs

MODERATOR:

Aaron Klein – Senior Fellow, Brookings Institution

11:30 a.m. Break

11:45 a.m. Harmonizing Traditional Banking and Fintech — Protecting Deposits and Empowering Consumers

Jelena McWilliams – President of Corporate and External Affairs, Plaid

MODERATOR:

Thomas P. Vartanian – Executive Director, Financial Technology & Cybersecurity Center

12:10 p.m. Tokenized Deposits or Stablecoins? How Banks and Crypto Issuers Shape the Future of Digital Payments

Greg Baer – President and CEO, Bank Policy Institute

Dan Fishman – Treasurer, Circle

Caitlin Long – Founder and CEO, Custodia Bank

Shawn Main – Executive Vice President and Chief Business Architect, Vantage Bank

Mike McCoy – Head of Digital Assets, GTM & Sales, Fiserv

MODERATOR:

Brooke Ybarra – Senior Vice President for Innovation and Strategy, American Bankers Association

12:50 p.m. Lunch

2:00 p.m. The GENIUS Act, the CLARITY Act, and Beyond

J. Christopher Giancarlo – Senior Strategic Advisor, Patomak Global Partners

Christy Goldsmith Romero – Professor, Georgetown Law School, and Senior Fellow, Atlantic Council

Ji Hun Kim – CEO, Crypto Council for Innovation

Jai Massari – Of Counsel, Arktoouros PLLC

MODERATOR:

Patricia C. Mosser – Adjunct Professor, Columbia University, and Chair, Board Risk Committee, Nomura

2:40 p.m. Payments Evolution: The Next Era of Embedded Payments

Robert Bench – CEO and Cofounder, Radius

Chrysty Esperanza – Chief Legal Officer, Block, Inc.

Farooq Malik – Cofounder and CEO, Rain

Patrick Murck – Founder and CEO, Surus

MODERATOR:

Benjamin Melnicki – Chief Risk and Compliance Officer, Cross River Bank

3:20 p.m. Break

3:40 p.m. The Future of Blockchain in Traditional Finance

Joseph Chalom – CEO, Sharplink

John Evans – Head of Digital Asset Strategy, Vanguard

Sergey Nazarov – Cofounder, Chainlink

William Su – Head of Digital Assets Research, BlackRock

MODERATOR:

Josh Lipsky – Vice President and Chair of International Economics, Atlantic Council

4:20 p.m. Real-World Asset Tokenization: The Infrastructure of Tomorrow

Roshan Robert – U.S. CEO, OKX

Matt Savarese – Vice President and Head of Digital Asset Strategy, Nasdaq

Thomas Sullivan – Managing Director, Head of Digital Assets Solutions, DTCC

Alexander Zozos – General Counsel, Superstate

MODERATOR:

Jack Fletcher – Director of Public and Regulatory Affairs, Fnality

5:00 p.m. Risk, Resilience, and Onchain Verification in AI-Driven Finance

Ethan Chan – Cofounder and CEO, Allium

Andrei Kirilenko – Professor of Finance, University of Cambridge

Seung Jung Lee – Deputy Associate Director, Federal Reserve Board

Adam Metzger – Account Director, Go to Market, OpenAI

Fernando Pérez-Cruz – Senior Adviser, Bank for International Settlements

MODERATOR:

Julapa Jagtiani – Senior Economic Advisor and Economist, Federal Reserve Bank of Philadelphia

5:40 p.m. Conference Reception

6:40 p.m. Speakers Dinner

Friday, September 25, 2026

8:30 a.m. Breakfast

9:20 a.m. Inside the U.S. Securities and Exchange Commission's Crypto Task Force

Taylor Lindman – Chief Counsel, Crypto Task Force, U.S. Securities and Exchange Commission

MODERATOR:

Kevin Werbach – Liem Sioe Liong/First Pacific Company Professor, The Wharton School of the University of Pennsylvania

9:45 a.m. Institutionalizing Decentralized Finance: The Strategic Integration of DeFi by U.S. Megabanks

Biswarup Chatterjee – Managing Director and Head of Partnerships and Innovation, Citi

Patrick Corker – Managing Director, Digital Assets, BNY

Oliver Harris – Global Head of Kinexys, J.P. Morgan

Amy Oldenburg – Head of Digital Asset Strategy, Morgan Stanley

MODERATOR:

Lee Brenner – Head of Public Policy, Digital Assets, Goldman Sachs

10:30 a.m. Break

10:50 a.m. The Future of Payments: From Instant Traditional Remittances to Blockchain-Native Autonomous AI Agents

Sebastian J. Gunningham – CEO, Remitly

Bo Hines – CEO, Tether USAT

Nathan McCauley – CEO and Co-founder, Anchorage Digital

Caroline D. Pham – CEO, MoonPay Institutional

MODERATOR:

Tom Zschach – Former Chief Innovation Officer, Swift

11:45 a.m. Real-World Asset Tokenization: Navigating the Guardrails for Scale and Interoperability Across the DeFi Ecosystem

Simon Baksys – Chief Business Officer, LayerZero Labs

Sophie Marnhier-Foy – Vice President of Product Strategy and Head of Digital Asset Solutions, Nasdaq

Peter Phelan – Vice President, Strategic Advisory, Elliptic

Konstantin Richter – Founder and CEO, Blockdaemon

MODERATOR:

Justin Schmidt – Founder and CEO, Sojo

12:25 p.m. Lunch

1:40 p.m. Banking Supervision: The Evolving Fintech Regulatory Landscape

Kaitlin Asrow – Acting Superintendent, New York State Department of Financial Services

William G. Spaniel – Executive Vice President, Federal Reserve Bank of Philadelphia

MODERATOR:

Margaret E. Tahyar – Partner, Financial Institutions, Davis Polk

2:10 p.m. Disruption Meets Regulation: From Fintech to Regulated Banking Institutions

Jon Auxier – President and CEO, Mercury Bank (in Organization)

Richard Rosenthal – CEO and President, Square Financial Services (Block)

Eric Schuppenhauer – Executive Vice President, SoFi Bank

MODERATOR:

Phil Goldfeder – CEO, American Fintech Council

2:50 p.m. Break

3:05 p.m. Agentic AI: Risk Management for Autonomous Financial Agents

Rachel Anderika – Head of Global Operations, Anchorage Digital, and Chief Operating Officer, Anchorage Digital Bank

Austin Campbell – Founder and CEO, Zero Knowledge Group

Ari Redbord – Global Head of Policy, TRM Labs

Raisa Sheynberg – Vice President, Government Affairs and Policy, Mastercard

Brendan Woodbury – Senior Manager, Payments Policy, Amazon

MODERATOR:

Meera Judge – Global Head of Policy and Regulatory Affairs, Elliptic

3:45 p.m. Shaping the Next Wave of Bank-Fintech Partnership

Jonah Crane – Regulatory and Policy Strategy Executive, Stripe

Alissa Kratsios – Head of Global Policy, Ramp

Armen Meyer – Head, Consumer Financial Protection Division, California Department of Financial Protection and Innovation

Jeff Stoltzfoos – Vice President and Head of Government and Public Affairs, Chime

MODERATOR:

Penny Lee – President and CEO, Financial Technology Association

4:25 p.m. Adjourn



Rachel Anderika

Head of Global Operations, and Chief Operating Officer, Anchorage Digital Bank
Anchorage Digital

Rachel Anderika is the head of global operations at Anchorage Digital as well as the chief operating officer at Anchorage Digital Bank. She oversees the first federally regulated crypto bank, which has worked since its inception to build compliant operations and governance. Anderika previously spent more than 20 years in regulatory and risk management, including nearly a decade at the Office of the Comptroller of the Currency. There, she was a national bank examiner, ensuring national banks were compliant with relevant laws and regulations. Anderika has a bachelor's degree in finance and economics from King's College.



Kaitlin Asrow

Acting Superintendent
New York State Department of Financial Services

Kaitlin Asrow was appointed acting superintendent of the New York State Department of Financial Services (DFS) by Governor Kathy Hochul, effective October 18, 2025. She was previously executive deputy superintendent of the Research & Innovation Division, where she led the regulation of virtual currency entities and oversaw DFS-wide initiatives on innovation policy, economic research, financial inclusion, and data governance. Since joining DFS in 2022, she has played a key role in advancing the department's operational modernization and transformation efforts. Asrow previously was a senior policy advisor for both the Federal Reserve Bank of San Francisco and the Board of Governors of the Federal Reserve System. She has published extensively on data policy, including an evaluation of data protection and data rights in the United States and a review of open banking. She has a master of public policy from the University of Chicago and bachelor of arts from Stanford University.



Jon Auxier

President and CEO
Mercury Bank (in Organization)

Jon Auxier is the president and CEO of Mercury Bank (in organization) and the chief banking officer at Mercury. Prior to joining Mercury, Auxier held several leadership positions at SoFi Technologies, including the roles of chief finance officer of SoFi Bank and corporate treasurer. He was an architect for the company's transition from a scaled fintech lender to a publicly traded, chartered financial institution. He also played a role in maturing the firm's financial infrastructure. Throughout his earlier career at Green Dot, Goldman Sachs, and Ernst &

Young, Auxier led treasury and finance initiatives that strengthened financial discipline and enabled significant growth across fintech and traditional financial services environments. He is recognized for his ability to bridge technological innovation with regulatory rigor. Auxier has a B.S. in economics from the University of Utah.



Greg Baer

President and CEO
Bank Policy Institute

Greg Baer is the president and CEO at the Bank Policy Institute. Previously, he worked as president of The Clearing House Association and executive vice president and general counsel of The Clearing House Payments Company. Before that, Baer was managing director and head of regulatory policy at JPMorgan Chase. He was also 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, 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 was also 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 Federal Reserve Board. He is an adjunct professor at Georgetown University Law School and on the board of Honors Carolina. Baer was previously on the boards of Enterprise Community Partners, the DC College Access Program, and the Appleseed Foundation. He is the author of *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 an A.B. with honors from the University of North Carolina at Chapel Hill.



Simon Baksys

Chief Business Officer
LayerZero Labs

Simon Baksys is the chief business officer of business development at LayerZero Labs, leading a team focused on emerging technologies, enterprise, and financial services. Previously, he spent nearly seven years at Google, leading a variety of efforts and most notably cofounding the Web3 Business Division. Before Google, Baksys worked in enterprise sales at Stack Overflow, and before that, he owned his own company. Baksys has a bachelor's degree in marketing and professional sales as well as a minor in computer science from the University of Central Florida.



Robert Bench

CEO and Cofounder
Radius

Robert Bench is the CEO and cofounder of Radius, which builds linearly scalable monetary infrastructure for the AI economy. Bench has held senior roles with the MIT Media Lab, the Federal Reserve System, and Circle. He helped design the legal model for USDC, led the Federal Reserve's digital currency research efforts, and cofounded the Blockchain Association. Bench started his career as an associate national bank examiner at the Office of the Comptroller of the Currency.



Lee Brenner

Head of Public Policy, Digital Assets
Goldman Sachs

Lee Brenner is head of public policy, digital assets, within the Office of Government and Regulatory Affairs at Goldman Sachs, in addition to leading the company's U.S. artificial intelligence public policy. Before Goldman Sachs, Brenner was Meta's first public policy subject matter expert focused on blockchain and crypto, helping to lead the company's efforts globally on its financial services projects, including Diem (Libra) and Novi. Previously, Brenner was chief strategy officer at the Global Blockchain Business Council, a global trade association for the blockchain ecosystem. Before that, he was the market development lead on Microsoft's technology and civic engagement team. Earlier, Brenner founded HyperVocal, a digital media and events company, and created and cohosted "Politics Powered by Twitter," a daily program on SiriusXM. During the early days of social media, Brenner was the public policy lead at MySpace and was an executive producer of the MySpace-MTV Presidential Dialogues. Before joining MySpace, he was a journalist and a senior editorial producer at CNN. Brenner has a master of international affairs from the University of Hong Kong and did his undergraduate work at Tufts University.



Austin Campbell

Founder and CEO
Zero Knowledge Group

Austin Campbell is the founder and CEO of Zero Knowledge Group, a fintech and blockchain advisory firm. He is also Inca Digital's embedded entrepreneur through DARPA's Embedded Entrepreneur Initiative and an adjunct professor at NYU Stern School of Business. Previously, Campbell held multiple trading and management roles at Wall Street banks and blockchain start-ups. He is a frequent media commentator and podcast guest and publisher of Zero In, and he has testified in front of Congress regarding financial regulation and blockchain.



Joseph Chalom

CEO
Sharplink

Joseph Chalom is the CEO of Sharplink, having joined the company in July 2025. Before that, he spent over 20 years at BlackRock, where he was managing director and head of strategic ecosystem partnerships. At BlackRock, Chalom worked on the launches of large digital asset products like the iShares Bitcoin Trust, which became the largest Bitcoin exchange-traded fund (ETF) globally; the iShares Ethereum Trust, the leading spot Ethereum ETF in the United States; and BUIDL, one of the first tokenized U.S. Treasury funds built on Ethereum.



Ethan Chan

Cofounder and CEO
Allium

Ethan Chan is the cofounder and CEO of Allium, a system of record for onchain finance. Allium turns raw blockchain data into standardized, audit-grade financial records and real-time feeds across stablecoins, tokenized assets, crypto, prediction markets, perpetual futures, agentic payments, and more. Institutions like Visa, BCG, and Coinbase use Allium to inform business decisions, manage financial and regulatory reporting, and power client-facing products and infrastructure.



Biswarup Chatterjee

Managing Director and Head of Partnerships and Innovation
Citi

Biswarup Chatterjee is a managing director and the head of partnerships and innovation for Citigroup's Services organization. In his current role, Chatterjee is responsible for developing applications for blockchain and distributed ledger technology across digital asset products for tokenized deposits and securities, coins, and cryptoassets. He also oversees the business activity of partnering with and investing in fintech and financial infrastructure providers. His responsibilities include managing client advisory activities and developing new products and businesses in coordination with various business lines. Chatterjee joined Citi in 1998 and has held various trading and business leadership responsibilities. Specifically, he played a role in leading the development of electronic trading, digitization, marketplace development, and data framework-based business initiatives at Citi. He has also held board of directors positions in global financial market industry associations, financial market infrastructure providers, and fintechs.



Patrick Corker

Managing Director, Digital Assets
BNY

Patrick Corker is a managing director on BNY's Digital Assets team, helping bridge traditional finance with blockchain-based assets and advancing secure digital asset solutions across custody, tokenization, and data integration. Previously, he was vice president and treasurer at Circle, leading global treasury, finance, and corporate development and supporting liquidity and risk management frameworks for stablecoins and tokenized assets. Corker also held leadership roles at LedgerX (now part of MIAX) and Goldman Sachs, and he began his career as an auditor at Deloitte & Touche.



Jonah Crane

Regulatory and Policy Strategy Executive
Stripe

Jonah Crane is a regulatory and policy strategy executive at Stripe, focused on establishing a stable regulatory infrastructure that supports innovation and aligning public policy strategy with business objectives. Before joining Stripe, Crane was a partner at Klaros Group, where he assisted clients in developing business strategies, forging partnerships, and creating governance frameworks to meet strategic goals and regulatory requirements. Previously, Crane held positions as a senior advisor and deputy assistant secretary at the Department of the Treasury, and he was also a policy advisor to U.S. Senator Chuck Schumer. He began his career as a mergers and acquisitions lawyer at Milbank LLP in New York City. In addition to his role at Stripe, Crane is on the advisory board of the Digital Dollar Project and is actively involved in the Bretton Woods Committee's working groups on stablecoins and tokenization. He is also a regulator in residence at the FinTech Innovation Lab in New York City and a mentor at Queen City Fintech.



Chrysty Esperanza

Chief Legal Officer
Block, Inc.

Chrysty Esperanza is the chief legal officer at Block, Inc., where she leads global legal, regulatory, and public policy teams. She is an adviser to senior leadership and the board of directors, guiding strategic corporate and business decisions while managing risk across a broad spectrum of legal and regulatory challenges. She has expertise in crafting legal strategies, overseeing litigation, and negotiating high-stakes corporate transactions. Before her current role, Esperanza held several leadership positions within Block, Inc., where she built and scaled a globally distributed team. Her work has focused on innovation and excellence in strategy and operations,

from developing decision-making frameworks to optimizing operating models during transformational business phases. Earlier in her career, she was senior counsel at Electronic Arts Inc., where she provided strategic counsel on employment, corporate, and real estate matters, and deputy attorney general at the California Department of Justice, where she represented state agencies. Before that, she was an associate at Farella Braun + Martel LLP. Esperanza is an alumnus of UC Law San Francisco (formerly Hastings College of the Law), and of UCLA, where she earned a bachelor of arts with cum laude honors.



John Evans

Head of Digital Asset Strategy
Vanguard

John Evans is the head of digital asset strategy at Vanguard, leading the investment management-aligned efforts around tokenization and digitization. He has a background in information technology and software engineering, having been a senior leader of operational risk in the Investment Management Group before helping to found the Investment Management Fintech Strategies (IMFS) team and establishing his current position. The IMFS team builds solutions and partners with the financial services and technology industries on initiatives to increase fund performance and enhance capital market structure. Before joining Vanguard in 2012, Evans held various leadership positions at Macquarie Bank in risk and technology.



Dan Fishman

Treasurer
Circle

Dan Fishman is the treasurer at Circle, a global financial technology firm that enables businesses to use digital currencies and public blockchains for payments, commerce, and financial applications worldwide. He oversees the strategy and operational aspects of capital, liquidity, and the balance sheet, in addition to managing the reserves backing Circle stablecoins and Circle's tokenized fund assets. Fishman started his career at Goldman Sachs, where he spent 18 years in various treasury and capital markets functions in both the United States and Asia, including as a managing director and as treasurer of Goldman Sachs Bank USA.



Jack Fletcher

Director of Public and Regulatory Affairs
Finality

Jack Fletcher is the director of public and regulatory affairs at Finality, where he leads engagement with financial regulators in key markets. Fletcher previously spent six years working at blockchain platform company R3, leading the government relations function across financial regulators and central banks, with a focus on digital currencies. In this role, he worked on central bank innovation projects, including Project Jura, Digital Dirham, and Project Leonidas, and led the company's regulatory engagement during the development of important regulatory frameworks in the United Kingdom, European Union, and United States. Before R3, Fletcher was a senior political advisor in the UK Parliament, working as head of the Commons Whips Office from 2013 to 2019. He was previously the deputy head of the Commons Whips Office, and he worked on 2015 and 2017 general election campaigns at the headquarters of the Liberal Democrats as advanced tour leader and crisis communications lead, respectively. Fletcher began his professional career at the Science and Technology Facilities Council, a nondepartmental public body in the United Kingdom, and was the first nonscientific candidate to successfully complete its graduate scheme. At the invitation of Commissioner Jorge L. Perez, he became a member of the Digital Asset Advisory Group of the State of Connecticut's Department of Banking in 2026. Fletcher has a master's degree in public policy from King's College London, where he focused on public-private partnerships, and a bachelor's degree in archaeology from the University of Nottingham.



J. Christopher Giancarlo

Senior Strategic Advisor
Patomak Global Partners

J. Christopher Giancarlo is senior strategic advisor to Patomak Global Partners, a strategic advisory firm. He is also cofounder and chairman of the Digital Dollar Project and a board director, advisor, and investor for numerous public and private technology, digital asset, and financial services companies. Giancarlo served as the 13th chairman of the U.S. Commodity Futures Trading Commission, and he was 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. His first book, *CryptoDad: The Fight for the Future of Money*, is an account of his oversight of the world's first regulated market for Bitcoin derivatives and the digital network transformation of financial services. His next book, *The New Adventures of CryptoDad: The Quest for Financial Freedom in the 21st Century*, will be published later this year. Giancarlo has a J.D. from Vanderbilt University School of Law and a B.A., Phi Beta Kappa, from Skidmore College. Among other recent recognitions, he was granted the rank of chevalier in the National Order of Merit by French President Macron in recognition of his expertise in cryptofinance.



Phil Goldfeder

CEO

American Fintech Council

Phil Goldfeder is the CEO of the American Fintech Council (AFC), a leading industry association representing responsible financial technology companies creating access to safe and affordable financial services. Before joining AFC, Goldfeder was senior vice president of global public affairs at Cross River, a financial institution and technology infrastructure provider that offers embedded financial solutions. In that role, he founded the Online Lending Policy Institute and began his work as a leader in shaping the new financial services landscape. At the onset of the COVID-19 pandemic and after 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 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 legislative leader on a diverse array of issues. Before his election, he was a senior advisor to Senate Majority Leader Chuck Schumer and New York City Mayor Michael Bloomberg. Goldfeder engages policymakers and regulators, provides thought leadership, and is frequently invited to speak at events on banking, technology, financial literacy, and the new financial services landscape.



Christy Goldsmith Romero

Professor, Georgetown Law School, and Senior Fellow, Atlantic Council

Christy Goldsmith Romero has been a financial regulator under four U.S. presidents and a presidential appointee nominated by two of those presidents, twice unanimously confirmed by the U.S. Senate. She has testified before Congress numerous times. Goldsmith Romero has also worked at the Securities and Exchange Commission (SEC), Department of the Treasury, and Commodity Futures Trading Commission (CFTC). In June 2024, President Biden nominated her to be the chairman and a board member of the Federal Deposit Insurance Corporation. As a CFTC commissioner from 2022 to 2025, appointed by President Biden, she led the financial regulator during a time of expansion in markets and global uncertainty. Before the CFTC, Goldsmith Romero was the special inspector general of the Troubled Asset Relief Program at the Department of the Treasury, appointed by President Obama, and she continued in this role through President Trump's first administration. There, she led a law enforcement and audit watchdog office conducting oversight over the government's response to the financial crisis. Goldsmith Romero also worked as counsel to two SEC chairs, Christopher Cox and Mary Schapiro, and worked on the staff in the SEC's Enforcement Division. Early in her career, she was a litigator at large law firms including Jenner & Block, Snell & Wilmer, and Akin Gump Strauss Hauer & Feld, and she completed a federal judicial clerkship. Goldsmith Romero has a J.D. from Brigham Young University and a bachelor of science from Old Dominion University.



Itay Goldstein

Joel S. Ehrenkrantz Family Professor and Professor of Finance
The Wharton School of the University of Pennsylvania

Itay Goldstein is the Joel S. Ehrenkrantz Family Professor and professor of finance at the Wharton School of the University of Pennsylvania, where he is chairperson of the Finance Department and director of the Wharton Initiative on Financial Policy and Regulation. He is an expert in the areas of corporate finance, financial institutions, and financial markets. His research has been published in top academic journals, including the *American Economic Review*, *Journal of Finance*, *Journal of Financial Economics*, *Journal of Political Economy*, *Review of Economic Studies*, and *Review of Financial Studies*, and has been featured in the *Economist*, the *Wall Street Journal*, the *Financial Times*, Bloomberg, and other popular press. Goldstein is a research associate at the National Bureau of Economic Research and vice president of the Western Finance Association and has been executive editor of the *Review of Financial Studies* and director of the American Finance Association. He has advised major policy institutions, including various Federal Reserve Banks, the Bank of Canada, the Bank for International Settlements, and the International Monetary Fund. He has a Ph.D. in economics from Tel Aviv University.



Mark Gould

Chief Payments Executive
Federal Reserve Financial Services

Mark Gould is the Federal Reserve Financial Services' chief payments executive. He is responsible for the Federal Reserve's full portfolio of cash, retail, wholesale, and instant payment services across the United States. Gould's career began in the Retail Payments Division of the Federal Reserve Bank of San Francisco. From 2014 to 2021, he served as the chief operating officer and first vice president of the San Francisco Fed. From this position, he led the Federal Reserve System's Cash Product Office, which oversees the processing, quality, and distribution of U.S. currency domestically and internationally. During his career, he has provided executive leadership to a range of Bank functions at the intersection of payments, technology, strategy, and operations.



Sebastian J. Gunningham

CEO
Remitly

Sebastian J. Gunningham has been CEO of Remitly and a member of the board of directors since February 2026. Before joining Remitly, he spent more than a decade at Amazon as a senior vice president and member of the executive S-team, where he led some of the company's fastest-growing global businesses across marketplace, payments, search, and fulfillment. Most recently, he was chairman of Santander Consumer

Finance and vice chairman of Openbank, helping shape Santander's transformation into a digital and AI-enabled global financial group. He was previously CEO of Material Bank and vice chair and co-CEO of WeWork, and before that, he held senior leadership roles at Oracle and Apple. Gunningham has a degree in mathematical sciences from Stanford University.



Oliver Harris

Global Head of Kinexys by J.P. Morgan
J.P. Morgan

Oliver (Oli) Harris is global head of Kinexys by J.P. Morgan, the firm's digital asset business. Kinexys enables programmable payments, asset tokenization, and near real-time settlement across global markets, with more than \$4 trillion in transactions processed since its inception. Harris has spent more than 15 years building bank-led digital asset and fintech businesses, with global leadership experience across the United States, United Kingdom, European Union, Middle East, and Asia. Before that, he was managing director and head of digital assets, Americas, at Goldman Sachs, where he led the firm's digital asset strategy and private investments; built its crypto trading and lending businesses; and oversaw GS OAP, its asset tokenization platform. In his first tenure at J.P. Morgan, Harris was head of digital assets strategy and Quorum, establishing and leading the team that commercialized Quorum, one of the first enterprise Ethereum blockchain platforms and a foundational technology of what is now Kinexys. He was also head of fintech and digital strategy across the Corporate & Investment Bank and head of strategy for the International Consumer Bank, where he helped shape and launch Chase UK, the firm's fully digital retail bank. Earlier in his career, he was an economic reform and governance advisor at the office of Tony Blair and led the New Energy Architecture initiative at the World Economic Forum, working with heads of state on economic, financial, and energy reform. Harris has a first class honors degree in geography from the University of Cambridge.



Bo Hines

CEO
Tether USAT

Bo Hines is the CEO of Tether USAT. As an entrepreneur and the former executive director of the White House Crypto Council, he has operated at the intersection of governance, law, and digital asset regulation. In his role on the White House Crypto Council, he worked across federal agencies, industry leaders, and advocacy groups to advance responsible innovation and foster an environment in which blockchain technologies can thrive in the United States. Hines has a J.D. from Wake Forest University School of Law and an undergraduate degree from Yale University.



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. She is also a central bank research fellow at the Bank for International Settlements and a fellow member of the Wharton Financial Institutions Center. She was previously a senior economist at the Federal Reserve Bank of Kansas City and the Federal Reserve Bank of Chicago. Before joining the Federal Reserve, Jagtiani was an associate professor in finance at Baruch College of the City University of New York and assistant professor in finance at Syracuse University Whitman School of Management. At the Philadelphia Fed, Jagtiani has participated in several supervisory policy initiatives, including the market data task force, Basel retail qualification, Comprehensive Capital Analysis and Review stress testing, and fintech supervision program. Her recent research has focused on bank-fintech partnership, use of artificial intelligence/machine learning and alternative data, cryptocurrencies, and stablecoins. She has published influential research articles in top academic journals. Jagtiani also leads the efforts at the Philadelphia Fed in organizing the annual Fintech Conference to bring together world-renowned experts to discuss fintech innovations, their impacts, and potential policy solutions. She 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.



Meera Judge

Global Head of Policy and Regulatory Affairs
Elliptic

Meera Judge is global head of policy and regulatory affairs at Elliptic, where she leads work on regulatory insight and strategic guidance for firms navigating digital asset compliance. She brings more than 15 years of experience across compliance, risk, and regulatory governance, spanning both traditional financial markets and cryptoasset businesses. Before joining Elliptic, Judge held senior compliance, risk, and money laundering reporting officer roles across digital asset firms in the Middle East, where she led regional compliance strategies and worked closely with regulators, including the Virtual Assets Regulatory Authority and Financial Services Regulatory Authority. Earlier in her career, she held roles at ICAP, CME, and other organizations, giving her a strong grounding in market infrastructure, governance, and global regulatory frameworks. Her perspective is particularly relevant to discussions around responsible innovation, regulatory alignment, and what it takes for digital assets to scale within regulated markets.



Ji Hun Kim

CEO

Crypto Council for Innovation

Ji Hun Kim is the CEO of the Crypto Council for Innovation (CCI), a global alliance working to advance crypto's promise through research, education, and advocacy. Prior to his current role, he was CCI's chief legal and policy officer, and before that, he was general counsel and head of policy and regulatory affairs at Gemini, a global digital asset exchange and custodian. In this role, he led the legal, policy, and regulatory affairs teams and also set and implemented Gemini's global strategy for engaging with regulators, policymakers, and the government. Before that, he was a senior attorney at Kraken, another global digital asset exchange. Earlier in his career, he was an attorney at Willkie Farr & Gallagher LLP and a federal judicial law clerk to Robert D. Drain, a U.S. bankruptcy judge for the Southern District of New York.



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 and the founding director of the Cambridge Centre for Finance, Technology, and Regulation. Before joining Cambridge, he was a faculty member at Imperial College Business School and MIT Sloan. Previously, Kirilenko served as 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 after the global financial crisis. For this work, Kirilenko was awarded the CFTC Chairman's Award for Excellence (highest honor). His scholarly work has appeared in top peer-reviewed journals and received multiple best paper awards. Kirilenko has a Ph.D. in economics from the University of Pennsylvania with a specialization in finance from the Wharton School.



Aaron Klein

Miriam K. Carliner Chair and Senior Fellow in Economic Studies

Brookings Institution

Aaron Klein is the Miriam K. Carliner Chair and a senior fellow in economic studies at the Brookings Institution, focused on financial technology and regulation, payments, macroeconomics, and infrastructure finance and policy. Before joining Brookings in 2016, he directed the Bipartisan Policy Center's Financial Regulatory Reform Initiative. Between 2009 and 2012, Klein was the deputy assistant secretary for economic policy at the U.S. Department of the Treasury. Before that, he was chief economist of the Senate Banking, Housing, and Urban

Affairs Committee for Chairmen Chris Dodd and Paul Sarbanes. Klein sits on the boards of the PC Project, a charity dedicated to finding a cure for pachyonychia congenita, and the American Academy of Political and Social Science. He previously taught at the Wharton School of the University of Pennsylvania. Klein is a graduate of Dartmouth College and Princeton University.



Alissa Kratsios

Head of Global Policy
Ramp

Alissa Kratsios is the head of global policy at Ramp, a finance operations platform that is currently valued at \$44 billion. She was previously head of Americas policy at Coinbase. Before that, she led global fintech policy at Google, where she was responsible for government and regulatory engagement across the Asia-Pacific region, Europe, the Middle East, Africa, and the Americas. She was also head of economic policy for Google UK. Kratsios has an M.B.A. from Harvard Business School and a B.A. from Oxford University.



Penny Lee

President and CEO
Financial Technology Association

Penny Lee is the president and CEO of the Financial Technology Association (FTA), a trade association representing fintech industry leaders. Under her guidance, FTA works to help shape U.S. fintech policy and regulatory issues and acts as a hub for leaders in the field of finance. Before joining FTA, she was an adviser to public officials, Fortune 500 companies, start-ups, and nonprofits. Lee is also the cofounder of K Street Capital, a Washington-based angel investment group backing entrepreneurs in regulated markets.



Seung Jung Lee

Deputy Associate Director
Federal Reserve Board

Seung Jung Lee is the deputy associate director overseeing the Federal Reserve Board's Financial Stability Cyber and AI Solutions Lab — the Board's center of excellence for analyzing technological risks to financial stability and assessing how cyber capabilities, artificial intelligence, and quantum computing create both vulnerabilities and opportunities within financial markets and institutions. Lee also leads efforts to develop innovative applications

of emerging technologies to advance understanding of financial stability issues and increase efficiency in financial stability work. Through collaboration across the Federal Reserve System, other regulatory agencies, and other central banks, Lee directs research on both the applications and implications of these technologies, developing frameworks that equip policymakers with insights to maintain financial stability in an increasingly digital ecosystem. He has a Ph.D. and an A.M., both in economics, from the University of Chicago and a B.A. in economics from Yale University.



Taylor Lindman

Chief Counsel, Crypto Task Force
U.S. Securities and Exchange Commission

Taylor Lindman joined the U.S. Securities and Exchange Commission (SEC) in early 2026 and is the chief counsel of the SEC's Crypto Task Force. Before joining the SEC, Lindman was deputy general counsel at Chainlink Labs, advising on regulatory and legal issues at the intersection of digital assets, market infrastructure, and emerging financial technologies. Earlier in his career, he worked in private practice at Perkins Coie LLP and Debevoise & Plimpton LLP, where he counseled clients on securities and banking regulations, related compliance programs, internal controls, and policy development, including matters involving tokenization and novel financial products. Lindman has a J.D. from the University of Pennsylvania and a B.A. from the George Washington University.



Josh Lipsky

Vice President and Chair of International Economics
Atlantic Council

Josh Lipsky is vice president and chair of international economics at the Atlantic Council, in addition to being senior director of the Atlantic Council's GeoEconomics Center. He was previously an advisor at the International Monetary Fund (IMF) and speechwriter to Christine Lagarde when she was IMF managing director. Before joining the IMF, Lipsky was an appointee at the U.S. Department of State, working as special advisor to the undersecretary of state for public diplomacy. Before joining the State Department, Lipsky worked in the White House and was tasked with helping plan President Barack Obama's participation at the G20, G7, and other global summits. He has also worked on Capitol Hill and at The Daily Show. He is a visiting fellow at Oxford University and an economic diplomacy fellow at Harvard University's Belfer Center for Science and International Affairs, and he was previously a term-member at the Council on Foreign Relations. In these roles, he has advised policymakers on a range of emerging challenges to the global economy, including trade wars, the reform of the Bretton Woods system, and the rise of digital currencies. His analysis, writing, and commentary have been featured in the *New York Times*, the *Financial Times*, the *Wall Street Journal*, the *Washington Post*, CNN, Bloomberg, and CNBC, among others. Lipsky is a licensed attorney, accredited to practice in Maryland and Washington, DC. He has a J.D. from Georgetown University Law School, a master's degree from Harvard Kennedy School, and a B.A. from Columbia University.



Caitlin Long

Founder and CEO
Custodia Bank

Caitlin Long is the founder and CEO of Custodia Bank, which was designed as a GENIUS Act stablecoin issuer that works with Vantage Bank to operate Hazel Network, a tokenized deposit and stablecoin network for banks of all sizes. American Banker ranked her second in its Most Innovative People in Finance 2026 list, and she is a named inventor on multiple granted and pending patents in the field of tokenized bank deposits and stablecoins. She began her career at Salomon Brothers and later worked as a managing director at both Morgan Stanley in New York and Credit Suisse. She became involved with Bitcoin in 2012, and from 2016 to 2018, she jointly spearheaded a blockchain project for delivering market index data to Vanguard as chairman and president of Symbiont, an enterprise blockchain start-up. In 2017, she helped to spearhead a multiyear initiative to define the legal and regulatory status of blockchain technology in Wyoming, her native state. Long is a graduate of Harvard Law School, the Kennedy School of Government, and the University of Wyoming.



Shawn Main

Executive Vice President and Chief Business Architect
Vantage Bank

Shawn Main is executive vice president and chief business architect at Vantage Bank, where he leads the Shared Services Division. In this role, Main ensures strategic alignment between business and technology to enhance customer experience and drive operational efficiency. He is also a founder of the Hazel Network, Vantage Bank's bank-operated platform focused on tokenized deposits and stablecoin innovation. His team is responsible for developing innovative applications and solutions, leveraging data analytics, overseeing member partnerships, and conducting ongoing outreach to customers. Main has over 25 years of experience in the financial services industry, including 18 years at Vantage Bank, where he has held several leadership positions. He has experience with tokenized deposits, stablecoins, open blockchain infrastructure, and the operational controls required to support bank-led innovation. Before stepping into his current role, he was bank cashier and deposit operations manager, overseeing bank operations, compliance, and customer service channels. As senior vice president and chief information officer, Main played a role in shaping the bank's long-term IT strategy, optimizing infrastructure, and driving the adoption of modern technology solutions to support business growth. He graduated magna cum laude from the University of Texas at San Antonio with a bachelor of business administration in management information systems.



Farooq Malik

Cofounder and CEO
Rain

Farooq Malik is the cofounder and CEO of Rain, a Visa and Mastercard principal member and a leading stablecoin-powered card issuer and payments platform used globally. Before founding Rain, Malik worked in finance and international development, and those experiences inform Rain's work to transform how money moves globally by rebuilding the underlying financial infrastructure.



Sean Patrick Maloney

President and CEO
Coalition for Prediction Markets

Sean Patrick Maloney is the president and CEO of the Coalition for Prediction Markets, which works with policymakers, regulators, and the public to establish clear and fair rules that make prediction markets accessible and trustworthy. He is an attorney, strategist, and former diplomat who has spent more than three decades working in government, politics, and the private sector. Most recently, he was U.S. ambassador and permanent representative to the Organisation for Economic Co-operation and Development, where he helped advance U.S. priorities on global economic cooperation, digital innovation, and market transparency. From 2013 to 2023, Maloney represented New York's 18th congressional district in the U.S. House of Representatives, serving on the House Intelligence, Agriculture, and Transportation and Infrastructure Committees. As a member of the New Democrat Coalition and the bipartisan Problem Solvers Caucus, he led efforts on issues ranging from infrastructure and veterans' services to human trafficking prevention and environmental conservation in the Hudson Highlands. Maloney also chaired the Democratic Congressional Campaign Committee during the 2022 cycle. Earlier in his career, he served as a senior West Wing adviser and White House staff secretary to President Bill Clinton and held leadership roles in technology and law, including as the chief operating officer of risk management firm Kiodex and as a partner at international law firms.



Sophie Marnhier-Foy

Vice President of Product Strategy and Head of Digital Asset Solutions
Nasdaq

Sophie Marnhier-Foy is the vice president of product strategy and head of digital asset solutions in the Financial Technology Division at Nasdaq. She is also chair of the Calypso Central Counterparty (CCP) Roundtable and Central Bank Forum. Previously, Marnhier-Foy was head of product management for Calypso Risk, CCP, and

clearing solutions. Earlier in her career, she worked for Calyon (now Crédit Agricole CIB) in New York and Paris, focusing on risk management and front-office programs, and before that, she was a bank auditor for PricewaterhouseCoopers in Paris.



Jai Massari

Of Counsel
Arktouros PLLC

Jai Massari is of counsel at Arktouros PLLC and an executive and regulatory lawyer working at the intersection of financial services and technology innovation. At Arktouros PLLC, her legal practice focuses on building the future of finance with new forms of money and money networks. Massari is also a lecturer at Stanford Law School, a trustee of the Practising Law Institute, a board member of The Motley Fool, and an operating advisor at Bessemer Venture Partners. She is a cofounder and was previously chief legal officer of Lightspark. Before that, she was a partner in the financial institutions group of Davis Polk & Wardwell in its Washington, DC, office.



Nathan McCauley

CEO and Cofounder
Anchorage Digital

Nathan McCauley is the CEO and cofounder of Anchorage Digital, a global crypto platform founded in 2017 that is home to Anchorage Digital Bank, the first federally regulated crypto bank in the United States. He is an expert on digital assets, blockchain infrastructure, crypto regulation, and cryptographic security. McCauley has testified before the U.S. Congress; has worked closely with policymakers around the globe to bring crypto into the regulatory perimeter; and is a writer on institutional crypto adoption, decentralized finance, crypto market structure, cybersecurity, and financial innovation. He was recently named to the Commodity Futures Trading Commission's Innovation Advisory Committee. Before founding Anchorage Digital, McCauley built and led the security team at Docker and was an early employee at Square (Block).



Mike McCoy

Head of Digital Assets, GTM & Sales
Fiserv

Mike McCoy is head of Digital Assets, GTM & Sales at Fiserv, a global fintech company that enables banks, credit unions, and merchants to deploy tokenized deposit solutions and Fiserv's stablecoin, FIUSD, for cross-border payments, 24/7 banking, and real-time settlement. He previously built and scaled businesses, launched products, and led strategic transactions across financial services, technology, and crypto native markets at Accenture, ConsenSys, Blockdaemon, and others.



Jelena McWilliams

President of Corporate and External Affairs
Plaid

Jelena McWilliams is the president of corporate and external affairs at Plaid, with experience at the intersection of financial innovation, regulation, and leadership. McWilliams was previously the chairman of the Federal Deposit Insurance Corporation; the chief legal officer at Fifth Third Bank; and a partner at Cravath, Swaine & Moore LLP, where she advised leading financial institutions. Throughout her career, she has advocated for transparency, consumer control, and practical, forward-looking policy.



Benjamin Melnicki

Chief Risk and Compliance Officer
Cross River Bank

Benjamin Melnicki is the chief risk and compliance officer at Cross River Bank, responsible for oversight of the enterprise risk management and compliance framework, including the bank's consumer compliance and anti-money laundering and countering the financing of terrorism programs. Melnicki is an experienced regulatory adviser and business partner, having worked in various compliance, legal, and policy roles in banking, digital assets, and financial services throughout his career. Before joining Cross River, his practice was focused on the nascent digital asset space, and he has counseled on the regulatory implications of existing and prospective business activities in this area. Before entering the digital asset industry, Melnicki held several senior-level legal and compliance roles at leading financial institutions in the securities and derivatives industry. He is a graduate of New York Law School and has an undergraduate degree in business administration from the University of Delaware. Melnicki is admitted to practice in New York and New Jersey and currently holds FINRA Series 7 and 24 licenses.



Adam Metzger

Account Director, Go to Market
OpenAI

Adam Metzger is an account director at OpenAI, leading work with federal financial agencies and institutions as well as helping organizations evaluate and adopt ChatGPT and the OpenAI API. He works with agency leaders and technical teams to identify practical AI applications and support implementation. Before joining OpenAI, Metzger spent nearly eight years at Amazon Web Services as a principal account executive, partnering with financial institutions on cloud strategy and adoption. Previously, he was director of professional services at SS&C Primatics, where he led implementations of cloud-based financial software for major U.S. banks. He began his career in advisory services at KPMG. Metzger has a B.S. in finance from the University of Maryland.



Armen Meyer

Head, Consumer Financial Protection Division
California Department of Financial Protection and Innovation

Armen Meyer is the head of the Consumer Financial Protection Division at the California Department of Financial Protection and Innovation (DFPI). He was appointed by Governor Gavin Newsom in May 2025 and unanimously confirmed by the California Senate. Previously, he was a board member and adviser to fintech companies, banks, nonprofits, and consumer and small business advocacy organizations. He also cofounded the American Fintech Council and was a general partner at Millennia Capital. He has advised nonprofits, including the University of California, Berkeley's SkyDeck startup accelerator and the AI Education Project, and he has advocated for consumers and small businesses as a member of the National Community Reinvestment Coalition's Innovation Council, the Responsible Business Lending Coalition, and the DFPI's Consumer Advocates Roundtable. Earlier in his career, Meyer was head of regulatory strategy and public policy at LendingClub, where he helped the company acquire a national bank, making it the first U.S. fintech lender to successfully do so. Before that, he was a managing director in PwC's Financial Services Advisory Group, advising clients on regulatory change, risk, and strategy after the global financial crisis. In the wake of the global financial crisis, he became chief of staff at New York's financial services regulatory agency, where he worked to mitigate the crisis's impact on homeowners and consumers and to implement regulatory reform. Meyer is a graduate of Harvard Law School, Harvard Kennedy School, and Fordham University, from which he graduated summa cum laude in mathematics.



Patricia C. Mosser

*Adjunct Professor, **Columbia University**, and Chair, Board Risk Committee, **Nomura***

Patricia C. Mosser is an adjunct professor at Columbia University's School of International and Public Affairs, where she leads the Initiative on Central Banking and Financial Policy, and a lead outside director and chair of the Board Risk Committee of Nomura. Previously, she was head of research and analysis at the U.S. Department of the 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 has also worked as an economist and manager in the New York Fed's Research Department and as an assistant professor in Columbia's Economics Department. Mosser has written on financial stability, crisis policy tools, and the monetary transmission mechanism. She is on the Advisory Council of the Digital Dollar Project. 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. She has a Ph.D. from the Massachusetts Institute of Technology, an M.Sc. with distinction from the London School of Economics, and a B.A. from Wellesley College.



Mick Mulvaney

*Executive Director
Gambling is Not Investing*

Mick Mulvaney is executive director of Gambling is Not Investing, a coalition working to stop prediction markets from offering sports event contracts that bypass state and tribal laws. Mulvaney previously served as acting White House chief of staff from January 2019 until March 2020, director of the Office of Management and Budget, acting director of the Consumer Financial Protection Bureau, and ambassador and special envoy to Northern Ireland. Before his executive branch service, he was elected four times in South Carolina to the U.S. House of Representatives, and he also served in the South Carolina House and Senate.



Patrick Murck

*Founder and CEO
Surus*

Patrick Murck is the founder and CEO of Surus, a platform providing regulated infrastructure for onchain finance. He has been involved in a number of start-ups as a founder, employee, investor, adviser, and counsel, including his role as cofounder and principal of Plural VC. Murck hosts the podcast Form & Structure, exploring the intersection of policy, technology, and financial innovation. Before founding Surus, he was president and chief

legal officer of Transparent Systems, and before that, he co-led Cooley LLP's blockchain and fintech practice as special counsel. Murck also cofounded the Bitcoin Foundation, where he worked, at times, as general counsel and executive director and during which time he was named among America's 50 Outstanding General Counsel by the *National Law Journal* in 2014. An early pioneer of bitcoin and blockchain networks, Murck has focused his attention on the legal and regulatory considerations and challenges posed by these new technologies. He frequently engages with regulators and policymakers around the world and has been a member of advisory groups for the International Monetary Fund and the Federal Reserve Bank of New York. Additionally, Murck spent time at the Berkman Klein Center at Harvard University and MIT Digital Currency Initiative.



David K. Musto

*Ronald O. Perelman Professor in Finance and Faculty Director, Dr. Bruce I. Jacobs
Master of Science in Quantitative Finance
The Wharton School of the University of Pennsylvania*

David K. Musto is the Ronald O. Perelman Professor in Finance and the faculty director of the Dr. Bruce I. Jacobs Master of Science in Quantitative Finance at the Wharton School of the University of Pennsylvania, where he has been on the faculty since 1995. He was chair of the Finance Department from 2013 to 2019 and director of the Stevens Center for Innovation in Finance from 2019 to 2026. He has worked as a senior financial economist at the Securities and Exchange Commission and as editor and associate editor of scholarly journals. He has published research in the areas of fund management, consumer credit, predatory lending and financial distress, corporate and political voting, option and money-market pricing, equity lending, and impact investing. Musto has a Ph.D. from the University of Chicago and a B.A. from Yale University; between college and graduate school, he worked for Roll and Ross Asset Management.



Sergey Nazarov

*Cofounder
Chainlink*

Sergey Nazarov is the cofounder of Chainlink, an oracle platform working to bring capital markets into the onchain economy and a market leader in decentralized finance. Nazarov has worked in the blockchain industry since 2010 — one of the longest tenures of any technologist in the industry — and Chainlink has enabled tens of trillions of dollars in transaction volume. Nazarov has spent more than a decade working with some of the world's largest banks, asset managers, and financial market infrastructures to help define how compliant digital assets and tokenized payments move securely across blockchains.



Amy Oldenburg

Head of Digital Asset Strategy
Morgan Stanley

Amy Oldenburg is the head of digital asset strategy at Morgan Stanley, where she focuses on building and connecting the firm's digital asset capabilities, engaging with digital industry consortiums, and collaborating with the various business units. Before that, she was the head of emerging markets equity at Morgan Stanley Investment Management. Oldenburg joined Morgan Stanley in 2001 and has over 25 years of finance experience. Previously, she was chief operating officer of emerging markets equity and held roles in equity and FX trading, portfolio management support, and product development and strategy. She started her career in internet consulting. Oldenburg currently sits on Morgan Stanley's firmwide Innovation Council. Outside the firm, she is an independent director of Abhi, a fintech company based in the United Arab Emirates. She is also an active contributor and speaker in the global digital asset community, with specific interests in the use of digital assets in the emerging world, asset tokenization, and emerging business models. Oldenburg has an M.S. in applied psychology from the University of Southern California and a B.A. in business administration with a concentration in finance from Fordham University.



Anna Paulson

President and CEO
Federal Reserve Bank of Philadelphia

Anna Paulson took office on July 1, 2025, as the 12th president and CEO of the Federal Reserve Bank of Philadelphia. Paulson serves on the Federal Open Market Committee, which formulates the nation's monetary policy, and oversees all Bank activities, including economic research, banking supervision, community outreach, and payment and financial services. She brings more than 20 years of experience as a leader in policy analysis and research related to financial stability and monetary policy. Before taking office at the Philadelphia Fed, Paulson was executive vice president and director of research at the Federal Reserve Bank of Chicago, where she served as senior advisor to the Chicago Fed's president and CEO and oversaw the Bank's public affairs, community development, and leadership within the Chicago Fed's Detroit branch. Paulson is an expert on financial markets and institutions, with particular expertise in the insurance industry. Her research has been published in leading scholarly journals, including the *Journal of Political Economy*, *Review of Economics and Statistics*, and *Review of Financial Studies*. Before joining the Chicago Fed as an economist in 2001, Paulson served as an assistant professor of finance at the Kellogg School of Management at Northwestern University and as a postdoctoral fellow at Princeton University. She is a past board member of the Western Economic Association International and the American Economic Association's Committee on the Status of Women in the Economics Profession. Paulson has a Ph.D. in economics from the University of Chicago and a B.A. from Carleton College.



Fernando Pérez-Cruz

Senior Adviser

Bank for International Settlements

Fernando Pérez-Cruz is a senior adviser on innovation and artificial intelligence at the Bank for International Settlements (BIS) and an adjunct professor in the Computer Science Department at ETH Zurich. He was the chief data scientist at the Swiss Data Science Center and has been a member of the technical staff at Bell Labs and an associate professor at the University Carlos III in Madrid. Pérez-Cruz has also worked at Princeton University under a Marie Skłodowska-Curie fellowship and as a research scientist at Amazon, in addition to holding positions at the Gatsby Unit, Max Planck Institute for Biological Cybernetics, and BioWulf Technologies. His current research interest lies in machine learning and its application to economics, sciences, and engineering, and he is a widely published author. Pérez-Cruz has a Ph.D. in electrical engineering from the Technical University of Madrid.



Caroline D. Pham

CEO

MoonPay Institutional

Caroline D. Pham is the CEO of MoonPay Institutional and the chief legal officer and chief administrative officer at MoonPay, overseeing legal, risk, regulatory affairs, policy, and governance. Pham has worked in law, finance, and technology for 25 years, including over a decade in crypto and blockchain. Before joining MoonPay, Pham was the acting chairman of the U.S. Commodity Futures Trading Commission (CFTC). She sponsored the CFTC's Global Markets Advisory Committee and was a member of the Financial Stability Oversight Council and President's Working Groups on Financial Markets and Digital Asset Markets. Among other accomplishments during her time as acting chairman, she advanced derivatives market structure, including perpetual contracts, 24/7 trading, and prediction markets, and launched the CFTC's Crypto Sprint, achieving the first-ever spot crypto trading on U.S. federally regulated exchanges. Previously, Pham was a managing director at Citigroup, holding senior global roles in the chief administrative office, the institutional clients group, legal, and compliance. Pham has been recognized in CoinDesk's 2023 and 2025 Most Influential lists and in the 2025 Women in FinTech Powerlist, in addition to receiving many other honors and awards. She has guest lectured at Stanford University and Columbia Business School, and she is a member of the Bretton Woods Committee and a life fellow of the American Bar Foundation. She has a J.D. from George Washington University Law School and a B.A. from UCLA.



Peter Phelan

Vice President, Strategic Advisory
Elliptic

Peter Phelan is vice president, strategic advisory, at Elliptic. Before that, he was most recently head of regulatory management for Citi's client business line, responsible for coordinating all interactions with U.S. and global regulators. This encompassed Citi's Institutional Credit Management and Digital Asset/Distributed Ledger Technology functions. Prior to this, he served as chief administrative officer for Citi's North American Institutional Clients Group, overseeing all control functions and leading Citi's London Interbank Offered Rate (LIBOR) transition program. In June 2023, Phelan was named chair of the Federal Reserve-convened Alternative Reference Rates Committee, successfully leading the global industry-wide transition from LIBOR to the Secured Overnight Financing Rate. Before Citi, he served as deputy assistant secretary for capital markets at the U.S. Department of the Treasury, where he was awarded the Treasury medal — the second-highest honor conferred by the secretary. He led policy work on government-sponsored enterprises, securitization markets, and the LIBOR transition, and he spearheaded the Treasury's implementation of uniform mortgage-backed securities with the Federal Housing Finance Agency. He also served on the secretary's pandemic emergency response team, leading workstreams with the Federal Reserve focused on market stabilization facilities. Earlier in his career, Phelan held roles at CIT Group and Commerzbank, managing capital markets teams delivering interest rate and foreign exchange risk management products for clients. He was also responsible for asset/liability management across bank balance sheets, minimizing risk across multiple markets and jurisdictions.



Dimitrios Psarrakis

CEO
ADI Predictstreet

Dimitrios Psarrakis is the CEO of ADI Predictstreet, bringing more than 20 years of experience across financial services, banking, financial regulation, and financial market innovation. Previously, as an economist at the European Union (EU), Psarrakis contributed to the development of the EU's digital finance strategy and to the design of landmark regulatory frameworks, including the European Crowdfunding Service Providers Regulation; the Markets in Crypto-Assets Regulation (MiCA); and the DLT Pilot Regime for the tokenization, trading, clearing, and settlement of financial instruments. He has been recognized among the world's top 100 influencers in blockchain and RegTech. He is also a frequent speaker at leading universities, international organizations, the World Economic Forum, and major professional and academic conferences. Psarrakis is a senior fellow at the Blockchain and Digital Asset Project of the Wharton School of the University of Pennsylvania, has an M.B.A. from the University of Chicago Booth School of Business, and studied finance at Harvard University.



Ari Redbord

Global Head of Policy
TRM Labs

Ari Redbord is the global head of policy at TRM Labs, an AI and blockchain intelligence company. Prior to joining TRM, Redbord was the senior advisor to the deputy secretary and the undersecretary for terrorism and financial intelligence at the U.S. Department of the Treasury. In that position, Redbord worked with teams from the Office of Foreign Assets Control, the Financial Crimes Enforcement Network, and other Treasury components to use sanctions and other regulatory tools to safeguard the financial system from illicit use by nefarious actors. In addition, Redbord worked closely with regulators, Congress, and more on issues related to the Bank Secrecy Act, cryptocurrency, and anti-money laundering strategies. Before the Treasury, Redbord was an assistant U.S. attorney for the District of Columbia for 11 years, investigating and prosecuting terrorism, espionage, threat finance, cryptocurrency, export control, child exploitation, and human trafficking cases. Redbord was also vice chair of the Commodity Futures Trading Commission's Technology Advisory Committee.



Rebecca Rettig

Chief Operating Officer and Chief Legal Officer
Jito Labs

Rebecca Rettig is the chief operating officer (CCO) and chief legal officer (CLO) at Jito Labs, a blockchain infrastructure company behind widely adopted software and applications in the Solana ecosystem. As COO, Rettig builds the company's organizational infrastructure; as CLO, she charts its course through complex regulatory terrain at the crossover between technology and finance. An expert in blockchain law and policy, Rettig has spent the better part of a decade working to shape legal and regulatory frameworks for decentralized systems. She has been invited to address the Financial Action Task Force, the U.S. Securities and Exchange Commission's Crypto Task Force, and the European Commission and European Banking Authority, among others; has been invited to testify before Congress; and has published widely on decentralized finance (DeFi) policy, including in the *Journal of Financial Regulation*. Rettig is on the boards of the Texas Stock Exchange, the DeFi Education Fund, the Blockchain Association, and the Algorand Foundation. She began her legal career at Cravath, Swaine & Moore LLP and is of counsel at Arktouros PLLC, a boutique law firm specializing in technology companies.



Konstantin Richter

Founder and CEO
Blockdaemon

Konstantin Richter is the founder and CEO of Blockdaemon, a blockchain infrastructure company that works with some of the world's largest financial institutions, including DTCC, NYSE, LSEG, Goldman Sachs, J.P. Morgan, and Citi. Since founding the company, he has built it into a leading provider of institutional onchain finance, with encryption; institutional wallet infrastructure; and agentic transfers, in which AI agents move value with institutional-grade trust. Richter makes AI work both inside and outside the company: at blockdaemon.ai, where AI runs through the company's products and operations, and at konstantin.ai, where he writes on the convergence of AI and financial infrastructure.



Roshan Robert

U.S. CEO
OKX

Roshan Robert is the U.S. CEO at OKX, a leading crypto exchange. Robert is a financial services executive with substantial experience in traditional capital markets as well as crypto, having worked at Morgan Stanley, PricewaterhouseCoopers, Barclays, Hidden Road, and CLST. He has focused on risk management, regulatory strategy, and product strategy throughout his career. After the global financial crisis, Robert played a key role in the implementation of Dodd-Frank regulations across the derivatives business at Barclays. He took on a leadership role in implementing regulatory strategy for the Barclays futures commission merchant and took part in important strategic initiatives like the reengineering of the derivatives business treasury processes and the creation of a derivatives utility. Robert was part of the founding team at Hidden Road, leading the organization as the group chief operating officer and chief compliance officer for over four years and helping to build a nonbank prime brokerage business straddling traditional finance and crypto. He was also a cofounder at CLST, a credit deployment hub for digital markets, and spent time as an adviser to foreign banks entering U.S. capital markets.



Richard Rosenthal

CEO and President
Square Financial Services (Block)

Richard Rosenthal joined Square Financial Services (SFS) as CEO and president in December 2025. He leads all aspects of the bank's operations, including its Utah headquarters and nationwide programs, and sits on the board of directors. Rosenthal brings more than 17 years of experience advising banks and fintech companies on

regulatory strategy, risk management, and business transformation. Before joining SFS, Rosenthal was a principal at Deloitte, where he led banking, digital asset, and transformation initiatives for global financial institutions. He has an M.B.A. from the NYU Stern School of Business and a B.A. in political science from Dickinson College.



Matt Savarese

Vice President and Head of Digital Asset Strategy
Nasdaq

Matt Savarese is vice president and head of digital asset strategy at Nasdaq, where he leads the corporate strategy, product road map, business development, and partnerships for Nasdaq's digital assets business. Since joining Nasdaq in 2011, Savarese has held several positions across strategy and corporate development. Most recently, he was the head of corporate strategy, responsible for identifying key strategic initiatives and executing plans that drove growth across Nasdaq, including the development and launch of the digital assets business line. Previously, he was responsible for leading the execution of many of Nasdaq's mergers and acquisitions and divestiture activities across all its business lines. He is currently a board observer or adviser to early-stage fintech and blockchain start-ups including Digital Asset Holdings, ClearToken, Dealpath, and Lockchain.ai. Before Nasdaq, Savarese spent eight years advising Fortune 500 companies and private equity firms on mergers, acquisitions, and corporate growth initiatives in the financial services sector. He is a certified public accountant.



Justin Schmidt

Founder and CEO
Sojo

Justin Schmidt is the founder and CEO of Sojo. Formerly, he was the president and chief operating officer of Ondo Finance, the head of digital asset markets at Goldman Sachs, and a quant portfolio manager at Millennium's WorldQuant. Before his work in finance, Schmidt helped build LimeWire. He graduated from the Massachusetts Institute of Technology with computer science degrees focusing on AI and distributed systems.



Eric Schuppenhauer

Executive Vice President
SoFi Bank

Eric Schuppenhauer is the executive vice president and group business unit leader for Borrow at SoFi Bank, overseeing home loans, personal loans, in-school student loans, student loan refinancing, pricing, and SoFi Bank, N.A. Before joining SoFi in August 2024, he was on the executive committee at Citizens Financial Group, overseeing consumer lending. Before Citizens, he led mortgage originations and servicing at Capital One and held senior leadership roles at JPMorganChase. He has also worked at Fannie Mae, Credit Suisse, the U.S. Securities and Exchange Commission, and KPMG. Schuppenhauer has been chairman of the Housing Policy Council board and president of the Habitat for Humanity of South Collin County board, in addition to being on the residential board of governors of the Mortgage Bankers Association. He has a bachelor of science from the University of Virginia and is a certified public accountant.



Raisa Sheynberg

Vice President, Government Affairs and Policy
Mastercard

Raisa (Rae) Sheynberg is vice president for government affairs and policy at Mastercard, where she focuses on the policy and regulatory issues shaping the future of payments. As part of Mastercard's global policy team, she helps track, assess, and shape emerging economic policy developments across areas including agentic payments and artificial intelligence, digital assets, illicit finance, and cross-border payments regulations. Sheynberg brings deep experience at the intersection of financial services, national security, and emerging technology. Before joining Mastercard, she worked on blockchain policy for Meta's Libra project and served for a decade in the U.S. government in senior national security and economic policy roles. Her government experience includes positions at the U.S. Department of the Treasury and the National Security Council, where she focused on illicit finance, sanctions, international trade, market access, and more.



William G. Spaniel

Executive Vice President
Federal Reserve Bank of Philadelphia

William G. Spaniel is executive vice president at the Federal Reserve Bank of Philadelphia, where he oversees the Supervision, Regulation, and Credit Department. Although Spaniel started his career as a senior consultant for KPMG, 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 able to serve on the Y2K

planning and response committees and to coordinate the System's participation in the first International Monetary Fund Financial Sector Assessment Program review of the United States. 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. Spaniel gets to explore much of this interest in his department's community bank portfolio, which spans the Third District. Spaniel has a bachelor's degree in economics from the College of William and Mary.



Jeff Stoltzfoos

Vice President and Head of Government and Public Affairs
Chime

Jeff Stoltzfoos is vice president and head of government and public affairs at Chime. An experienced financial services executive and policymaker, he has worked at the U.S. Department of the Treasury, on the Senate Banking Committee, and in the private sector for and on behalf of financial institutions. Stoltzfoos has a law degree from the Columbus School of Law at the Catholic University of America and a B.A. from Franklin and Marshall College.



William Su

Head of Digital Assets Research
BlackRock

William (Will) Su is BlackRock's head of digital assets research, responsible for leading the firm's institutional research and thought leadership across the digital assets ecosystem, including BlackRock's cryptocurrency exchange-traded products and tokenized products. He is a term member of the Council on Foreign Relations. Previously, he was a director of research and portfolio manager for Fundamental Equities – Income & Value. He led the firm's research and investment in North American Energy public equities. Before BlackRock, Su was a strategist and trader at Och-Ziff Capital Management, a portfolio manager at Jamison Capital Partners, and an analyst at Goldman Sachs Global Investment Research. He graduated with a B.S. from Columbia University, summa cum laude, with a major in financial engineering and minors in economics and computer science.



Thomas Sullivan

Managing Director, Head of Digital Assets Solutions
DTCC

Thomas (Tom) Sullivan is managing director, head of digital assets solutions, at the Depository Trust and Clearing Corporation (DTCC). In this role, Sullivan is responsible for translating strategic priorities into solution design, detailed requirements, and release plans. In addition, he aligns delivery with business objectives, develops platform and product strategy, collects and incorporates client and stakeholder feedback into design solutions, and partners with other teams across DTCC on tokenization-related projects. Sullivan also leads a team of product managers and product owners who oversee client and market engagement, product development, and commercial outcomes. He joined DTCC in September 2025 as managing director of DTCC Digital Assets, responsible for leading and facilitating the development of DTCC Digital Assets' strategic objectives, driving critical projects, and partnering with clients, regulators, and market participants. Sullivan has over 20 years of experience in securities and banking, focusing on the intersection of operations and innovation. Before DTCC, he was managing director at Société Générale in New York, where he was the head of business development for digital assets and spearheaded tokenization and blockchain efforts for the firm in the Americas. Before that, he held various operational roles at Société Générale, including roles in securities settlements, collateral management, foreign exchange, and payments. Before Société Générale, Sullivan was the head of broker-dealer operations at Commerzbank, where he managed securities settlements, securities lending support, and asset servicing. With the merger of Commerzbank and Dresdner Bank in 2009, Sullivan coordinated the integration of the operational platforms of the firms. In addition to these roles, Sullivan has been an active member in several industry groups, including the Digital Asset Markets Subcommittee of the Commodity Futures Trading Commission's Global Markets Advisory Committee, where he worked to develop tokenization recommendations. Sullivan graduated from New York University with B.A. in economics and holds Series 7, 24, 27, 63, and 99 registrations with FINRA.



Margaret E. Tahyar

Partner, Financial Institutions
Davis Polk

Margaret E. Tahyar is cohead of the financial institutions practice and a member of the fintech team at Davis Polk. She provides strategic bank and financial regulatory advice to U.S. and non-U.S. financial institutions, regional banks, fintechs, cryptocurrency exchanges, and other digital assets companies. In 2023, she led teams representing the Signature and Silicon Valley bridge banks and advised J.P. Morgan on its acquisition of First Republic Bank. She has been involved in several regional bank combinations. She also advises on corporate governance, consent order remediation, bank chartering, payment systems, fintech partnerships, bank powers and activities, cryptocurrencies, digital assets, securities disclosure, capital and liquidity, and the Federal Reserve's liquidity programs. Tahyar is a member of the Federal Deposit Insurance Corporation's Systemic Resolution Advisory Committee. She coauthored *Financial Regulation: Law and Policy* and *FinTech Law: The Case Studies*. In 2023, she was named a Law360 Banking MVP and a *New York Law Journal* Dealmaker of the Year.



Thomas P. Vartanian

Executive Director
Financial Technology & Cybersecurity Center

Thomas P. Vartanian, the executive director of the Financial Technology & Cybersecurity Center, has been a federal regulator, financial services lawyer, futurist, and technology leader for 50 years. He served in the Reagan administration as general counsel of the Federal Home Loan Bank Board and the Federal Savings and Loan Insurance Corporation, where he authorized the closure or merger of thousands of failed or failing institutions and the country's first interstate and cross-industry mergers and acquisitions. Before that, he was senior trial litigator and special assistant to the chief counsel at the Office of the Comptroller of the Currency. Between 1983 and 2018, he chaired the financial institution practices at two international law firms, Fried Frank LLP and Dechert LLP, advising a wide array of financial and tech companies. Over his career, he has represented parties in some of the country's largest financial institution collapses. Vartanian has authored hundreds of articles and nine books, including his latest two: *The Unhackable Internet: How Rebuilding Cyberspace Can Create Real Security and Prevent Financial Collapse* and *200 Years of American Financial Panics: Crashes, Recessions, Depressions, and the Technology That Will Change It All*. He became a professor of law at George Mason University's Antonin Scalia Law School in 2018, founding its financial services regulation institute. He has also taught or lectured at Georgetown Law School, George Washington Law School, Boston University School of Law, and Harvard Law School. He is a frequent lecturer and media commentator, having appeared on Bloomberg TV, Fox News, CNN, Newsmax, Fox Business Tonight, and BBC Radio. He's been an opinion contributor at the *Wall Street Journal*, *Financial Times*, *The Hill*, and *American Banker*.



Kevin Werbach

*Liem Sioe Liong/First Pacific Company Professor and
Vice Dean, Executive M.B.A. Program*
The Wharton School of the University of Pennsylvania

Kevin Werbach is the Liem Sioe Liong/First Pacific Company Professor and chair of the Department of Legal Studies and Business Ethics at the Wharton School of the University of Pennsylvania. He is also the vice dean of the Wharton M.B.A. program for executives. He examines business and policy implications of developments such as artificial intelligence (AI) and blockchain. Werbach was on the Obama administration's Presidential Transition Team, helped develop the U.S. approach to internet policy at the Federal Communications Commission and the White House working group on e-commerce, created the Supernova executive technology conference, and developed one of the most successful massive open online courses, with over 500,000 enrollments. He directs the Wharton Accountable AI Lab and 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*.



Brendan Woodbury

Senior Manager, Payments Policy
Amazon

Brendan Woodbury is a senior manager leading payments policy at Amazon, with a portfolio focused on payments modernization. He has been with Amazon since 2021. Before Amazon, he spent 12 years on Capitol Hill, working on the U.S. House Committee on Financial Services during the time of the Dodd–Frank Act and serving as chief of staff to Representative Denny Heck. Woodbury is a graduate of the University of Kansas.



Brooke Ybarra

Senior Vice President for Innovation and Strategy
American Bankers Association

Brooke Ybarra is the senior vice president for innovation and strategy at the American Bankers Association (ABA), where she leads the Office of Innovation. She works at the intersection of policy and bank technology, helping ABA members and leadership interpret emerging technologies and assess their implications for the banking industry. Her work bridges market insight, member engagement, and policy advocacy, with a focus on enabling responsible innovation that strengthens the banking system and supports economic growth. Ybarra has an M.B.A. from Georgetown University's McDonough School of Business and a bachelor's degree in chemical engineering from Stanford University.



Alexander Zozos

General Counsel
Superstate

Alexander (Alex) Zozos is general counsel at Superstate, a firm specializing in the tokenization of securities. He leads the company's legal and regulatory strategy, including the development of one of the first Securities and Exchange Commission (SEC)–registered transfer agents purpose-built for digital assets as well as multiple tokenized security funds. Before Superstate, Zozos was associate general counsel at Coinbase, where he advised on tokenization, derivatives, USDC, and global expansion. He previously served in the SEC's Division of Trading and Markets, where he focused on market structure and regulatory oversight. Zozos began his career on Wall Street at JPMorgan and later practiced law at Lowenstein Sandler, advising fintech and crypto clients on securities and regulatory matters. His work spans traditional and decentralized finance, with a focus on bridging existing regulatory frameworks with emerging blockchain-based infrastructure. He has a J.D. from Fordham School of Law and a B.S. in finance and accounting from Villanova University.



Tom Zschach

Former Chief Innovation Officer
Swift

Tom Zschach spent six years as chief innovation officer at Swift, where he worked to build the Swift ledger and led digital asset strategy across a network of more than 11,000 financial institutions. Zschach is a financial market innovator, builder, and executive focused on scaling tokenized assets. Before Swift, he was the chief technology officer of CLS Group, and he has more than 20 years of experience in investment banking, trading, and sales through executive technology roles at LCH. Clearnet, Bank of America, Merrill Lynch, Lehman Brothers, and Barclays Capital. Zschach's work now focuses on building a trusted infrastructure to unlock the full potential of digital assets and bring tokenized markets into the institutional mainstream.

