

Sixth Annual Fintech Conference

August 3–4, 2022

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School of International and Public Affairs

Cambridge
Centre
for Alternative
Finance

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CAMBRIDGE
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BROOKINGS

 Wharton
UNIVERSITY of PENNSYLVANIA

The Sixth Annual Fintech Conference

Welcome to the Sixth Annual Fintech Conference at the Federal Reserve Bank of Philadelphia. This year's two-day conference is an in-person/hybrid event, co-organized with School of International and Public Affairs at Columbia University, the Wharton School of the University of Pennsylvania, the University of Cambridge, the Brookings Institution, and the Bank Policy Institute.

Over the years, the goal of our annual fintech conferences has been to provide a platform for fintech experts to come together to discuss various emerging issues around financial technology, its impact, and appropriate policy responses. This year is no exception. Our focus will be on cryptocurrencies, stablecoins, FedNow, central bank digital currency (CBDC), bank/fintech partnerships, cyber risk associated with fintech activities, the future of payment, and fintech regulations.

Our esteemed list of speakers include experts and senior executives from fintech regulators, fintech firms, and banks exploring crypto activities. Discussions will follow the latest industry advances and emerging trends for what we can expect to be engaging conversations and opportunities for networking.

All sessions will be recorded, and the videos will be made available to the public after the event.

In the past, we have covered issues around artificial intelligence/machine learning; blockchain; CBDC; stablecoins; buy now, pay later; consumer protection; fintech partnerships; fintech regulations, and more. Here are links to our previous annual fintech conferences, where you can find the agenda, speaker bios, and videos for each of them.

2017: [Fintech: The Impact on Consumers, Banking, and Regulatory Policy](#)

2018: [Fintech and the New Financial Landscape](#)

2019: [Third Annual Fintech Conference](#)

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

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

2022 Organizing Committee

Julapa Jagtiani (Federal Reserve Bank of Philadelphia)

Richard Herring (The Wharton School of the University of Pennsylvania)

Patricia C. Mosser (Columbia University)

Chris Feeney (Bank Policy Institute)

Aaron Klein (The Brookings Institution)

Raghavendra Rau (University of Cambridge)

Agenda

Wednesday, August 3

- 10:00 a.m. **Registration and Light Refreshments**
- 10:30 a.m. **Opening Remarks**
Patrick T. Harker (Federal Reserve Bank of Philadelphia)
- 10:45 a.m. **The Future of Payment: Crypto, Stablecoin, FedNow, CBDC?**

Moderator: **David Mills** (Federal Reserve Board)

Panelists:
Dante Disparte (Circle)
Paul Grewal (Coinbase Global, Inc.)
Michael B. Greenwald (Atlantic Council Geoeconomics Center)
Greg Baer (Bank Policy Institute)
- 11:45 a.m. **Fireside Chat with Nellie Liang** (U.S. Department of the Treasury)

Moderator: **Chris Brummer** (Georgetown University)
- 12:20 p.m. **Lunch**
- 1:30 p.m. **Regulators Panel: Crypto Activities at Financial Institutions**

Moderators: **Julapa Jagtiani** (Philadelphia Fed)
and **Yaniv Gershon** (Federal Reserve Bank of Boston)

Panelists:
Kavita Jain (Federal Reserve Board)
Gregg Gelzinis (Consumer Financial Protection Bureau)
Kaitlin Asrow (New York Department of Financial Services)
Kevin Greenfield (Office of the Comptroller of the Currency)
Rae-Ann Miller (Federal Deposit Insurance Corporation)
Adam Wright (CA Department of Financial Protection & Innovation)

Agenda

- 2:20 p.m. **Fireside Chat with Renaud Laplanche** (Upgrade)
Moderator: **Karen Webster** (Market Platform Dynamics and PYMNTS.com)
- 3:00 p.m. **Break**
- 3:20 p.m. **Fireside Chat with Phil Venables** (Google Cloud)
Moderator: **Patricia C. Mosser** (Columbia University)
- 4:00 p.m. **The Future of Fintech: DeFi, NFT, Smart Contracts, Metaverse, Web 3.0?**
Moderator: **Daniel Gorfine** (Gattaca Horizons LLC)
Panelists:
Tim Vanderham (formerly with NCR Corporation)
Christian Catalini (Massachusetts Institute of Technology)
Jonathan M. Padilla (Snickerdoodle Labs)
Matt Homer (Nyca Partners)
- 5:15 p.m. **Reception**
- 6:30 p.m. **Speakers Dinner**

Agenda

Thursday, August 4

8:30 a.m.

Registration and Breakfast

9:00 a.m.

Fireside Chat with Michael J. Hsu (Office of the Comptroller of the Currency)

Moderator: **Aaron Klein** (The Brookings Institution)

9:30 a.m.

Bank Partnership with Fintech Crypto Platforms

Moderator: **Brian Allen** (Bank Policy Institute)

Panelists:

Kevin Greene (Tassat)

Patrick Murck (Transparent Financial Systems)

Sam Sidhu (Customers Bancorp)

Ben Reynolds (Silvergate Bank)

Robert Morgan (USDF Consortium)

10:30 a.m.

Break

10:50 a.m.

Conversation with Rohit Chopra (Consumer Financial Protection Bureau)

Moderator: **Richard Herring** (The Wharton School of the University of Pennsylvania)

11:30 a.m.

The Dark Side of Fintech

Moderator: **Thomas P. Vartanian** (Financial Technology & Cybersecurity Center)

Panelists:

Andrei Kirilenko (University of Cambridge)

Todd C. Conklin (U.S. Department of the Treasury)

Linda Jeng (Centre Consortium)

Stacey Schreft (U.S. Department of the Treasury)

Ben Colman (Reality Defender)

Agenda

12:30 p.m.

Lunch

1:45 p.m.

Fireside Chat with Adrienne Harris (New York Department of Financial Services)

Moderator: **William G. Spaniel** (Philadelphia Fed)

2:20 p.m.

A New Chapter for Fintech Lending

Moderator: **Todd H. Baker** (Columbia University)

Panelists:

Jonah Crane (Klaros Group)

Armen Meyer (LendingClub)

Dan Quan (Nevcaut Ventures)

Kevin Moss (Kevin Moss Consulting and Oliver Wyman's North American Financial Services)

Nat Hoopes (Upstart)

Emre Sahingur (VantageScore)

3:30 p.m.

Closing Remarks

Christy Goldsmith Romero (Commodity Futures Trading Commission)

3:45 p.m.

Adjourn



Kaitlin Asrow

**Executive Deputy Superintendent
Research and Innovation
New York Department of Financial Services**

As executive deputy superintendent of Research and Innovation at the New York Department of Financial Services (DFS), Kaitlin Asrow is responsible for economic research, innovation policy, and virtual currency licensing and supervision. Prior to joining DFS, she was a senior policy advisor in the Federal Reserve System, specializing in fintech, data governance and management, data privacy, and artificial intelligence. She is a recognized leader in financial services innovation and policy design, with experience in entity supervision and research design. She has authored multiple papers and books on data policy, including an evaluation of data protection and data rights in the United States, and a review of open banking. Asrow has a master of public policy (M.P.P.) from the University of Chicago and a B.A. from Stanford University.



Greg Baer

**President and Chief Executive Officer
Bank Policy Institute**

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



Todd H. Baker

Senior Fellow
Richard Paul Richman Center for Business, Law, and Public Policy
Columbia Business School and Columbia Law School

Todd H. Baker is a senior fellow at the Richard Paul Richman Center for Business, Law, and Public Policy at Columbia Business School and Columbia Law School. He is also an academic and former business executive and lawyer, working on business and policy issues arising from the digital transformation of financial services. He was a senior fellow at the Mossavar-Rahmani Center for Business and Government at the Harvard Kennedy School and an adjunct professor at Stanford Law School. He writes extensively for publications, including the *Financial Times*, the *Wall Street Journal*, the *Harvard Business Review*, and *American Banker*. Baker is also a member of the board of directors and chair of the Board Credit Committee at Accion Opportunity Fund, a nonprofit small business lender; a member of the Academic Research Council at the Urban Institute; and a Limited Partner Advisor at Nyca Partners, a fintech-focused venture capital firm. Previously, he was chief corporate strategy and development officer at three large domestic and international retail, commercial, and corporate banking organizations: MUFG Americas Holdings/Union Bank NA; TD Bank, N.A.; and Washington Mutual, Inc., where he sourced and executed strategic acquisitions and divestitures and managed, at various times, strategic planning, investor relations, performance management, venture capital investing, and competitive intelligence. Prior to his business roles, Baker was a San Francisco-based corporate partner with the international law firms Gibson, Dunn & Crutcher LLP and Morrison & Foerster LLP. He has a J.D. from Stanford Law School and was a member of the *Stanford Law Review*. He also has an A.B. (summa cum laude) from Dartmouth College.



Chris Brummer

Agnes N. Williams Research Professor
Faculty Director
Institute of International Economic Law
Georgetown University Law Center

Chris Brummer is the Agnes N. Williams Research Professor and faculty director at the Institute of International Economic Law at Georgetown University Law Center. He also lectures on financial inclusion and equity, financial regulation, and global governance. Brummer started his career at Cravath Swaine and Moore LLP. For more than a decade, he has shared his expertise with industry leaders, nonprofits, and policymakers, offering his insights to help firms and governments best understand and react to new developments and challenges in the financial system. He is also the author/editor of several books, including *Soft Law and*

the Global Financial System, Minilateralism, Cryptoassets: Legal, Regulatory and Monetary Perspectives, and Fintech Law in a Nutshell. Brummer is the host of the CQ Roll Call's Fintech Beat podcast and founder of Washington, D.C.'s Fintech Week, an annual free event for the public. He has multiple degrees, including a J.D. with honors from Columbia Law School and a Ph.D. from the University of Chicago.



Christian Catalini

**Founder of the MIT Cryptoeconomics Lab
Research Scientist
Massachusetts Institute of Technology**

Christian Catalini is the founder of the MIT Cryptoeconomics Lab and is a research scientist at the Massachusetts Institute of Technology (MIT). He is also the cofounder and chief strategy officer of Lightspark. Previously, he was a cocreator of Diem (formerly Libra), chief economist of the Diem Association, and head economist of Meta FinTech. While a professor at MIT, Catalini designed the MIT Digital Currency Research Study. In 2018, he was appointed faculty research fellow in the Productivity, Innovation, and Entrepreneurship Program at the National Bureau of Economic Research. His academic research focuses on blockchain technology and cryptocurrencies, and he previously worked on the economics of equity crowdfunding and start-up growth, and the economics of scientific collaboration. His research has been featured in *Nature*, *Science*, the *New York Times*, the *Wall Street Journal*, *The Economist*, *WIRED*, and NPR, among others. Catalini has presented his work at Harvard University; MIT; Yale University; London Business School; New York University; University of California, Berkeley; Stanford University; the U.S. Department of the Treasury; and the U.S. Securities and Exchange Commission, among others. He has a Ph.D. from the University of Toronto (Rotman School of Management) and an M.Sc. (summa cum laude) in economics and management of new technologies from Bocconi University.



Rohit Chopra

**Director
Consumer Financial Protection Bureau**

Rohit Chopra is director of the Consumer Financial Protection Bureau (CFPB), a unit of the Federal Reserve System charged with protecting families and businesses from illegal practices by financial institutions and ensuring that markets for consumer financial products and services are fair, transparent, and competitive. In this role, Chopra is a member of the board of directors of the Federal Deposit Insurance Corporation and the Financial Stability Oversight Council. In 2018, he was unanimously confirmed by the U.S. Senate as a

commissioner on the Federal Trade Commission (FTC), where he served until assuming office as CFPB director. During his tenure at the FTC, he worked to strengthen sanctions against repeat offenders; to reverse the agency's reliance on no-money, no-fault settlements in fraud cases; and to halt abuses of small businesses. He also led efforts to revitalize dormant authorities, such as those to protect the Made in USA label and to promote competition. He previously was at the CFPB from 2010 to 2015. In 2011, the Secretary of the Treasury designated him as the agency's student loan ombudsman, where he led the CFPB's efforts on student lending issues. Prior to his government service, he worked at McKinsey & Company, the global management consultancy in the financial services, health care, and consumer technology sectors. Chopra has an M.B.A. from the Wharton School of the University of Pennsylvania and a B.A. from Harvard University.



Ben Colman

**Cofounder and Chief Executive Officer
Reality Defender**

Ben Colman is the cofounder and chief executive officer of Reality Defender, a provider of deepfake detection. Over the past 15 years, he has scaled multiple companies at the intersection of cybersecurity and fintech. Previously, he led cybersecurity commercialization at Goldman Sachs and worked at Google.

Colman has an M.B.A. from the NYU Stern of Business and a bachelor's degree from Claremont McKenna College.



Todd C. Conklin

**Counselor to the Deputy Secretary for Cyber
U.S. Department of the Treasury**

Todd C. Conklin currently leads the cyber portfolio for the U.S. Department of the Treasury under Deputy Secretary Wally Adeyemo and is the Treasury's chief information officer for Intelligence Platforms and Innovation. Conklin previously was chief data officer for the Treasury's Office of Terrorism and Financial Intelligence (TFI). In that role, he led TFI's data analytics program and worked to develop a centralized data analytics platform, in addition to chairing the TFI Data Governance Board. He has more than 15 years of experience with TFI and the Treasury. He initially joined the Treasury's Office of Foreign Assets Control (OFAC), most recently as deputy associate director for the Office of Global Targeting. He was also OFAC's attaché to Mexico and Central America and was the OFAC Liaison to Afghanistan's National Interdiction Unit. In addition to the Treasury,

he has a combination of private sector, intelligence, and law enforcement experience, having worked in various positions at Exxon Mobil Corporation, the National Geospatial-Intelligence Agency, and the U.S. Secret Service. In 2021, he received the Silver Medal of Service, one of the Treasury's highest honors for his work ensuring the security of the Treasury's critical national security data assets. Conklin has an M.B.A. with a business analytics focus from Ohio University and a B.A. in history from Mercyhurst University.



Jonah Crane

Partner
Klaros Group

Jonah Crane is a partner at the Klaros Group and an experienced advisor to financial technology companies with innovative products or business models. He advises on business and product strategy, regulatory and compliance risk, and regulatory engagement. He has helped neobanks, infrastructure providers, crypto companies, and banks navigate complex regulatory frameworks. Crane is a member of the advisory board of the Digital Dollar Project and regulator-in-residence at the FinTech Innovation Lab in New York. He has also helped financial regulators around the world develop policy frameworks to facilitate innovation and financial inclusion, and he led the drafting of the first comprehensive code of conduct for trading digital assets. He was a senior advisor and deputy assistant secretary in the U.S. Department of the Treasury, an advisor to U.S. Senator Chuck Schumer, and a mergers and acquisitions lawyer at Milbank LLP in New York City.



Dante Disparte

Chief Strategy Officer and Head of Global Policy
Circle

Dante Disparte is chief strategy officer and head of Global Policy at Circle, responsible for overseeing company strategy, communications, policy, and public affairs. Since joining Circle, his leadership in driving market expansion, regulatory engagement, and more has been integral in furthering the company's mission to raise global economic prosperity through the frictionless exchange of financial value. Prior to Circle, Disparte was a founding executive of Diem Association, leading policy, communications, membership, and social impact. He also brings two decades of experience as an entrepreneur, business leader, and global risk expert, most recently as founder and chief executive officer of Risk Cooperative. He was also an appointee on the Federal Emergency Management

Agency's (FEMA) National Advisory Council. Currently, he is a member of the World Economic Forum's Digital Currency Governance Consortium and a life member of the Council on Foreign Relations. In addition, he is coauthor of *Global Risk Agility and Decision Making*. He is a graduate of the Program for Leadership Development (PLD) at Harvard Business School, and has an M.Sc. in risk management from the NYU Stern School of Business and a bachelor's degree from Goucher College.



Chris Feeney

**Executive Vice President
Bank Policy Institute**

Chris Feeney is an executive vice president at the Bank Policy Institute (BPI) and president of BITS, the technology policy division of BPI. As BITS president, Feeney represents the nation's largest financial institutions, collaborating with the administration, government agencies, regulators, and policymakers to promote effective cybersecurity, resilience, risk management, and operating practices and to develop and shape the industry's use of emerging technologies. Feeney is experienced in board, executive management, technology, business/sales management, and operating roles at software companies, banks, broker dealers, and investment management firms. He is currently vice chair of the Financial Services Sector Coordinating Council, a board and operating management member of fTLD Registry Services, a Management Committee member of the Cyber Risk Institute, and a board and Executive Committee member of Sheltered Harbor. Feeney has been a board director at Scottrade, Inc., and Scottrade Bank, prior to its sale to TD Ameritrade and TD Bank, where he was the Risk Committee chair and a Technology Committee member. He is a former board advisor to Quovo, Inc., and Advizor, Inc., both of which had successful exits in 2019. Feeney is a National Association of Corporate Directors Governance Fellow.



Gregg Gelzinis

**Advisor to the Director
Consumer Financial Protection Bureau**

Gregg Gelzinis is advisor to the director of the Consumer Financial Protection Bureau (CFPB). In this role, he advises the director on all matters before the Financial Stability Oversight Council and Federal Deposit Insurance Corporation (FDIC) board of directors. He also leads the CFPB's Climate Risk Working Group and assists in CFPB's work on digital assets. Before joining the CFPB, Gelzinis was the associate director of Economic Policy at the Center for American Progress, where he led the organization's work on systemic risk oversight and prudential regulatory issues. He also was a fellow in the U.S. Department of the Treasury's Office of Financial Institutions. He has master's and bachelor's degrees in government from Georgetown University.



Yaniv Gershon

**Vice President
Supervision, Regulation, and Credit Department
Federal Reserve Bank of Boston**

Yaniv Gershon is vice president in the Supervision, Regulation, and Credit Department at the Federal Reserve Bank of Boston. In this role, he leads the Federal Reserve System Fintech Supervision Program, designed to enhance System-wide capabilities to identify, monitor, and assess the full range of risks arising from supervised firms' fintech activities. Previously, he was the cochair of the Large Institution Supervision Coordinating Committee (LISCC) Monitoring and Analysis Program and was a member of the LISCC Operating Committee. He also was the LISCC Capital Program lead, overseeing the day-to-day execution and year-round supervisory program that assesses the capital adequacy, capital planning, and financial risks and controls. Gershon has a master's degree in applied mathematics from Wayne State University and an accounting degree from Ramat-Gan College.



Daniel Gorfine

**Founder
Gattaca Horizons LLC**

Daniel Gorfine is the founder of Gattaca Horizons LLC, a boutique fintech advisory firm. He is also an adjunct professor of law at Georgetown University Law Center, a cofounder of the nonprofit Digital Dollar Project, and a senior policy advisor to the Financial Technology Association. Previously, he was the U.S. Commodity Futures Trading Commission's first chief innovation officer and director of LabCFTC. Before that, Gorfine was vice president, External Affairs & Associate General Counsel, at OnDeck. He also was director of Financial Markets Policy and Legal Counsel at the Milken Institute think tank and worked at the international law firm Covington & Burling LLP earlier in his career; he also served a clerkship with U.S. District Court Judge Catherine C. Blake in the District of Maryland. Gorfine has a J.D. from George Washington University Law School, an M.A. from the Paul H. Nitze School for Advanced International Studies (SAIS) at Johns Hopkins University, and a A.B. from Brown University.



Kevin Greene

Chair and Chief Executive Officer
Tassat Group Inc.

Kevin Greene is the chair and chief executive officer of Tassat Group Inc., a provider of blockchain-based real-time solutions to banks. He joined the firm as a senior member of the board, was named executive chair, and drives innovation and progress in the application of blockchain-based technology solutions for the financial services industry. In addition to his roles at Tassat, he is a managing partner of James Alpha Management, LLC. Previously, he was chair and chief executive officer of Capital Resource Holdings, LLC, the holding company parent of CRA Rogerscasey, one of the nation's pension consulting firms advising more than \$500 billion in pension fund, foundation, endowment, and high net worth assets. Greene also founded Bryant Park Capital, a privately held investment bank, specializing in private equity financing and mergers and acquisitions for both private and public companies in the U.S. and Europe. Prior to founding Bryant Park, he was a senior consultant with McKinsey & Company, focusing on corporate finance, corporate strategy, and mergers and acquisitions. He is president of the board of trustees of the Michael J. Farrell Foundation and a trustee of Kaatsbaan Cultural Park and the Woodstock Film Festival. Greene has also published articles on economics and political science and has been a featured speaker at several asset management industry conferences. He has an M.B.A. in finance from New York University, a master's degree in public policy (Kennedy Scholar) from Harvard University, and a B.A. in economics (with distinction) from Georgetown University. In addition, he has Series 7, 24, 63, and 79 licenses with the Financial Industry Regulatory Authority (FINRA).



Kevin Greenfield

Deputy Comptroller
Operational Risk Policy
Office of the Comptroller of the Currency

Kevin Greenfield is the deputy comptroller for Operational Risk Policy at the Office of the Comptroller of the Currency (OCC). In this role, he oversees the development of policy and examination procedures addressing operational risk, bank information technology, cybersecurity, critical infrastructure resilience, payments systems, and corporate and risk governance. Previously, he was the director at Bank Information Technology Policy for the Operational Risk Policy Division, where he managed a team responsible for developing, communicating, and interpreting policies for the OCC's supervision of technology operations at financial institutions. He represented the OCC on several interagency groups that focus on coordination and development of information technology risk

management supervisory guidance for such topics as information security, resiliency, technology operations, corporate governance, and independent risk management. Prior to being named director for Bank Information Technology Policy, Greenfield spent 14 years with the OCC's Large Bank Supervision Department, where he gained experience examining large and complex technology operations at several of the largest U.S. financial institutions. In this role, he held various technology supervision roles at large financial institutions based in Pittsburgh, Charlotte, and New York City.



Michael B. Greenwald

Senior Fellow

Atlantic Council Geoeconomics Center

Michael B. Greenwald is senior fellow at the Atlantic Council Geoeconomics Center and a senior executive and global lead for Digital Assets at Amazon Web Services. Previously, he was the director of digital asset education and director at Tiedemann Advisors, a multifamily office managing more than \$30 billion in assets, and managing director at Tiedemann-Constantia, a partner firm based in Zurich, Switzerland. He was the first U.S. Treasury attaché to Qatar and Kuwait, acting as principal liaison to the banking sector in those nations for two presidential administrations from 2010 to 2017. Greenwald is a fellow at Harvard Kennedy School's Belfer Center for Science and International Affairs, a senior fellow at the Atlantic Council Geoeconomics Center, and an adjunct senior fellow at the Center for New American Security. He has a J.D. from Boston University School of Law, an M.A. from Boston University's Frederick S. Pardee School of Global Studies, and a B.A. in history from George Washington University.



Paul Grewal

Chief Legal Officer

Coinbase Global, Inc.

Paul Grewal is the chief legal officer at Coinbase Global, Inc., where more than 68 million people in over 100 countries buy, sell, store, use, and earn cryptocurrency. He is responsible for Coinbase's legal, compliance, global intelligence, risk management, and government relations groups. He leads these teams in their work to partner with financial services regulators; contributes to the development and rollout of innovative, regulated products, and services; and supports the company's global growth and regulatory strategy. Before joining Coinbase, he was vice president and deputy general counsel at Facebook. Before Facebook, he was U.S. Magistrate Judge for the Northern District of California. He was

appointed by Chief Justice Roberts to the Magistrate Judges Education Committee of the Federal Judicial Center. Grewal was previously a partner at Howrey LLP, where his practice focused on intellectual property litigation. He has tried cases from Marshall, Texas, to Wilmington, Delaware, and has argued before various federal appellate courts. He also was a law clerk to Federal Circuit Judge Arthur J. Gajarsa and U.S. District Judge Sam H. Bell. He has a J.D. from the University of Chicago Law School and a B.S. in civil and environmental engineering from the Massachusetts Institute of Technology.



Patrick T. Harker

**President and Chief Executive Officer
Federal Reserve Bank of Philadelphia**

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

Before taking office at the Philadelphia Fed, Harker was the 26th president of the University of Delaware. He was also a professor of business administration at the university's Alfred Lerner College of Business and Economics and a professor of civil and environmental engineering at the College of Engineering. Before joining the University of Delaware in 2007, Harker was dean and Reliance Professor of Management and Private Enterprise at the Wharton School of the University of Pennsylvania. Prior to being appointed dean in 2000, Harker was the Wharton School's interim dean and deputy dean as well as the chair of its Operations and Information Management Department. In 1991, he was the youngest faculty member in Wharton's history to be awarded an endowed professorship as UPS Transportation Professor of the Private Sector. He has published/edited nine books and more than 100 professional articles. From 1996 to 1999, he was editor-in-chief of the journal *Operations Research*.

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



Adrienne Harris

Superintendent

New York Department of Financial Services

Adrienne Harris was nominated to lead the New York State Department of Financial Services (DFS) by Governor Kathy Hochul and confirmed by the N.Y. State Senate. She began her career as an associate at Sullivan & Cromwell LLP in New York City, representing a number of U.S. and non-U.S. based corporations in various forms of litigation and regulatory matters, before accepting a position at the U.S. Department of the Treasury under President Barack Obama. While at the Treasury Department, Harris was a senior advisor to both Acting Deputy Secretary and Under Secretary for Domestic Finance Mary Miller and Deputy Secretary Sarah Bloom Raskin. Her work ranged from financial reform efforts to identifying solutions to the student loan crisis, analyzing the nexus between foreign investment and national security, and working to promote financial inclusion and health in communities throughout the country. After the Treasury, she joined the White House, where she was appointed special assistant to the President for Economic Policy, as part of the National Economic Council. In this role, she managed the financial services portfolio, which included developing and executing strategies for financial reform and the implementation of Dodd-Frank consumer protections for the American public, cybersecurity, and housing finance reform priorities. After leaving the White House, she was general counsel and chief business officer at States Title, Inc. (now DOMA). Prior to being nominated, she also was a professor and faculty codirector at the Gerald R. Ford School of Public Policy's Center on Finance, Law, and Policy at the University of Michigan, as well as a senior advisor at the Brunswick Group in Washington, D.C.



Richard Herring

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

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



Matt Homer

**Executive-in-Residence
Nyca Partners**

Matt Homer is executive-in-residence at Nyca Partners, a fintech venture capital firm. Prior to joining Nyca, he was the first executive deputy superintendent for Research & Innovation at the New York Department of Financial Services, where he oversaw the department's licensing and supervision of cryptocurrency companies, as well as strategic efforts related to fintech, insurtech, and regtech. He previously worked for Plaid and Quovo and was an advisor on fintech and financial inclusion for USAID, the World Bank, the United Nations, the Aspen Institute, and the Cambridge Center for Alternative Finance. Homer has a master of public policy (M.P.P.) from Harvard Kennedy School and a bachelor's degree in economics from the University of Utah.



Nat Hoopes

Vice President

Head of Government and Regulatory Affairs
Upstart

Nathaniel (Nat) Hoopes is the vice president and head of Government and Regulatory Affairs at Upstart. He is a leading voice on financial innovation, cited frequently on public policy issues including alternative data and artificial intelligence in credit underwriting, fintech–bank partnerships, and innovative bank charter initiatives. Previously, he led the fintech lending industry’s trade group as the founding executive director of the Marketplace Lending Association (MLA). He increased MLA’s membership from three initial founding members to 38 companies in the digital lending and investing ecosystem. He was also vice president and then executive director at the Financial Services Forum, where he worked on public policy issues affecting the nation’s largest financial firms. Hoopes has spent 14 years working at the intersection of financial services and public policy, including five years on Capitol Hill, where he was legislative director for Senator Scott P. Brown (R-MA), helping lead successful bipartisan negotiations of major amendments to the 2010 Dodd–Frank Wall Street Reform and Consumer Protection Act. Hoopes also worked to develop legislation to expand opportunities for small businesses and innovative start-ups through equity crowdfunding as part of the Jumpstart Our Business Startups (JOBS) Act. Prior to joining Senator Brown, Hoopes was a policy advisor to Senator Joseph Lieberman (I-D CT). Hoopes’ experience also includes two years as a private equity investment analyst at Trilantic Capital Partners, where he focused on growth investments and middle-market leveraged buyouts in the industrials, financial services, and consumer sectors. Hoopes has a master’s degree in law and diplomacy from the Fletcher School at Tufts University and a B.A. from Princeton University.



Michael J. Hsu

Acting Comptroller of the Currency

Office of the Comptroller of the Currency

Michael J. Hsu became acting Comptroller of the Currency (OCC) in 2021, upon his designation as first deputy comptroller by Secretary of the Treasury Janet Yellen. As acting Comptroller of the Currency, Hsu is the administrator of the federal banking system and chief executive officer of the OCC. The OCC ensures that the federal banking system operates in a safe and sound manner, provides fair access to financial services, treats customers fairly, and complies with applicable laws and regulations. It supervises nearly 1,200 national banks, federal savings associations, and federal branches and agencies of foreign banks that serve consumers, businesses, and communities across the United States and conduct

approximately 70 percent of banking activity in the country. These banks range from community banks serving local neighborhood needs to the nation's largest most internationally active banks. The comptroller also is a director of the Federal Deposit Insurance Corporation and a member of the Financial Stability Oversight Council and the Federal Financial Institutions Examination Council. Previously, Hsu was an associate director in the Division of Supervision and Regulation at the Federal Reserve Board of Governors. In that role, he chaired the Large Institution Supervision Coordinating Committee Operating Committee, which has responsibility for supervising the global systemically important banking companies operating in the United States. He cochaired the Federal Reserve's Systemic Risk Integration Forum, was a member of the Basel Committee Risk and Vulnerabilities Group, and cosponsored forums promoting interagency coordination with foreign and domestic financial regulatory agencies. His career has included serving as a financial sector expert at the International Monetary Fund; financial economist at the U.S. Department of the Treasury, helping to establish the Troubled Assets Relief Program; and financial economist at the Securities and Exchange Commission, overseeing the largest securities firms. Hsu began his career as a staff attorney in the Federal Reserve Board's Legal Division. He has a J.D. from New York University School of Law, an M.S. in finance from George Washington University, and a B.A. from Brown 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, a fellow member of the Wharton Financial Institutions Center, and a Central Bank Research fellow at the Bank for International Settlements. At the Federal Reserve, Jagtiani has participated in several supervisory policy projects and published her research articles in top finance and economics journals. Her most recent research focuses on the roles of alternative data and fintech partnership in expanding credit access to underserved consumers and small businesses. Jagtiani has a Ph.D. in finance and an M.B.A. from the NYU Stern School of Business, where she held the Rockefeller Foundation Fellowship.



Kavita Jain

**Deputy Associate Director
Office of Innovation Policy
Division of Supervision and Regulation
Board of Governors of the Federal Reserve System**

Kavita Jain is deputy associate director in the Office of Innovation Policy, Division of Supervision and Regulation, at the Board of Governors of the Federal Reserve System. In this role, she is responsible for coordinating the Federal Reserve's regulatory response to emerging innovation opportunities and risks in banking. She has more than 15 years of experience working in financial services regulation, with expertise in several areas of fintech, including blockchain, digital assets, regtech, artificial intelligence, data aggregation, and online capital raising. Prior to joining the Board, Jain was a director in the Office of Financial Innovation at the Financial Industry Regulatory Authority (FINRA). In addition, she has served in key positions in the Offices of Finance, Strategy, and Emerging Regulatory Issues at FINRA. Jain was named one of the leading women in fintech by Innovate Finance. She has an M.B.A. from the University of Southern New Hampshire, a bachelor of commerce from Bombay University, and a Certified Regulatory and Compliance Professional Certification from the FINRA Institute at the Wharton School of the University of Pennsylvania.



Linda Jeng

**Chief Policy and Regulatory Officer
Centre Consortium**

Linda Jeng is chief policy and regulatory officer at Centre Consortium. She is also a visiting scholar on financial technology and adjunct professor of law at Georgetown University Law Center's Institute for International of Economic Law and a senior lecturing fellow at Duke Law School. Her research interests include open banking, digital assets, and decentralized finance (DeFi). Previously, she was the global head of policy at Transparent Financial Systems. Prior to these roles, she was at the Board of Governors of the Federal Reserve System, where she chaired the Basel Committee's working group on open banking. She has spent most of her career working on financial stability and reg reform, including at the Financial Stability Board, working on international standards addressing too-big-to-fail, the U.S. Senate drafting the Dodd-Frank Act, and the U.S. Department of the Treasury on the international implementation of G20-led reforms. She also worked at the Securities and Exchange Commission, the Office of the Comptroller of the Currency, and Credit Agricole in Paris. She has a J.D. from Columbia Law School; a master of advanced studies (M.A.S.) from the University of Toulouse, France; and a B.A. from Duke University.



Andrei Kirilenko

Professor of Finance
Cambridge Judge Business School
University of Cambridge

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



Aaron Klein

Senior Fellow in Economic Studies
The Brookings Institution

Aaron Klein is a senior fellow in economic studies at the Brookings Institution, where he also is policy director of the Center on Regulation and Markets. He focuses on financial regulation and technology, payments, macroeconomics, and infrastructure finance and policy. He regularly publishes, speaks, and comments on these issues. Previously, Klein directed the Bipartisan Policy Center (BPC)'s Financial Regulatory Reform Initiative and helped the BPC launch its Executive Council on Infrastructure. Previously, Klein had a career in government; he was deputy assistant secretary for Economic Policy at the U.S. Department of the Treasury. At the Treasury, he worked on financial regulatory reform and housing finance reform; directed its transportation, infrastructure policy, and Native American policies; and received the department's Distinguished Service Award. Prior to joining the Treasury, he was chief economist of the Senate Banking, Housing and Urban Affairs Committee for Chairmen Chris Dodd (D-CT) and Paul Sarbanes (D-MD). While working in the Senate, he played a key role in a series of major legislation, including the Economic Emergency Stabilization Act of 2008 (better known as TARP), the Housing and Economic Recovery Act of 2008, the SAFETEA Act of 2005 that rewrote America's surface transportation policy, the Check Truncation Act of 2003, the Terrorism Risk Insurance Act of 2002, and the Sarbanes-Oxley Act of 2002. He is a graduate of Dartmouth College (with high honors) and Princeton University's Woodrow Wilson School of Public Affairs.



Renaud Laplanche

**Cofounder and Chief Executive Officer
Upgrade**

Renaud Laplanche is the cofounder and chief executive officer of Upgrade, Inc., a neobank that offers credit to mainstream consumers. Under Laplanche's leadership, Upgrade has delivered over \$12 billion in consumer credit to consumers in just over four years and launched Upgrade Card, an innovative credit card named the "fastest-growing credit card in America" by the Nilson Report, making Upgrade the only fintech company ranked in the top 50 U.S. card issuers. Upgrade was ranked the fastest-growing company in the Americas by the *Financial Times*. Prior to Upgrade, Laplanche founded and ran Lending Club for 10 years. He took the company public, reaching a market capitalization of \$10 billion. At Lending Club, he pioneered consumer fintech and grew the company to become the largest provider of personal loans in America. Laplanche was ranked number 23 in Bloomberg Markets' 2015 Most Influential List, an annual ranking of the world's top 50 most influential leaders across technology, finance, and politics. He was recognized by the Clinton Global Initiative by President Bill Clinton for expanding access to affordable and responsible credit. He was named Fintech Executive of the Year by Finovate in 2020.



Nellie Liang

**Under Secretary for Domestic Finance
U.S. Department of the Treasury**

Nellie Liang was confirmed as the Under Secretary for Domestic Finance at the U.S. Department of the Treasury in 2021. Prior to joining the Treasury, Liang was a senior fellow in Economic Studies at the Brookings Institution. She also was a visiting scholar at the International Monetary Fund's Monetary and Capital Markets Department, a lecturer at the Yale School of Management, and a member of the Congressional Budget Office's Panel of Economic Advisors. Over three decades at the Board of Governors of the Federal Reserve System, Liang held a range of positions, including as the first director of the Division of Financial Stability. In that position, she oversaw the development of financial stability policies related to risks in financial firms and financial markets and interactions of financial policies with monetary policy. Her recent research has focused on the financial system and macroeconomic growth. Liang has a Ph.D. in economics from the University of Maryland and a B.A. in economics from the University of Notre Dame.



Armen Meyer

**Head of Public Policy and Regulatory Strategy
LendingClub**

Armen Meyer is the head of Public Policy and Regulatory Strategy at LendingClub, the U.S.'s largest bank personal lender and the first fintech to acquire a national bank. Previously, Meyer was a managing director at PwC, advising financial services companies, after serving as chief of staff of New York's bank regulator and assistant secretary of economic development for the state of New York. Before that, he advised state governors, congressmen, and candidates for federal office on economic and political matters. He also clerked in the U.S. District Court. Meyer has a J.D. and M.P.A. from Harvard Law School and Harvard's Kennedy School of Government, focusing on business regulation and antitrust. He graduated in mathematics at the top of his class from Fordham College at Lincoln Center.



Rae-Ann Miller

**Senior Deputy Director
Supervision and Policy Division of Risk Management
Supervision
Federal Deposit Insurance Corporation**

Rae-Ann Miller was appointed senior deputy director in the Supervision and Policy Division of Risk Management Supervision at the Federal Deposit Insurance Corporation (FDIC) in 2020. In this role, she oversees the FDIC's safety and soundness supervisory programs and policy development for community and large banks. Previously, she was the associate director of Risk Management Policy and managed sections responsible for safety and soundness policy development, accounting, and securities disclosure. Miller began her career at the FDIC as a safety and soundness examiner in New Jersey, and she was later promoted to a trust specialist in Delaware. She transferred to FDIC headquarters in Washington, D.C., as special assistant to the chief operating officer and was promoted to manager, Risk Management and Applications Branch, and later to assistant director, Applications and Supervision Branch with responsibility for the Washington Office's oversight of problem banks, enforcement actions, applications, large banks, and anti-fraud and anti-money laundering. In 2002, she moved to the Division of Insurance and Research as associate director of regional operations. In this capacity, she managed the FDIC's regional and local banking and economic analysis and publication processes. Miller left the workforce to be a stay-at-home mother and returned to the FDIC in 2007 as special advisor to the director in the Division of Insurance and Research, working primarily on issues related to systemic risk and affordable credit.



David Mills

Associate Director

Division of Reserve Bank Operations and Payment Systems
Board of Governors of the Federal Reserve System

David Mills is associate director in the Division of Reserve Bank Operations and Payment Systems at the Board of Governors of the Federal Reserve System. In this role, he has responsibilities for the Board's innovations in payments, retail payments, and payments economic research programs. He has been studying developments in digital currencies and distributed ledger technologies for several years, has contributed to international work on the topics, and leads several Federal Reserve policy and research teams in the areas of digital innovations. He has published articles related to payments and monetary theory in a variety of journals, including the *Journal of Monetary Economics*, the *International Economic Review*, the *Review of Economic Dynamics*, and *Macroeconomic Dynamics*. He has a Ph.D. in economics from the Pennsylvania State University and a B.A. in economics and classical languages from Duquesne University.



Robert Morgan

Chief Executive Officer
USDF Consortium

Robert Morgan is the chief executive officer of the USDF Consortium, a network of banks that fosters adoption and interoperability of bank-minted tokenized deposits. Morgan joined USDF in June 2022 as lawmakers and regulators focused on new regulatory frameworks for digital assets. Morgan's interests include delivering responsible innovations and providing customers with access to digital assets from regulated partners. Working with the board of member banks, he helps customers, banks, and regulators meet their needs. Previously, Morgan was the senior vice president of innovation and strategy at the American Bankers Association (ABA), the organization that represents the \$24 trillion banking industry. He founded and led ABA's Office of Innovation, working to support America's banks in delivering innovative financial services. In that role, he helped banks define their innovation strategy, identify promising start-ups, and guide ABA's venture investing. He also worked with policymakers to help promote policies that allow new technology and business models. Morgan has an M.B.A. from the Wharton School of the University of Pennsylvania and studied economics at Connecticut College.



Kevin Moss

Senior Advisor

Oliver Wyman's North American Financial Services

Kevin Moss is a senior advisor in Oliver Wyman's North American Financial Services practice in the firm's New York office. Moss specializes in retail banking and risk-focused issues across a range of products and distribution channels. He is an industry practitioner; board member and advisor in the lending, payments, and digital fraud space; and the former chief risk officer for SoFi. He is an advisor to more than a dozen start-ups in the U.S., Canada, and the U.K. and has been a board member of Varo Money and Snap Financial. He spent 17 years at Wells Fargo, having led the Risk function for the Consumer Lending Group. He was also the business manager for the National Home Equity Group, chief credit officer for the Home and Consumer Finance Group, and the head of Consumer Risk Management. He has 37 years of financial services experience and is a former college professor. Moss has a master's degree in quantitative analysis from New York University and a bachelor's degree in applied statistics from George Washington University.



Patricia C. Mosser

Director of the M.P.A. Program

Economic Policy Management

Columbia University

Patricia C. Mosser is director of the M.P.A. Program in Economic Policy Management at Columbia University's School of International and Public Affairs and leads the school's Initiative on Central Banking and Financial Policy. Previously, she was head of Research and Analysis at the Office of Financial Research, U.S. Department of the Treasury. Mosser spent more than 20 years at the Federal Reserve Bank of New York, where she was senior manager at the Fed's open market desk, overseeing market analysis, monetary policy implementation, crisis-related facilities, foreign exchange operations, and analysis of financial stability. In 2009, she was System Open Market Account (SOMA) manager for the Federal Open Market Committee. She previously was an economist and manager in the New York Fed Research Department and an assistant professor in the Economics Department at Columbia University. Mosser has written on financial stability and monetary policy topics, including financial reform, crisis policy tools, cyber-risks to financial stability, and the monetary transmission mechanism. She has a Ph.D. in economics from the Massachusetts Institute of Technology, an M.Sc. (with distinction) from the London School of Economics, and a B.A. from Wellesley College.



Patrick Murck

**President and Chief Legal Officer
Transparent Financial Systems**

Patrick Murck is the president and chief legal officer at Transparent Financial Systems, an affiliate of the Berkman Klein Center at Harvard University and a member of the Plural Venture Community. Before joining Transparent, he was special counsel at Cooley, where he helped develop the firm's blockchain and fintech practice. He was a cofounder of the Bitcoin Foundation, where he was general counsel and executive director, and has been on fintech advisory groups for the International Monetary Fund and Federal Reserve Bank of New York.



Jonathan M. Padilla

**Chief Executive Officer and Cofounder
Snickerdoodle Labs**

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



Dan Quan

**General Partner
Nevcaut Ventures**

Dan Quan is general partner at Nevcaut Ventures, managing partner of Banks Street Advisory, senior advisor for McKinsey's Banking Practice, and an adjunct scholar at the Cato Institute. A nationally recognized fintech thought leader, Quan serves as a bridge between Silicon Valley and the Beltway. His understanding of disruptive technologies and regulatory policies makes him a trusted advisor to many chief executive officers of fintech firms. More recently, he was senior

advisor to the director at the Consumer Finance Protection Bureau (CFPB) and led Project Catalyst, its fintech office. The first of its kind, Project Catalyst has inspired regulatory agencies across the globe to set up dedicated innovation hubs to promote financial innovation. Before joining the CFPB, he was a research associate at Harvard Business School (HBS) and a key contributor to two influential HBS research projects on U.S. competitiveness led by Professor Michael Porter: *Prosperity At Risk* (2012) and *Competitiveness at a Crossroads* (2013). Prior to that, he was a consultant at Willis Towers Watson. Quan is a Chartered Financial Analyst charterholder.



Raghavendra Rau

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

Raghavendra Rau is the Sir Evelyn de Rothschild Professor of Finance at the Cambridge Judge Business School at the University of Cambridge. He is a past president of the European Finance Association and was an editor of *Financial Management*. He is on the editorial boards of several academic journals, including the *Journal of Corporate Finance* and the *Journal of Banking and Finance*, among others. He has taught at a number of universities around the world, including the University of California, Berkeley; the University of California, Los Angeles; Purdue University, and the Université Paris-Dauphine. Rau was also principal at Barclays Global Investors. His research has frequently been covered by the *New York Times*, the *Financial Times*, the *Wall Street Journal*, and *The Economist*, among others. He won the Ig Nobel Prize in Management, a prize awarded for research that makes people laugh and then think.



Ben Reynolds

**Chief Strategy Officer
Silvergate Bank**

Ben Reynolds is the chief strategy officer at Silvergate Bank, responsible for crafting its strategy, product development, marketing, and mergers and acquisitions activities. Prior to his current role, he was responsible for growing the digital currency business. Over the past 20 years, Reynolds was an entrepreneur for two different businesses that he cofounded: vice president of product at HSBC and a CPA in the audit practice at KPMG. He is an experienced builder who creates products for customers and businesses for shareholders. He has an M.B.A. from Pepperdine University and a B.S. in accounting from San Diego State University. He is also a licensed CPA.



Stacey Schreft

**Deputy Director
Research and Analysis
Office of Financial Research
U.S. Department of the Treasury**

Stacey Schreft is deputy director of Research and Analysis at the U.S. Treasury's Office of Financial Research (OFR). She is currently on assignment to the Board of Governors of the Federal Reserve System. Her work in the public and private sectors has influenced policy discussions on topics including cyber risk, financial crises, monetary policy, and payment systems. At the Board, she is focused on cyber risk to financial stability. At the OFR, she leads a team that conducts research to support U.S. financial stability and the Financial Stability Oversight Council. Prior to the OFR, she held several industry senior leadership roles as chief economist and an asset manager and director of investment strategy at a registered investment advisory firm. In the latter role, she developed the patented Retirement Paycheck® strategy. Within the Federal Reserve System, she was an officer and economist at the Federal Reserve Banks of Kansas City and Richmond. She has held academic appointments at the Wharton School of the University of Pennsylvania and Michigan State University. She has a Ph.D. in economics from the University of Minnesota and a bachelor's degree in economics from Smith College.



Sam Sidhu

**Vice Chairman
President and Chief Executive Officer
Customers Bancorp**

Sam Sidhu joined the board of Customers Bancorp in 2012 and became a full-time officer of the bank in 2020, just before the COVID-19 pandemic began. He and his team at Customers Bank succeeded in using its single point of contact model to deliver the federal government's Paycheck Protection Program (PPP) loans to existing business clients. Sidhu used his connections on Wall Street and in the financial and technical worlds to assemble a team of fintechs that could work with Customers Bank to deliver PPP loans to firms in need across the United States. By the end of July 2020, Customers Bank, under Sidhu's leadership, issued more than 100,000 PPP loans with an aggregate value of more than \$5.4 billion; Customers Bank ensured the money went to Main Street firms in the most need. Prior to joining Customers Bank, Sidhu was the founder and chief executive officer of Megalith Capital Management, a real estate-focused private equity firm making investments primarily in New York City. The firm's integrated platform specialized in the acquisition, repositioning, development, and management of residential, commercial, and mixed-use properties. Prior to cofounding Megalith, he worked in private equity with Providence Equity Partners and investment banking with Goldman Sachs. He has an M.B.A. from Harvard Business School and a B.A. from the Wharton School of Business of the University of Pennsylvania.



William G. Spaniel

**Senior Vice President and Lending Officer
Federal Reserve Bank of Philadelphia**

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



Silvio Tavares

**President and Chief Executive Officer
VantageScore**

Silvio Tavares is president and chief executive officer of VantageScore, the provider of national consumer credit scores used by over 2,200 banks, fintech apps, and financial institutions, including Chase, Capital One, Synchrony, and 9 out of the top 10 U.S. banks. He is an experienced fintech and data analytics chief executive officer and a sought-after public company board director. He is on the board of directors of CSG, a NASDAQ-listed provider of digital engagement and payment services to leading cable companies and mobile operators. Previously, he was chair of the Audit Committee and board director for CPI, a NASDAQ-listed provider of secure payment cards.



Tim Vanderham

**Former Executive Vice President and Chief Technology Officer
NCR Corporation**

Tim Vanderham is a software transformation and change leader with experience in leading large software product, development, innovation, and strategy organizations. During his 24 years in industry, he has a proven track record of company results, while keeping the customer first and creating a culture of innovation. He spent the last four years as executive vice president and chief technology officer of the NCR Corporation, a software and services company that provides software services to financial institutions, retailers, and restaurants, including payment and cryptocurrency capabilities. Through Vanderham's leadership, NCR was transformed into a platform, services, and software solutions-focused enterprise. He led a global team that was responsible for product and platform definition, architecture, development, delivery, operations, support, and innovation for all commercial and client-facing applications and cloud infrastructure. He partnered with clients, external partners, and the business unit general managers to deliver dramatic improvements for client NPS scores as well as increased software and recurring subscription revenue for the company. At NCR, Vanderham led the acquisition and integration of LibertyX, a cryptocurrency solution, which was formally closed in 2022. Prior to NCR, he was the chief technology officer and head of technology for Thomson Reuters Tax and Accounting Division, responsible for leading the end-to-end software organization, including everything from platform definition through delivery, inclusive of innovation and M&A activities. He partnered with business, clients, and industry partners during his tenure and created the initial focus on offering tax compliance capabilities for cryptocurrencies prior to his departure in 2018. Vanderham started his career at IBM as a software development intern and spent 18 years with the company, spanning responsibilities that included architecture, development support, and services. He was responsible for the delivery of IBM's Cloud Platform Services, which was called IBM Bluemix, and has since been renamed to IBM Cloud. During his time at IBM, he also was the delivery executive responsible for the IBM PureApplication System. Vanderham has a B.S. in mechanical engineering from South Dakota State University.



Thomas P. Vartanian

**Executive Director
Financial Technology & Cybersecurity Center**

Thomas P. Vartanian is the executive director of the Financial Technology & Cybersecurity Center. He previously worked at several federal banking agencies, including as general counsel of the Federal Home Loan Bank Board and the Federal Savings and Loan Insurance Corporation (FSLIC) in the savings and loan crisis, and before that, as special assistant to the chief counsel of the Office of the Comptroller of the Currency. Between 1983 and 2018, he chaired the financial institution's practices at two international law firms: Dechert LLP and Fried Frank LLP. He has represented parties in a majority of the 50 largest financial institution failures in American history and advised most of the presidential administrations during that period. He is a frequent lecturer and media commentator on the financial services industry, having appeared on Bloomberg TV, CNN, Fox News, Newsmax, PBS, and various local and national radio shows. His latest book, *200 Years of American Financial Panics: Crashes, Recessions, Depressions, and the Technology That Will Change It All*, chronicles the country's tumultuous financial history and the impact that technology will have on its future. His next book, *The Unhackable Internet: How Rebuilding Cyberspace Can Create Real Security and Prevent Financial Collapse*, will be available in February 2023.



Phil Venables

**Chief Information Security Officer
Google Cloud**

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



Karen Webster

**Chief Executive Officer
Market Platform Dynamics**

Karen Webster, chief executive officer of Market Platform Dynamics, is one of the world's experts on emerging payments and a strategic advisor to chief executive officers and boards of multinational players in the payments and commerce space. At Market Platform Dynamics, she works extensively with innovative players in the payments, financial services, mobile, B2B, digital media, and technology sectors to identify, ignite, and monetize innovation. Webster is also on the boards of a number of emerging companies, helping innovators develop and implement business strategies that drive market adoption for their products and services. She is also an entrepreneur, who has founded and launched several new ventures in the loyalty, online media, and social networking sectors, including PYMNTS.com.



Adam Wright

**Senior Counsel
Office of Financial Technology Innovation
California Department of Financial Protection & Innovation**

Adam Wright is senior counsel with the Office of Financial Technology Innovation at the California Department of Financial Protection & Innovation (DFPI). Previously, he worked in the DFPI's Enforcement Division, where he focused on lending, fintech, and crypto. Before DFPI, he was a litigation associate with Latham & Watkins LLP in Los Angeles. Wright went to law school at the University of Texas and Baylor University for undergraduate studies.



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