

SEVENTH ANNUAL FINTECH CONFERENCE

Federal Reserve Bank of Philadelphia

**Fintech Exposes the Best and Worst -
So Where Do We Go from Here?**

FINANCIAL
TECHNOLOGY &
CYBERSECURITY
CENTER



Thomas P. Vartanian
Executive Director

Online Security is an Illusion

The background of the image is a futuristic, curved tunnel. The walls and ceiling are composed of many parallel, curved lines that create a sense of depth and movement. The lighting is a mix of cool blues and warm yellows, with some lights appearing as blurred streaks, suggesting motion or data flow. The overall atmosphere is one of a high-tech, digital space.

Should All Our Money Be There?

2.

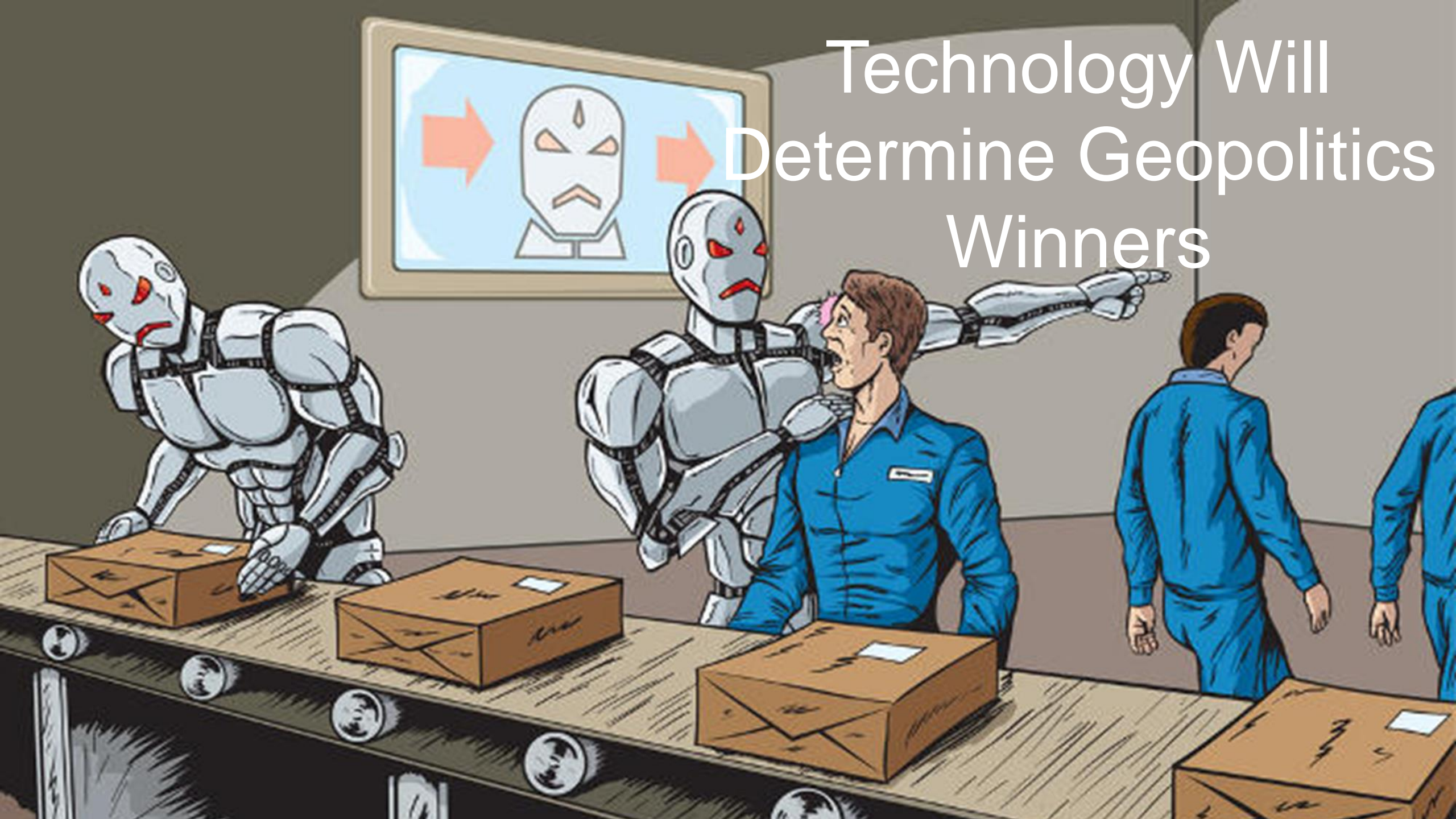
Cryptocurrency is Not the Future of Money



Then What Is It?

PRESENTATION TITLE IT?

Technology Will Determine Geopolitics Winners



The image shows a highly detailed and complex assembly of gold-colored metal parts and white cables. The structure is multi-layered, with several cylindrical and ring-shaped components stacked vertically. Numerous white cables are connected to the assembly, some running vertically and others horizontally, creating a dense network of connections. The overall appearance is that of a sophisticated piece of technology, possibly a quantum computing component or a secure communication system. The background is a solid blue color.

We Must Secure the
Internet



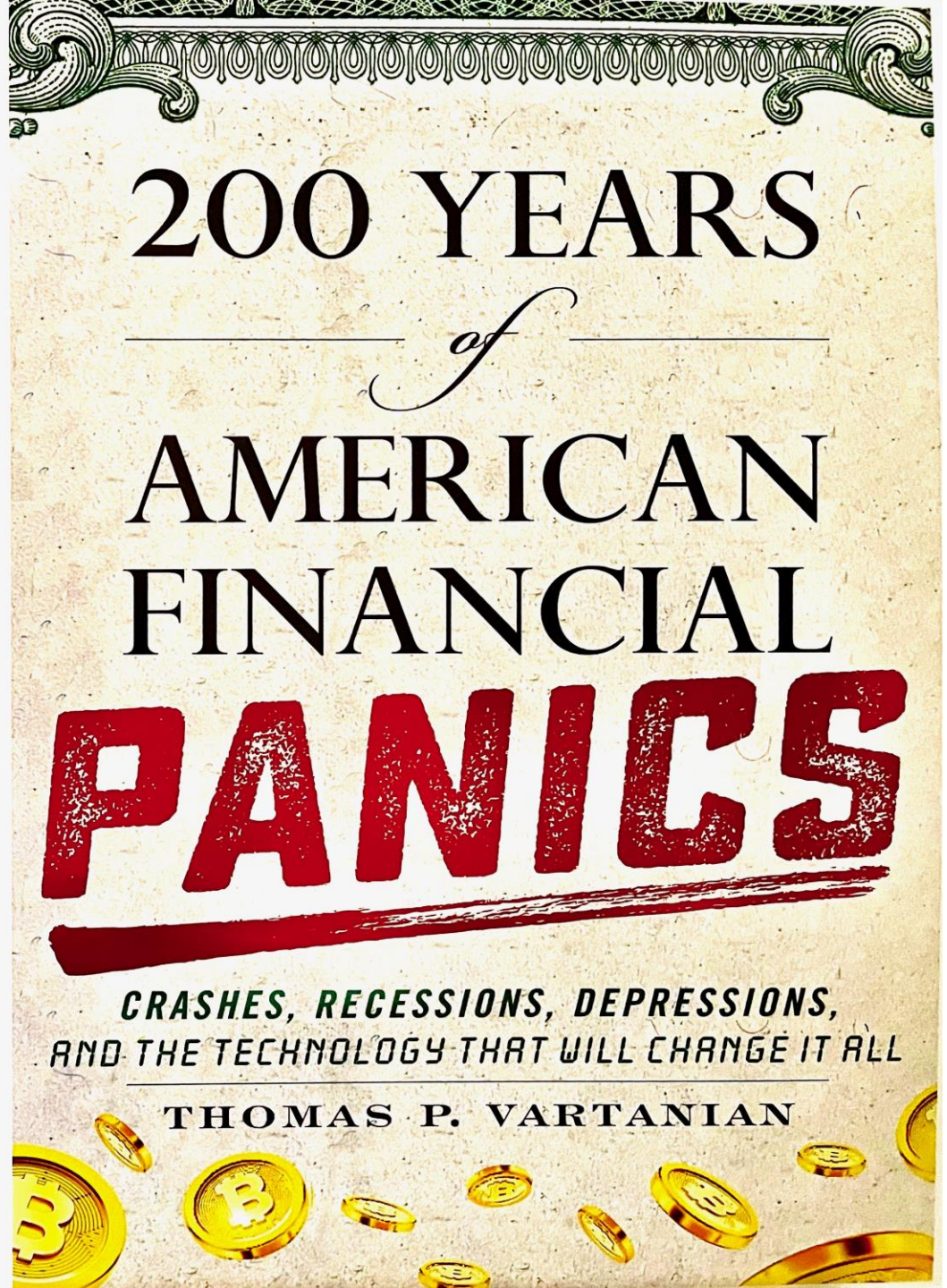
FinTech Demands a New Theory of Financial Regulation

THE **UNHACKABLE** INTERNET

How REBUILDING CYBERSPACE *Can*
CREATE REAL SECURITY *and* PREVENT
FINANCIAL COLLAPSE



THOMAS P. VARTANIAN



200 YEARS

of

AMERICAN
FINANCIAL

PANICS

*CRASHES, RECESSIONS, DEPRESSIONS,
AND THE TECHNOLOGY THAT WILL CHANGE IT ALL*

THOMAS P. VARTANIAN