

5th Annual Event on Digital Financial Services & Emerging
Payments

Emerging Payments & Blockchain



May 20th 2016

Agenda

08:30-09:00am EVENT REGISTRATION AND CHECK-IN

09:00-09:15am Digital Financial Services & The Global Emerging Payments Opportunity

- **Dr Leon Perlman,**
Director, Digital Financial Services Observatory, Columbia Business School

09:15-09:30am The Role of Digital Financial Services in Enhancing Financial Inclusion

- **Sacha Polverini,**
Senior Program Officer, Bill & Melinda Gates Foundation

Overview of Global Payments & Financial Systems

Moderator: **Ulrike Guigui,**
Director, Strategy and Operations, Deloitte Consulting LLP

09:30-9:45am The State of Mobile Payments Globally

- **Howard Hall,**
Managing Director, Consult Hyperion USA

09:45-10:00am World Bank Role In Payments

- **Thomas Lammer,**
Senior Specialist, Payments Systems Group, World Bank

10:00-10:15am Nasdaq & The Blockchain

- **Fredrik Voss,**
Vice President, Blockchain Innovation, NASDAQ

10:15-10:30am Q&A for All Session Speakers

10:30-10:45am Coffee Break

Emerging Payments in the Developing World

Moderator: **Khurram Sikander,** Global Group Lead, Digital Finance and Payments, Enclude

10:45-11:00am The State of Digital Financial Services in the Developing World

- **Gunnar Camner**
Director, Mobile Money Services, GSM Association

11:00-11:40am Panel: Uptake Of Digital Financial Services In The Developing World

- **Kwasi Donkor**, Senior Policy Advisor, Digital Financial Services, USAID
- **Dalia Cohen**, Group CFO, Cassava Connect
- **Vince Kadar**, CEO, Telepin
- **Chris Dooley**, Lead, Global Financial Inclusion, World Economic Forum
- **Ann Camarillo**, CEO, Boloro

11:40-11:55am Q&A for All Session Speakers**Emerging & Mobile Payments in Retail**Moderator: **Jason Oxman**,

CEO, US Electronic Transactions Association

11:55-12:35pm Roundtable: Global Payment Initiatives

- **Ann Sattin**, Head of digital alternative payments & gift card marketing/acquisition, American Express
- **Sandeep Malhotra**, Senior VP, Global Acceptance and Merchant Products, MasterCard
- **Peter Donat**, SVP, Head of First Data Ventures

12:35-12:50pm Q&A for All Session Speakers**12:50-02:00pm LUNCH****Innovation & Entrepreneurs – Investing & Fintech Startup Forum**Moderator: **Eric Cantor**,

MD, Mobile Global; and adjunct at Columbia University School of International and Public Affairs.

02:00-02:15pm The Banking Disruptors

- **Brett King**, CEO, Moven

02:15-02:25pm Socure**Sunil Madhu**, CEO**02:25-02:35pm Mistral Mobile****Ludwig Schulze**, CEO**02:35-02:45pm Currency Cloud****Dov Marmor**, Director of Business Development**02:45-02:55pm - Loyyal****Greg Simon**, CEO**02:55-03:10pm Investing In Fintech & Services****Matt Harris**, Managing Director, Bain Capital Ventures

03:10-03:25pm Q&A FOR ALL SESSION SPEAKERS

Regulatory, Big Data, ID, Privacy, Security & Cybercrime

Moderator: Boris Segalis

Co-Chair, Data Protection, Privacy & Cybersecurity at Norton Rose Fulbright US LLP

03:25-03:40pm Security Challenges in Mobile Devices

- **Prof Kevin Butler**, Associate Professor of Computer and Information Science and Engineering, University Of Florida

03:40-03:55pm Security & Privacy in Mobile Devices

- **Jay Kramer**, Supervisory Special Agent, FBI, NY

03:55-04:10pm Coffee Break

04:10-04:40pm Panel: Privacy, Consumer Protection, Privacy & Cybersecurity Challenges in Digital Payments

- **Vinny Lingham**, CEO, Civil
- **Laura Zuckerwise**, Attorney, US Federal Trade Commission
- **Prof Paul Lee**, Lecturer in Law, Columbia University
- **Jay Kramer**, Supervisory Special Agent, FBI, NY

04:40-04:55pm Q&A FOR ALL SESSION SPEAKERS

Disruptive Trends in Digital Finance

Moderator: Rik Willard,

CEO, Agentic Group

04:55-05:35pm Panel: Bitcoin, the Blockchain & the Potential Disruptive Effects on Commerce, IDs, and IPOs

- **Jo Lang**, Director, R3CEV
- **Dan O'Prey**, Chief Marketing Officer, Digital Asset Holdings
- **Reggie Middleton**, CEO, Veritaseum
- **Lawrence Orsini**, CEO, LO3 Energy

05:35-05:50pm Q&A FOR ALL SESSION SPEAKERS

05:50-06:30pm CONCLUDING REMARKS & Reception

- **Hwan Kim** Project Manager, Disruptive Innovation in Financial Services, World Economic Forum

Speaker Biographies

Dr Leon Perlman

Director, Digital Financial Services Observatory
Columbia Business School



Leon Perlman is a specialist commercial and regulatory expert in aspects of Digital Financial Services (DFS), payment systems and mobile technology.

Based in New York City, he is the organizer of the annual DFS & Emerging Payment Summit at CITI at Columbia Business School, and heads the new DFSO at CITI, funded by a grant from the Bill & Melinda Gates Foundation.

He holds the world's first doctorate in DFS commercialization, law and regulation. His ongoing focus is on financial inclusion, mobile and payment commercialization, payment systems, security, and emerging payment technologies in both the developing and developed worlds. He consults widely around the world to large commercial enterprises, central banks, governments, international bodies, aid agencies, and regulators. He is also the functional expert for the IFC's Mobile Financial Services interoperability project.

He heads the International Telecommunication Union DFS Focus Group's Technology, Innovation and Competition Working Group. He was also the founder of chairman of the mobile industry association in South Africa, and had an elected tenure of 10 years.

A former scientist, he holds the degrees BSc, BSc(Hons), MSc, BProc, JD/LLB, PhD. He has been affiliated with CITI at Columbia Business School since 2006.

Sacha Polverini
Senior Program Officer
Bill & Melinda Gates Foundation



Sacha Polverini joined the Bill & Melinda Gates Foundation's Financial Services for the Poor (FSP) team in December 2012 as Senior Program Officer - Regulation and Policy. In this capacity, Sacha represents FSP and the foundation on policy & regulatory related aspects with a variety of stakeholders including governments, SSBs, global organizations, grantee organizations and donors. The

Financial Services for the Poor team works with a wide range of public and private sector partners to foster the development of digital financial services (DFS) – such as mobile money – that can reach hundreds of millions of people with the financial tools they need to mitigate risks and capture opportunities to move out of poverty.

Since June 2014 Sacha chairs the International Telecommunications Union's (ITU) Focus Group on DFS for Financial Inclusion (<http://www.itu.int/en/ITU-T/focusgroups/dfs/Pages/default.aspx>) The Focus Group aims at developing principles, guidelines and other tools that policy and decision makers in developing countries can use to fast track policy reform targeting the unbanked.

Sacha joined the foundation from Brussels where he lived and worked for almost 20 years representing the interests of the financial services industry before both the EU and national policy and decision makers. Sacha worked – inter alia - at Barclays Bank PLC as Group Director for EU public Policy and at Genworth Financial Mortgage Insurance (formerly GE Mortgage Insurance) as Managing Director of Government and Regulatory Affairs Europe. A graduate of University L.U.I.S.S Guido Carli in Rome, Sacha holds a Master's degree in European Political Studies from the Université Libre de Bruxelles. In addition he has completed the post-graduate management program at Solvay Business School, Ecole de Commerce de Solvay, Brussels.

Ulrike Guigui

Director, Strategy and Operations
Deloitte Consulting LLP



Ulrike Guigui is a Director in Deloitte Strategy and Operations Consulting and a member of the leadership of Deloitte's global Payments Practice which has been rated number one globally by Kennedy.

She has 20+ years of experience in leading transformative change across financial services organizations. Since joining Deloitte in 2011, she has led high impact engagements developing and implementing strategies helping the top US banks address their most pressing challenges in the areas of growth, operating model design and productivity improvement. She has also led the development of advanced customer analytics tools to increase customer satisfaction and compliance through advanced complaint analytics. She is currently engaged in supporting a transformative real-time payments initiative in the US.

Prior to joining Deloitte, Ulrike held significant leadership positions at Consumer Finance, Card and Payments companies in Europe and in the US. Among her most notable accomplishments were leading GE Capital's largest Auto Finance business through a turnaround and launching a de novo credit card business. She started her career at Citibank where she spent ten years and held roles as Marketing Manager EMEA for the Private Bank and leadership roles in the German and US Cards businesses.

Ulrike is a bi-lingual citizen of Germany and green card holder in the US with working knowledge of other European languages and experience working successfully with local teams across a number of environments. As a member of the Deloitte Payments Practice she publishes regularly and hosts events for NYPAY, New York's leading group of Payment Professionals, at Deloitte. She is a sought after mentor and regularly conducts training for junior staff.

She holds an MBA in Finance which she obtained as Fulbright Scholar as well as an dual undergraduate degrees in Business Administration (BA (HONS) and Diplom Betriebswirtin.

Howard Hall
Managing Director
Consult Hyperion



Howard Hall serves in the role of Managing Director and is responsible for Consult Hyperion's U.S. operations.

He has over 20 years of experience leading and growing companies in the areas of IT security, business intelligence and payments. In recent years he was part of the executive teams of Vericept (acquired by Trustwave) Trustwave, and RiverGlass (Acquired by ASG Software), where he led strategy, corporate development and product management functions for these organizations. Howard worked as a management consultant with Monitor Consulting Group, where he helped launch the emerging technology practice. Howard began his career at investment bank Goldman Sachs & Co.

Howard was named to the Boston Business Journal's prestigious "40 Under 40" recognizing the next generation of business leaders.

Howard holds a BA from Northeastern University where he graduated with honors.

Thomas Lammer
Senior Specialist, Payments Systems Group
The World Bank Group



Thomas Lammer joined the World Bank Group's Payment Systems Development Group in 2013 and since then has been working on payment systems reforms in a variety of countries, with focus on Africa and South East Asia. He contributes to several financial inclusion initiatives, e.g. the Payments Aspects of Financial Inclusion Task Force, the Universal Financial Access 2020 agenda, and the ITU Focus Group on Digital Financial Services. His current policy work focuses on payment innovations and the costs of retail payments. From 2008-2013 he was Market Infrastructure Expert at the European Central Bank, contributing e.g. to the Single Euro Payments Area (SEPA) project and the European Forum for the Security of Retail Payments. From 2001-2008 he managed the implementation of several payment projects for the Austrian Central Bank. He graduated from the Vienna University for Economics and Business, was a visiting expert at Banca d'Italia and is the author of books and articles on payment services.

Fredrik Voss

Vice President, Blockchain Innovation

Nasdaq

Fredrik re-joined Nasdaq in 2008. He is now holding the position as Vice President Blockchain Innovation where he is responsible for Nasdaq's blockchain innovation initiative. In this role he is advising the C-suite on corporate objectives and strategies for Nasdaq's activities in the blockchain space and also responsible for implementation and communication of approved strategies.

Before August 2015 Fredrik held the position as Deputy Head of Nasdaq Commodities where he was responsible for the management of Nasdaq Commodities' European activities. Nasdaq Commodities lists futures and options for trading and clearing in energy, freight and seafood markets. Fredrik's main responsibilities was the day-to-day management of Nasdaq Commodities and to ensure the commercial success of the business.

Between 2004 and 2008 Fredrik worked for the IntercontinentalExchange in London, UK where he was heading up the Market Development team for ICE's European operation. Before joining ICE, Fredrik worked at Nasdaq's predecessor OMX from 1995 where he managed various business units supplying exchange and clearing solutions to deregulated electricity markets.

Khurram Sikander

Global Group Lead, Digital Finance and Payments

Enclude

Khurram Sikander has 17 years of practitioner experience in developing financial solutions leveraging digital payment platforms, channels, and instruments. As the Global Lead for Digital Payments at Enclude, Khurram oversees major Digital Finance Services (DFS) initiatives and works alongside private and public sector clients, donors, and a range of other stakeholders to improve access to finance globally. In this role, he has managed and implemented DFS engagements with the Gates Foundation, CGAP, EIB, USAID and IFC, and a variety of financial service providers in Pakistan, Mexico, Ethiopia, Kenya, South Africa, and Uganda. Khurram steered the design of the Central Bank of Rwanda's Vision 2020 National Payments Strategy, developed the business case for KITS in Kenya, and currently leads the design of a risk management framework for Central Bank of Jordan. He also supports the MasterCard Center for Inclusive Growth with the articulation and programmatic implementation of a global strategy to connect one million microenterprises to the formal economy by 2020.

Previously with the Royal Bank of Scotland, ABN AMRO Bank, and Faysal Bank Pakistan, Khurram has served in a variety of technical leadership roles, including Head of e-Business, Alternative Distribution, and Branchless and Mobile Banking. He managed the implementation of the largest interoperable payment gateway in Pakistan – building partnerships with Visa, MasterCard, billers, and telecom operators to develop and market real-time account-to-account transfers and payment solutions through banks and partner digital channels.

Khurram has a BSc in Business and Information Systems from University of Texas and BCom from University of Karachi.

Gunnar Camner

Director, Mobile Money Services,
GSM Association



Gunnar is the Mobile Money Services Director for the Mobile Money Program at the GSMA. In this role, he supports mobile network operators to further develop their mobile money services, with a special focus to address the fragmentation in the industry through collaborative initiatives.

Prior to joining the GSMA in August 2012, Gunnar worked for Millicom, where he helped launch mobile money deployments for their African markets, and later managed Tigo Cash in their Ghana operations. Before that, he conducted research on mobile money deployments in Kenya and Tanzania with two focuses: identifying reasons for the different consumer uptake of mobile financial services in the two countries, and, looking at how and when more advanced usage such as savings can enter consumer behavior in mobile money.

Gunnar received his MSE in Media Technology and Human-Computer Interaction from the Royal Institute of Technology in Stockholm.

Kwasi Donkor

Senior Policy Advisor, Digital Financial Services
USAID



Kwasi Donkor works at USAID, where he leads the Digital Financial Services team's market engagement work that is helping to shape USAID's financial inclusion strategy and investments across 70+ country markets. The focus of this work involves looking for approaches to mainstream the use of digital financial services in priority country markets while working with partners and other US government agencies to stand up key market policy readiness infrastructure. Prior to joining USAID, Kwasi Donkor was based in Kampala, Uganda, where he oversaw Grameen Foundation's Community Knowledge Worker program. Before joining the Foundation, he was responsible for driving specialized sales and channel management strategy for Tigo Cash, Millicom's mobile money offering in Ghana. While at Millicom, he built the start-up commercial team that was responsible for

launching and transforming Tigo Cash into a multiple award-winning product in Ghana and across West Africa. He was previously responsible for global sales and marketing strategy for Dun and Bradstreet's enterprise and strategic customers. Kwasi began his career as an analyst in Merrill Lynch's private client banking business. He received his MBA from the Wharton School at the University of Pennsylvania, where he was a Joseph Wharton Fellow.

Dalia Cohen,
Group CFO
Cassava Connect



Dalia Cohen is a founding executive of Cassava Connect Ltd (Cassava) which is a digital transactions company whose mission is to connect Africa by delivering innovative and accessible digital solutions that enable customers to transact and trade in a safe and secure environment. Cassava, a member of the Econet group of companies, helps mobile network operators develop mobile banking, payments and insurance services. Its largest business is EcoCash which is the second largest mobile money platform in Africa. Ms. Cohen brings experience as a senior executive in the finance industry where she previously managed business development and fund raising for Oak Hill Advisors, JLL Partners and Trimaran Advisors. Ms. Cohen also brings entrepreneurial and technology industry experience as she served in CFO and senior strategy functions at Small World Sports and DoubleClick Inc. (which was since acquired by Google), respectively. Ms. Cohen began her career at Morgan Stanley in Mergers & Acquisitions and Global High Yield. Ms. Cohen holds an M.B.A. from Harvard Business School, an M.I.A. from Columbia's School of International and Public Affairs and a B.A. from Columbia University.

Vincent Kadar
CEO
Telepin Software



Vincent Kadar, CEO of Telepin Software, has years of executive experience in software technology companies for wireless, payments, and telecom networks. Prior to his role with Telepin, Vincent was founder and CTO at Airwide Solutions, a leading provider of mobile messaging infrastructure to the mobile telecom industry, which was later acquired by Mitel Networks.

Mr. Kadar gained considerable experience in product management, development, sales, operations, and finance with a variety of managing roles at international companies. He pioneered many technologies including the launch of secure mobile banking and payment products with major banks and operators in North America in 1999.

Vincent advises startups in payments and telecom and serves on boards for startups and industry associations. For more information, visit his blog about mobile money: <http://www.mobilemoneytransactions.com/>. Or follow him on twitter @mobilemoneytxns

Chris Dooley
Lead, Global Financial Inclusion
World Economic Forum



Chris Dooley leads the World Economic Forum's work on emerging market financial inclusion and digital payments. The Forum brings together leading public and private actors to identify and shape collective execution of in-country project activities to accelerate progress towards full financial inclusion. Chris joined the Forum from the United Nations, where he managed the Better Than Cash Alliance's global technical work on digital payments, and led the payments line of action for the UN's ebola response, ensuring 66,000 Government, NGO and other workers were paid during the crisis. With 9 years of work in financial sector development physically in 27 countries, and previously 10 years of private sector work in finance, IT and telecommunications, Chris brings a diverse range of perspectives to any discussion. Chris has completed the Chartered

Financial Analyst and Certified Practising Accountant qualifications, a Masters in International Relations, and is certified in financial inclusion and project management.

Ann Camarillo
CEO
Boloro Global Limited



Ann J. Camarillo is President and CEO of Boloro Global Limited, a US-based global mobile payments network. Boloro is operational in Afghanistan and Kuwait and is expanding across Africa, Asia and the Middle East.

Ann's career spans over 30 years with experience in the financial services and telecommunications sectors.

Since retiring from MasterCard, Ann has committed to empowering people around the globe with new financial services.

Over the course of a successful 20 year career at MasterCard Worldwide, Ann held various leadership positions in the United States and globally.

As U.S. EVP, Ann was responsible for the financial contribution of all products and services and for creating and implementing next generation revenue streams.

Ann also served in Belgium as Global CEO of Maestro and Cirrus, the largest global debit card POS and ATM networks. She created the award winning Debit Centre of Excellence and managed the Global Debit Advisory Board empowered with responsibility for MasterCard's debit and prepaid strategy, policies, financial performance and investments.

Ann enjoyed a wide range of experiences including operations, technology, sales and marketing.

Prior to joining MasterCard, Ann held marketing and sales leadership roles at LDXNet/WilTel (fiber optic telecom), AT&T and Southwestern Bell.

Ann earned her undergraduate degree in St. Louis at Fontbonne College, and her Masters in Business Administration from St. Louis University.

Jason Oxman
CEO
US Electronic Transactions Association



Jason Oxman is the CEO of ETA, the global trade association representing more than 500 payments and technology companies. Since joining in 2012, Oxman has led ETA and its membership through unprecedented technological transformations, and ETA now represents the world's largest payments and technology companies. ETA also owns and produces TRANSACT, the premier annual event for the payments technology industry, and is the voice of the payments industry on Capitol Hill.

Before joining ETA, Oxman was Senior Vice President of Industry Affairs of the Consumer Electronics Association, prior to which he served as general counsel of a technology industry trade association and vice president of a Silicon Valley-based technology company. He worked at the Federal Communications Commission to develop and implement technology policy. He began his legal career as a law clerk for the Maine Supreme Court, and he is also a former broadcast journalist. Oxman received his B.A. *cum laude* from Amherst College, and his M.S. and J.D. from Boston University.

Contact Information

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Ann Sattin
Head of Digital Alternative Payments and Gift Card Marketing/Acquisition
American Express



Ann Sattin is a Vice President of Digital Alternative Payments and Gift Card Marketing at American Express. In her role, Ann leads Brand Marketing and Acquisition initiatives for the American Express Serve and American Express Gift Card businesses. Prior to this role, Ann worked in Product and Partner Management as well as various other Marketing roles for the Digital Payments group, launching new products and partnerships on the Serve platform.

Ann holds a BA from Barnard College and an MBA from Yale School of Management.

Pete Donat
Senior Vice President
First Data Ventures



Pete Donat is the Head of First Data Ventures. The group is responsible for harnessing innovation by partnering with companies that can leverage First Data's scale and unmatched distribution and, in turn, provide value-add solutions to First Data clients and materially grow the company's long-term revenue. In his role, Pete is also responsible for network business development, managing several of the company's non-traditional partnerships and leading First Data's critical role in the launch of Apple Pay. Previously, Pete held senior management roles in Business Development, Innovation, and eCommerce within First Data, and he led the 2013 opening of First Data's Palo Alto office which has since grown to more than 100 employees.

From 2004 to 2009, Pete was VP of Enterprise Planning & Corporate Strategy at Visa, responsible for long-term planning, competitive intelligence, Visa International's restructuring and IPO. From 1997 to 2004, he held a variety of senior management roles at MasterCard, including VP of Product/Change Management with responsibilities for product strategy across credit, debit, P2P programs and regulatory risk management. At MasterCard, Pete also headed eBusiness Development, where he implemented EMV chip card, Mondex, internet security, PayPass, mCommerce, and prepaid solutions. Prior to MasterCard, Pete was a management consultant at Marakon Associates and a political hack on two Al Gore campaigns.

Pete has an MBA from Wharton, a Masters in International Economics and American Foreign Policy from Johns Hopkins SAIS, and a BA from Dartmouth. He serves on the board of IP Commerce and advises several FinTech startups. He was previously a Trustee of the World Affairs Councils in Northern California and Connecticut. He is an avid 49er and Warrior fan, a slow moving backpacker, a proud father and an aspiring wine snob.

Eric Cantor

Managing Director and Adjunct Professor

Mobile Global; and Columbia University School of International and Public Affairs

Eric Cantor is MD at Global Mobile, and also leads the PayGoal product team and strategy at NTFP. He is an accomplished entrepreneur who co-founded two Internet infrastructure companies in the Washington, DC market and sold both to venture-backed acquirers. Recently, he has focused on building technology for social good. He established Africa's first mobile phone application laboratory, AppLab, in Uganda in 2007 with Grameen Foundation, MTN and Google. Among other honors, AppLab won the Award for Best Social and Economic Development Product at the 2010 Mobile World Congress. Before that, Eric earned a Master of International Affairs degree, during which he conducted research across Latin America on remittances and other tools for financial growth. He also worked at Acumen Fund, launching the investment firm's operations in Kenya and establishing the first version of its renowned Fellows Program. He is an experienced advisor, investor and mentor to a number of mobile startups globally, and has lectured extensively on business, mobile phones and technology in the developing world. Eric was appointed Part-Time Lecturer at the School of International and Public Affairs (SIPA) at Columbia University in 2013, where he teaches Technology Solutions for International Development and Social Change. He speaks Spanish fluently, with some proficiency in KiSwahili, and has completed 11 triathlons.

Brett King

CEO

Moven

The founder of the start-up **Moven** (the world's first mobile bank account), a four times **Bestselling Author**, American Banker Innovator of the Year (2012), named "**King of the Disruptors**" by BankingExchange and voted as one of the Top 10 coolest brands in banking.

He's spoken in over 40 countries on the future of technology, banking and consumer behavior. He runs the world's first and largest dedicated FinTech Radio Show called **BreakingBanks**.

Sunil Madhu
CEO
Socure



Sunil is the founder and CEO of Socure, the leader in real-time online identity verification solutions, a start-up company based in New York City. Sunil is a serial entrepreneur, with several successful transitions through IPO and acquisition. A security architect by profession, he has spent over 20 years innovating identity and access management, addressing hard problems in network and application authentication and authorization. At Socure, Sunil leads an experienced team who is ‘pushing the envelope’ of identity verification, by employing online and social media data for real-time consumer and business authentication. Sunil holds a MS degree in MIS from Glasgow Caledonian University and a BS with Honors in Computer Science from Strathclyde University in the UK.

Ludwig Schulze
CEO
Mistral Mobile



Ludwig Schulze is CEO of Mistral Mobile, the only bank-centric, telco and data independent mobile platform to reach the next billion consumers in the emerging markets.

Prior to Mistral Mobile, Ludwig led Nokia’s mobile financial services group; worked in enterprise and mobile software companies, as a venture capital investor with Groupe Arnault and a consultant with the Boston Consulting Group. He earned an MBA from Columbia University and BA from Brown University.

Dov Marmor

Director of Business Development

Currency Cloud



Dov is Director of Business Development at Currency Cloud and is responsible for growing the company's North American business. Currency Cloud is one of the leading cross border payment platforms utilizing API technology to process over \$10B a year in payments to 212 countries.

Prior to joining the Currency Cloud team, Dov held business development roles at Super Derivatives (sold to Intercontinental Exchange) and Standard & Poor's. He has his B.S. in Finance from University of Maryland, R.H. Smith School of Business and is currently an Executive M.B.A. Candidate at Cornell University, Johnson School of Business. He is an active member of the Cornell Entrepreneur Network and has spoken at various FinTech events across the country.

Greg Simon

CEO

Loyyal



Greg Simon is the CEO and Co-Founder of Loyyal, a universal platform for the loyalty and rewards industry using blockchain and smart contract technology. Greg has been involved in the Blockchain industry since early 2013 and is passionate about it's positive transformational potential. Prior to discovering blockchain Greg was in investment banking for 12 years based out of Tokyo, Japan. He is a member of the Dubai Global Blockchain Council and Founding Member/current President of the Bitcoin Association. He has an MBA From Columbia University. He is a CPA and a CBP (Certified Blockchain Professional).

Matt Harris
Managing Director
Bain Capital Ventures



Matt Harris is a Managing Director at Bain Capital Ventures and leads the New York City office. He started his investing career in the private equity group at Bain Capital in 1995, having worked previously at Bain & Company. In 2000, Matt founded Village Ventures where he focused on early-stage FinTech investments. In 2012 Matt rejoined Bain Capital Ventures and leads investments in financial technology and services including AvidXchange, BillTrust, Chrome River, Digital Currency Group, Flywire, IEX, Justworks, Novus Partners, OpenFin and Sigfig.

Boris Segalis
Co-Chair, Data Protection, Privacy & Cybersecurity
Norton Rose Fulbright, US LLP



Boris co-chairs Norton Rose Fulbright's US Data Protection, Privacy and Cybersecurity practice. He joined the firm in 2014, and has practiced exclusively in this area since 2007. Boris began his career as a litigator before focusing on data protection and cybersecurity. Boris advises clients on data protection, privacy and cybersecurity issues arising in the context of compliance and business strategy, technology transactions, breach preparedness and response, disputes and regulatory investigations, and legislative and regulatory strategy. He represents clients across industries, from Fortune 100 global organizations to emerging technology and new media companies. Boris is a member of Crain's New York Business 40 under 40 class of 2015.

Kevin Butler

Associate Professor of Computer and Information Science and Engineering
University of Florida



Kevin Butler is an associate professor of Computer and Information Science and Engineering at the University of Florida, where he leads research in systems security with the Florida Institute of Cyber Security (FICS). His research focuses on the security of systems and data, with a concentration on storage and embedded systems, mobile security and privacy, and cloud security. He also has interest in Internet security and applied cryptography.

Kevin received his Ph.D. in Computer Science and Engineering from the Pennsylvania State University in 2010, an M.S. in electrical engineering from Columbia University in 2004, and a B.Sc. in electrical engineering from Queen's University in 1999. He received the National Science Foundation CAREER award in 2013 and the Symantec Research Labs Graduate Fellowship in 2009.

Jay Kramer

Supervisory Special Agent-New York Division
Federal Bureau of Investigation



Supervisory Special Agent (SSA) Jay Kramer entered on duty with the FBI in 1996. After working for several years in the FBI's racketeering and organized crime section, SSA Kramer joined the FBI's legal bureau in New York. As an FBI attorney, SSA Kramer helped analyze and resolve complex issues of law and policy in criminal and national security investigations.

In 2010, SSA Kramer accepted an assignment in the FBI's Office of Congressional Affairs in Washington, D.C. There he worked closely with several congressional committees on issues related to proposed changes in federal law. In 2013, to insure the FBI's readiness to address a growing portfolio of cyber investigations, SSA Kramer was called upon to help stand up the FBI's Cyber Law Unit in Chantilly, VA. In 2014, SSA Kramer returned to the New York Office, where he currently supervises a squad of agents and analysts conducting criminal cyber intrusion investigations.

Vinny Lingham
CEO
Civic

Vinny Lingham is a well recognized Internet entrepreneur who is currently the co-founder & CEO of Civic Technologies, Inc - a startup company that has a goal to eliminate new account fraud and prevent identity theft by creating an "Identity Network" where consumers can confirm their identity in real-time with participating merchants and vendors. He recently raised \$2.75 million in venture funding led by notable investor Social Leverage. Prior to Civic, he was the co-founder and CEO of Gyft - a mobile gift card company founded in 2012 and backed by Google Ventures. Gyft quickly become the leading player in the space and was acquired by global payments giant, First Data Corporation in 2014, for over \$50m. Vinny previously founded & ran Yola.com, Clicks2Customers and incuBeta.

Vinny is also the co-founder of SiliconCape.com, an NGO based in South Africa that aims to turn Cape Town into a technology hub. Vinny is an active technology investor primarily in Silicon Valley. He also partnered with one of his previous co-founders to establish an investment fund in South Africa, called Newtown Partners, where he has led early stage investments into successful and notable startups such as Sweep South, in South Africa.

He has also appeared as a Dragon on the South African edition of *Dragon's Den*, the longest running UK investment reality show (sister show to *Shark Tank*), a reality television program where entrepreneurs pitch their business ideas in order to secure investment finance from a panel of venture capitalists. He is a co-author alongside his co-investors from the show, of "*I'm In: Essential Advice for Entrepreneurs*."

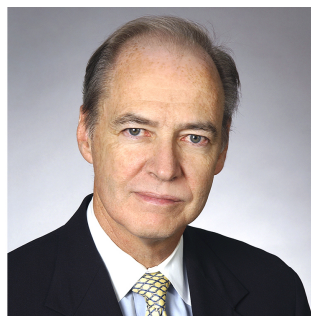
Vinny now lives in Silicon Valley with his wife and two sons.

Laura Zuckerwise
Attorney
US Federal Trade Commission



Laura A. Zuckerwise is an attorney at the Federal Trade Commission's Northeast Regional Office. At the FTC, she is responsible for leading investigations and enforcement actions in federal court in the area of consumer protection. Before joining the FTC, Ms. Zuckerwise was in private practice at the law firm of Cleary Gottlieb Steen & Hamilton LLP, where her practice focused on representing individuals and companies in private litigation and enforcement actions involving allegations of fraud. After graduating from New York University School of Law, Ms. Zuckerwise clerked for the Honorable William H. Walls of the United States District Court for the District of New Jersey and the Honorable Raymond J. Lohier of the United States Court of Appeals for the Second Circuit.

Paul Lee
Lecturer in Law
Columbia University



Paul Lee is of counsel to the firm. Mr. Lee is the former Co-Chair of the firm's Banking Group and is a member of our Financial Institutions Group. He has extensive experience in the banking industry as a corporate lawyer, both as a general counsel and in private practice, as well as experience in the public sector with leading bank supervisory agencies. Mr. Lee is ranked nationally by *Chambers USA* (2015) in Band 1 as a leader in Financial Services Regulation: Banking (Compliance). Mr. Lee is also recognized as a leading lawyer in Financial Services: Regulatory by *The Legal 500 US* (2015) and in *The International Who's Who of Banking Lawyers* (2013) as one of the ten "most highly regarded individuals" in the global survey.

Prior to joining Debevoise, Mr. Lee was Executive Senior Vice President and General Counsel of HSBC USA Inc., where he served as the senior legal officer in the United States advising senior management in the United States and London on legal, regulatory and compliance matters. He was a member of HSBC USA's Senior Management Committee and Risk Management Committee.

Mr. Lee began his career as a corporate associate at Debevoise from 1974 to 1977, followed by two years at the U.S. Department of the Treasury, where he served as Executive Assistant to the Deputy Secretary of the Treasury and Special Assistant to the General Counsel of the Treasury. Mr. Lee served as Deputy Superintendent and Counsel of the New York State Banking Department from 1980 to 1981 when he joined a major, international law firm as a partner. In 1994, Mr. Lee joined a client, Republic New York Corporation, as General Counsel. (Republic New York was acquired by HSBC in 1999 and became HSBC USA Inc.)

Mr. Lee has been a member of the adjunct faculty of Law at Columbia Law School since 2002 and was a Lecturer in Law at the University of Pennsylvania Law School from 1983 to 1986. Mr. Lee serves as Vice Chair of the Banking Law Committee of the American Bar Association. He speaks frequently on the banking industry and has written extensively on issues relating to banking and international finance. His recent publications include, “Cross-Border Resolution of Banking Groups: International Initiatives and U.S. Perspectives,” Part I, *Pratt's Journal of Bankruptcy Law* 391 (2013), Part II, 9 *Pratt's Journal of Bankruptcy Law* 583 (2013), Part III, 10 *Pratt's Journal of Bankruptcy Law* 291 (2014), and Part IV, 11 *Pratt's Journal of Bankruptcy Law* 59 (2015); “Compliance Lessons from OFAC Case Studies,” Part I, 131 *Banking Law Journal* 657 (2014) and Part II, 131 *Banking Law Journal* 717 (2014); “The Source-of-Strength Doctrine: Revered and Revisited,” Part I, 129 *Banking Law Journal* 771 (2012) and Part II, 129 *Banking Law Journal* 867 (2012); “Savings and Loan Holding Companies After the Dodd-Frank Act: An Endangered Species?” Part I, 129 *Banking Law Journal* 147 (2012) and Part II, 129 *Banking Law Journal* 195 (2012); “The Dodd-Frank Act Orderly Liquidation Authority: A Preliminary Analysis And Critique,” Part I, 128 *Banking Law Journal* 771 and Part II, 128 *Banking Law Journal* 867 (2011); “A Renewed Focus on Foreign Corruption and Politically Exposed Persons,” 127 *Banking Law Journal* 813 (2010); “Risk Management and the Role of the Board of Directors: Regulatory Expectations and Shareholder Actions,” 125 *Banking Law Journal* 679 (2008); and “Anti-Money Laundering and Economic Sanctions Laws,” *Regulation of Foreign Banks & Affiliates in the United States* (7th ed., 2013).

Mr. Lee received his B.A. *summa cum laude* from Georgetown University in 1969. He received his J.D. *magna cum laude* from the University of Michigan Law School in 1972, where he was the Editor-in-Chief of the *Michigan Law Review*. He served as law clerk to the Hon. Walter R. Mansfield, US Court of Appeals for the Second Circuit, from 1973 to 1974.

Rik Willard
CEO
Agentic Group



Rik is the Founder and Managing Director of Agentic Group a global consortium of over 30 Digital Currency, Blockchain and related companies, with member representation in the US, EU, South America, Canada and Africa. He is a former co-founder and CEO of MintCombine, the world's first digital currency and blockchain think-tank. Previously, he was a pioneer in engagement media including DOOH and large-public screen projects, branded content, CMS, mobile and social media with clients and productions including: MGM Resorts, Calvin Klein Cosmetics, Unilever, Lucent Technologies and Dictaphone; as well as global couture fashion including designers Chado Ralph Rucci, Oscar de LaRenta and Kevan Hall, The French Ready-to-Wear Association (Pret-a-Porter) and others. Rik is a noted expert on cryptocurrencies and one of AlleyWatch magazine's "14 NYC People in Bitcoin You Must Know". He is a featured guest on CNN and CNBC, with speaking engagements at Harvard Business School Club, Kaufmann Institute, the Dow Jones Speaker Series and others.

Dan O'Prey
Chief Marketing Officer
Digital Asset Holdings



Dan is the Chief Marketing Officer at Digital Asset Holdings, a developer of distributed ledger technology for the financial services industry.

Prior to his current role, Dan was the co-founder and CEO of San-Francisco-based Hyperledger, a technology company that Digital Asset acquired in June. Hyperledger developed an innovative distributed ledger to allow financial institutions to clear and settle transactions in real-time by creating multiple private blockchains across a known group of participants.

Before Hyperledger, Dan lived in Beijing where he founded and served as the CEO of MadeiraCloud (Visual Ops), a visual cloud management and automation tool for Amazon Web Services.

Dan holds a bachelor's degree in Business Management and Information Management from the University of Sheffield in the United Kingdom.

Reggie Middleton
CEO
Veritaseum



Reggie Middleton is an American entrepreneur who is the founder of Veritaseum and the finance and technology blog, Boom Bust Blog.

Middleton is known for making predictions about the crash of markets and large financial institutions long before they occur. Middleton is known for making predictions about the crash of markets and large financial institutions long

before they occur. Aaron Elstein of Crain's New York Business said "Mr. Middleton has been startlingly accurate in the past. He forecast the collapse of the housing market in 2007, and in early 2008 warned of the demise of Bear Stearns weeks before it happened. Earlier this year, he said that Ireland's finances were in terrible shape long before Standard & Poor's got around to downgrading that nation's credit rating.

In 2007, he founded Boom Bust Blog, a commercial financial advisory reported to have over 3000 subscribers. In February 2013, he won CNBC's first-ever stock draft competition, beating out six other professional traders. He then went on to win the second CNBC stock draft in 2014 by an even larger margin, beating out all other professional participants.

In 2014, he founded Veritaseum, the progenitor of UltraCoin technology. According to Mr. Middleton, UltraCoin exploits modern cryptography in the fields of finance, economics and value transfer to disintermediate legacy financial institutions such as Wall Street banks.

Lawrence Orsini
CEO
LO3 Energy



Lawrence Orsini is the founder of LO3 Energy, an energy and technology centric company that builds tools and develops projects to accelerate the proliferation of the emerging distributed energy and computation economy.

His experience spans the energy field from managing relationships with Fortune 100 utility and corporate clients to development of utility policy and regulatory frameworks. Prior to LO3 Energy, Lawrence was the Director of New Products for CLEAResult and the strategic lead responsible for development, piloting and deployment of new utility service offerings focusing on energy efficiency, microgrids, and load management for commercial, industrial and residential market sectors.

Hwan Kim
Project Manager, Disruptive Innovation in Financial Services
World Economic Forum



Hwan Kim is the co-author of the World Economic Forum's research on *Disruptive Innovation in Financial Services*, outlining potential implications of emerging innovations on the future of the financial services industry. In developing the report, Hwan and his team have engaged with the founders and leaders of 100+ fintechs as well as 40+ global financial services executives, including major banks and payment network, on collaborative open discussions about the potential evolution of innovations. Hwan is also an experienced management consultant at Monitor Deloitte with deep expertise in helping various payments organizations develop and execute growth and innovation strategies. Some of his work includes developing a first-in-kind cross-industry coalition for a mobile payments solution, exploring the potential use cases for distributed ledger technologies and advising digital and innovation hubs of global financial institutions.

