



October 3 - 4, 2018
U.S. Commodity Futures Trading Commission
#FinTechForward18

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Welcome



Welcome to the inaugural CFTC FinTech Forward Conference.

Emerging financial technologies are taking us into a new chapter of economic history. They impact trading, markets, and the entire financial landscape with far ranging implications for capital formation and risk transfer.

I have long argued that as an agency we need to take steps to ensure that we are a modern 21st century regulator equipped to handle the digitization of our markets. This means that we need to have the knowledge, understanding, and tools to keep pace.

The kickoff of today's conference underscores our commitment to this vision, and I am very pleased that LabCFTC and the Office of Customer Education and Outreach (OCEO) have joined efforts to bring together innovators, domestic and international regulators, market participants, thought-leaders, and the general public to examine the wide range of fintech developments impacting markets, including crypto assets, machine learning, cloud technologies, regtech and other emerging financial technologies.

The collaboration between LabCFTC and OCEO underscores the Commission's multi-pronged and non-siloed approach to keeping pace with a rapidly changing market and ensuring market integrity. Since its launch last year, LabCFTC has actively and effectively executed on its mission of facilitating market-enhancing innovation, informing policy, and equipping us with the tools and understanding required to efficiently regulate our markets. And OCEO continues to pursue opportunities to educate customers in our markets across all asset classes and on novel risks and challenges that emerging technologies may present.





Indeed, over the next couple of days, we will facilitate a dialogue between representatives of the fintech industry, regulators, educators, and end-users of financial markets and services. We will take a look at the present and future states of fintech, including the opportunities, challenges, and risks they may present.

By bringing together the best minds from industry and many of the agencies that regulate financial markets, products, and technologies, we also hope to facilitate a number of introductions and ongoing dialogs. I believe that part of the government's responsibility is to encourage innovation and growth; I believe most companies want to succeed in honest, transparent, competitive, sound, well-regulated markets; and I believe you can't have healthy markets without public trust. While manipulation, abusive practices and fraud can erode that trust, knowledge, fairness, and security strengthen it. By understanding the challenges, finding solutions, and sharing information, we will shape this new chapter of history, and we will move forward, together.

A handwritten signature in black ink, reading "JC Giancarlo".

J. Christopher Giancarlo
Chairman
U.S. Commodity Futures Trading Commission



About the Conference

FinTech Forward 2018: Innovation, Regulation and Education is presented by the Commodity Futures Trading Commission's LabCFTC and Office of Customer Education and Outreach. The conference will convene innovators, regulators, market participants, and the public to examine a wide range of fintech issues including crypto assets, machine learning, cloud technologies, and regtech. Panelists will discuss the impact these technologies will have on markets and customers and what regulators must do to mitigate risks and protect customers from fraud or other violations.



The CFTC is hosting the conference as part of its recognition of **World Investor Week**, a global celebration highlighting the importance of investor education and protection organized by the International Organization of Securities Commissions (IOSCO). In addition to serving on the IOSCO board and committees alongside the Securities and Exchange Commission, the National Futures Association, and FINRA, the Commission also proactively works with international regulators on fintech applications to coordinate approaches and share best practices.

Launched in May 2017, **LabCFTC** is an initiative aimed at facilitating market-enhancing fintech innovation, informing policy, and ensuring that we have the regulatory and technological tools and understanding to keep pace with changing markets. It is the agency's focal point to engage with fintech innovation and promote fair competition by making the CFTC more accessible to fintech innovators. LabCFTC is an information source for Commissioners and staff on market-enhancing innovation that may influence policy development. More information can be found at www.cftc.gov/LabCFTC.

CFTC's **Office of Customer Education and Outreach** (OCEO), was established in 2011 to administer the CFTC's education initiatives. It has played an integral role in both authoring public education materials and working with partners to spread the word about the CFTC's Bitcoin and virtual currency resources. The CFTC's informational materials on virtual currency can be found at www.cftc.gov/bitcoin.

The **Meet the Regulators** exhibit is located in the **Lafayette Conference Centre** on the Mezzanine Level, one level below the lobby level. Visit with the following regulators:

Wednesday, October 3: 8:00 a.m. – 6:00 p.m. and Thursday, October 4: 8:00 a.m. – 4:00 p.m.

Commodity Futures Trading Commission (CFTC)
Bureau of Consumer Financial Protection (BCFP)
Brazil Comissão de Valores Mobiliários (CVM)
Financial Industry Regulatory Authority (FINRA)
Federal Reserve Board (FRB)
Federal Trade Commission (FTC)

National Futures Association (NFA)
North American Securities Administrators Association (NASAA)
Securities and Exchange Commission (SEC)
Texas State Securities Board (TSSB)
United Kingdom Financial Conduct Authority (FCA)



Agenda

Wednesday, October 3

CFTC Conference Center	
8:00 a.m.	Conference Registration
Lafayette Conference Centre Mall Level*	
8:00 a.m. – 6:00 p.m.	Meet the Regulators Exhibit Hours
CFTC Conference Center	
9:00 a.m. – 9:05 a.m.	Welcome Remarks: Daniel Gorfine, LabCFTC Director and CFTC Chief Innovation Officer
9:05 a.m. – 9:40 a.m.	Keynote: J. Christopher Giancarlo, CFTC Chairman; also introducing new Commissioners Dawn DeBerry Stump and Dan Berkovitz for remarks
9:45 a.m. – 10:45 a.m.	Panel 1: Crypto Asset Markets and Trading
10:45 a.m. – 11:45 a.m.	Panel 2: Tokenization: Exploring “the Other Side of the Coin”: How is Tokenization Likely to Evolve Over Time? What Are the Near- and Longer-Term Impacts?
Break*	
11:45 a.m. – 1:00 p.m.	Lunch / Meet the Regulators / Networking
CFTC Conference Center	
1:00 p.m. – 1:30 p.m.	Keynote: Andre McGregor, Partner and Global Head of Security, TLDR Capital: “Safeguarding Assets In a Digital World” <ul style="list-style-type: none"> • Introduction by Brian Bussey, Director, CFTC Division of Clearing and Risk
1:30 p.m. – 2:30 p.m.	Panel 3: Scams, Fraud, and Education in a Technology-Driven World
2:30 p.m. – 3:30 p.m.	Panel 4: Global Education Approaches and Lessons Learned
Break	
3:30 p.m. – 3:50 p.m.	Meet the Regulators / Networking
CFTC Conference Center	
3:50 p.m. – 4:10 p.m.	Fireside Chat: Rostin Behnam, CFTC Commissioner with Kabir Kumar, Director of Policy and Ecosystem Building, Omidyar
4:10 p.m. – 5:10 p.m.	Panel 5: 21 st Century Regulatory Approaches and Frameworks
5:10 p.m. – 5:15 p.m.	Closing Remarks: Michael Gill, CFTC Chief of Staff
Break	
5:15 p.m. – 6:00 p.m.	Meet the Regulators / Networking

Agenda

Thursday, October 4

CFTC Conference Center	
8:00 a.m.	Conference Registration
Lafayette Conference Centre Mall Level*	
8:00 a.m. – 4:00 p.m.	Meet the Regulators Exhibit Hours
CFTC Conference Center	
9:00 a.m. – 9:15 a.m.	Welcome Remarks: J. Christopher Giancarlo, CFTC Chairman
9:15 a.m. – 9:45 a.m.	Keynote: Felix Hufeld, President, German Federal Financial Supervisory Authority (BaFin): “Big Data Meets Artificial Intelligence”
9:45 a.m. – 10:45 a.m.	Panel 6: RegTech and SupTech – Future of Compliance, Deterring Fraud, and Enhancing Oversight <ul style="list-style-type: none"> • Introduction by Matthew Kulkin, Director, CFTC Division of Swap Dealer and Intermediary Oversight
10:45 a.m. – 11:45 a.m.	Panel 7: A New Innovation Ecosystem: Cloud, Data, and Analytics
Break*	
11:45 a.m. – 1:00 p.m.	Lunch / Meet the Regulators / Networking
CFTC Conference Center	
1:00 p.m. – 1:15 p.m.	Audience Interface with Andy Busch: Andy Busch, CFTC Chief Market Intelligence Officer
1:15 p.m. – 1:30 p.m.	Keynote: Brian Quintenz, CFTC Commissioner
1:30 p.m. – 2:30 p.m.	Panel 8: FinTech Augmented: Exploring the Impacts of AI and Machine Learning on Innovation
2:30 p.m. – 2:45 p.m.	Concluding Remarks: J. Christopher Giancarlo, CFTC Chairman
Break	
2:45 p.m. – 4:00 p.m.	Meet the Regulators / Networking

* Security note: Please allow extra time on your return to reprocess through security.

Panels

Wednesday, October 3, 2018

9:45 a.m. – 10:45 am.

Panel 1: Crypto Asset Markets and Trading

This panel will focus on developments in crypto asset markets. It will explore market structure, cash trading, and developing derivatives markets. It will further discuss the risks associated with the marketplace for institutional investors and retail customers.

Moderator: Amir Zaidi, Director, Division of Market Oversight, CFTC

Panelists:

- Chris Brummer, Director, Institute of International Economic Law Georgetown University Law Center
- Richard Gorelick, Head of Market Structure, DRW
- Kelly Loeffler, Chief Executive Officer, Bakkt
- John Pfeffer, Entrepreneur, Investor and Author
- Peter Van Valkenburgh, Director of Research, Coin Center

10:45 – 11:45 a.m.

Panel 2: Tokenization: Exploring “the Other Side of the Coin”: How is Tokenization Likely to Evolve Over Time? What Are the Near- and Longer-Term Impacts?

Tokenization of assets is a growing trend, cutting across markets and industries. In many respects, tokenization, distributed ledgers and decentralized networks are synergistic. Each contributes to the adoption and use of the others. Virtual currency can be thought of as an instance of tokenization. Commodity products, services, and applications are other instances.

Moderator: Daniel Davis, General Counsel, Office of General Counsel, CFTC

Panelists:

- Perianne Boring, Founder & President, Chamber of Digital Commerce
- Vince Molinari, Chief Executive Officer, Templum Markets
- Patrick Murck, Special Counsel, Cooley
- Kristin Smith, Director of External Affairs, Blockchain Association
- Aaron Wright, Associate Clinical Professor of Law, Cardozo Law School



1:30 p.m. – 2:30 p.m.

Panel 3: Scams, Fraud, and Education in a Technology-Driven World

What are the most common evolving problem areas, and what challenges do they pose to regulators and the general public? What are some examples of scams and fraud? How are they perpetrated? Who is most at risk for modern fraud schemes that take advantage of virtual currency- and fintech-related developments, and how can potential victims protect themselves and their assets?

Moderator: Erica Elliot Richardson, Director, Office of Public Affairs and Office of Customer Education and Outreach, CFTC

Panelists:

- Cynthia Cain Ioannacci, Assistant General Counsel, National Futures Association
- Jeff Gomberg, Investigator, U.S. Commodity Futures Trading Commission
- Duane Pozza, Assistant Director, Division of Financial Practices, U.S. Federal Trade Commission
- Joe Rotunda, Director, Enforcement Division, Texas State Securities Board
- Carolyn Welshhans, Associate Director, Division of Enforcement, U.S. Securities and Exchange Commission

2:30 p.m. – 3:30 p.m.

Panel 4: Global Education Approaches and Lessons Learned

What are regulators doing to confront the public education challenges of fraud prevention? Leading financial educators will discuss successful approaches and innovations when teaching about scams and fraud risks, and share ideas for how developers and fintech providers can help educate and better protect their customers.

Moderator: Eric Pan, Director, Office of International Affairs, CFTC

Panelists:

- Lise Estelle Brault, Senior Director of Derivatives Oversight, Autorité des Marchés Financiers, Québec, Canada
- Kelvin Chen, Manager, Operational Risk & Fintech Section, Division of Supervision & Regulation, Federal Reserve Board
- M. Owen Donley III, Chief Counsel, Office of Investor Education and Advocacy, U.S. Securities and Exchange Commission
- José Alexandre Vasco, Director, Office of Investor Protection and Assistance, Comissão de Valores Mobiliários, Brazil; Chairman, Committee on Retail Investors, International Organization of Securities Commissions
- Geraldine “Gerri” M. Walsh, President, FINRA Investor Education Foundation

and Senior Vice President, Investor Education, FINRA

4:10 p.m. – 5:10 p.m.

Panel 5: 21st Century Regulatory Approaches and Frameworks

A survey of domestic and international regulatory approaches to fintech engagement. What is good fintech policy? What are the regulatory tools to facilitate market-enhancing innovation? And what are key emerging opportunities, challenges, and risks?

Moderator: Daniel Gorfine, Director, LabCFTC and Chief Innovation Officer, CFTC

Panelists:

- Sharmista Appaya, Senior Financial Sector Expert – Fintech, Finance, Competitiveness and Innovation (FCI) Global Practice at the World Bank Group
- Beth Knickerbocker, Chief Innovation Officer, Office of the Comptroller of the Currency
- Jessica Reiner, Senior Advisor, Domestic Finance, U.S. Treasury
- Laura Royle, Manager, Innovation Hub at Financial Conduct Authority, United Kingdom
- Valerie Szczepanik, Senior Advisor for Digital Assets and Innovation, U.S. Securities and Exchange Commission
- Paul Watkins, Director, Office of Innovation, Bureau of Consumer Financial Protection

Thursday, October 4

9:45 a.m. – 10:45 a.m.

Panel 6: RegTech and SupTech – Future of Compliance, Deterring Fraud, and Enhancing Oversight

How can corporate customers, institutional investors, and regulators leverage technology to enhance compliance, detect fraud, and ensure market integrity? How can regtech protect end-users, investors and customers? Can regtech lead to safer and more efficient markets? What new technology-based tools can help customers avoid fraud and help regulators pursue the scams?

Introduction: Matthew Kulkin, Director, Division of Swap Dealer and Intermediary Oversight, CFTC

Moderator: Bianca M. Gomez, Counsel for LabCFTC, Office of General Counsel, CFTC

Panelists:

- Kyle Armstrong, Supervisory Special Agent, Financial Crimes Section, Federal Bureau of Investigation
- Blake Brockway, Assistant General Counsel, National Futures Association
- Erik Kiefel, Senior Advisor for Strategic Policy, FinCen
- Melissa Koide, Chief Executive Officer, FinRegLab
- Haimera Workie, Senior Director, Office of Emerging Regulatory Issues, FINRA

10:45 a.m. – 11:45 a.m.

Panel 7: A New Innovation Ecosystem: Cloud, Data, and Analytics

Does cloud technology create a perfect confluence of factors to drive innovation? As cloud continues to grow and permits efficient access to data and elastic computer power, does it unlock more rapid and scalable innovation? Do smaller startup enterprises have increased opportunity to offer value and scale their models? Do new open-source models of global software development mark a sea-change in the pace and nature of innovation? And, what new challenges – e.g., data access, security, and governance – does the confluence of these technologies present?

Moderator: Jorge Herrada, Tech Lead, LabCFTC, CFTC

Panelists:

- Dave Hirko, Co-Founder and Managing Director, B23
- Kavita Jain, Director, Office of Emerging Regulatory Issues, Department of Risk and Strategy, FINRA
- Susan Linnstaedter, Director U.S. Financial Services, Corporate and External Legal Affairs, Microsoft
- Joel Minton, Technical Director, Office of the Chief Technology Officer, Google Cloud Platform

1:30 p.m. – 2:30 p.m.

Panel 8: FinTech Augmented: Exploring the Impacts of AI and Machine Learning on Innovation

AI and machine learning are already beginning to facilitate numerous functions in the financial markets such as advising, risk management, compliance, and market oversight. Looking ahead, what does an AI-infused market structure look like? What are the impacts of AI and machine learning on market infrastructure, participants, and regulators? How do we make sure the innovation leads to a desirable destination? What questions should we be asking? What are the challenges? How can we facilitate the innovative market-enhancing potential of AI and machine learning while limiting risk? What models of governance make sense? What guardrails does an appropriate governance framework include?

Moderator: Brian Trackman, Attorney Lead, LabCFTC, CFTC

Panelists:

- Wo Chang, Digital Data Advisor, National Institute of Standards and Technology
- Jonah Crane, Regulator in Residence, FinTech Innovation Lab
- Tim Estes, President and Founder, Digital Reasoning
- Robert Seamans, Associate Professor, Stern School of Business, New York University

Commission Leadership

Chairman J. Christopher Giancarlo



J. Christopher “Chris” Giancarlo was unanimously confirmed as Chairman of the U.S. Commodity Futures Trading Commission by the U.S. Senate on August 3, 2017. Prior to becoming Chairman, Mr. Giancarlo was designated Acting Chairman on January 20, 2017 and was nominated by President Trump to serve as the Chairman on March 14, 2017 to a term that expires in April 2019. Mr. Giancarlo had served as a CFTC Commissioner since his swearing in on June 16, 2014, after a unanimous consent by the U.S. Senate on June 3, 2014. He was nominated by President Obama on August 1, 2013. Before entering public service, Mr.

Giancarlo served as the Executive Vice President of GFI Group Inc., a financial services firm. Prior to joining GFI, Mr. Giancarlo was Executive Vice President and U.S. Legal Counsel of Fenics Software and was a corporate partner in the New York law firm of Brown Raysman Millstein Felder & Steiner. Mr. Giancarlo joined Brown Raysman from Giancarlo & Gleiberman, a law practice founded by Mr. Giancarlo in 1992 following his return from several years in London with the international law firm of Curtis, Mallet-Prevost, Colt & Mosle. Mr. Giancarlo was born in Jersey City, New Jersey. He attended Skidmore College in Saratoga Springs, New York, where he graduated Phi Beta Kappa with Government Department Honors. Mr. Giancarlo received his law degree from the Vanderbilt University School of Law where he was an associate research editor at the Vanderbilt Journal of Transnational Law and President of the Law School’s International Law Society. Mr. Giancarlo has been a member of the Bar of the State of New York since 1985.

Commissioner Rostin Behnam



Rostin Behnam was nominated by President Trump as a Commissioner of the U.S. Commodity Futures Trading Commission on July 13, 2017, was unanimously confirmed by the Senate on August 3, 2017, and was sworn in to serve as a Commissioner on September 6, 2017, for a term expiring in June 2021. Prior to joining the CFTC, Mr. Behnam served as senior counsel to U.S. Senator Debbie Stabenow of Michigan, Ranking Member of the Agriculture, Nutrition, and Forestry Committee. Mr. Behnam served as counsel to Senator Stabenow since 2011, focusing on policy and legislation related to the Commodity Futures Trading Commission and the

Department of Agriculture. Prior to serving Senator Stabenow, Mr. Behnam practiced law in New York City and worked at the New Jersey Office of the Attorney General. Mr.

Behnam is a graduate of Georgetown University and earned a J.D. from the Syracuse University College of Law.

Commissioner Brian D. Quintenz



Brian D. Quintenz was nominated by President Trump as a Commissioner of the U.S. Commodity Futures Trading Commission on May, 12, 2017, was unanimously confirmed by the Senate on August 3, 2017, and was sworn into office on August 15, 2017, for the remainder of a five-year term expiring in April 2020. Prior to his appointment to the CFTC, Mr. Quintenz founded and served as the Managing Principal and Chief Investment Officer of Saeculum Capital Management, a registered Commodity Pool Operator that specialized in risk management and technical analysis investment strategies. Prior to working in the financial markets, Mr. Quintenz worked for Congresswoman Deborah Pryce (OH-15) for several years ultimately becoming her senior policy advisor. Mr. Quintenz graduated Magna Cum Laude from Duke University with a major in Public Policy Studies and received an MBA from Georgetown University McDonough School of Business, where he was inducted into the Phi Beta Gamma honors society.

Commissioner Dawn DeBerry Stump



Dawn DeBerry Stump was nominated by President Trump to serve as a Commissioner of the Commodity Trading Commission on June 12, 2017. She was unanimously confirmed by the Senate on August 28, 2018, and sworn into office on September 5, 2018, for the reminder of a five-year term expiring in April 2022. Prior to her appointment, Mrs. Stump was President of Stump Strategic, a consulting firm she founded in 2016. Before starting her firm, Mrs. Stump was Executive Director and Senior Vice President of U.S. Policy for the Futures Industry Association (FIA) and Vice President at the New York Stock Exchange. During much of her career she also served the public sector in staff positions in both the U.S. Senate and House of Representatives, including six years at the Senate Committee on Agriculture, Nutrition and Forestry where she focused on various farm policy, rural development, and renewable energy matters as well as oversight of the CFTC. While serving in both Congressional houses, she participated in negotiations of two farm bills, CFTC reauthorization, and the Dodd-Frank Act. Mrs. Stump is from Olton, Texas, and grew up working in the agricultural sector. She holds a Bachelor of Science in Agricultural and Applied Economics degree from Texas Tech University. She is married and has two children.

Commissioner Dan M. Berkovitz (photo not available)

Dan M. Berkovitz was nominated by President Trump to serve as a Commissioner of the Commodity Futures Trading Commission on April 24, 2018. He was unanimously confirmed by the Senate on August 28, 2018, and sworn into office on September 7, 2018, for a five-year term expiring in April 2023. Prior to his appointment, Mr. Berkovitz was a partner and co-chair of the futures and derivatives practice at the law firm of WilmerHale. He also was an Adjunct Professor at Georgetown University Law School, and vice-chair of the American Bar Association Committee on Futures and Derivatives. Mr. Berkovitz served as General Counsel of the CFTC from 2009-2013. While serving in this role, he was the agency's Deputy Representative to the Financial Stability Oversight Council (FSOC). Before the CFTC, Mr. Berkovitz was a senior staff lawyer for the U.S. Senate Permanent Subcommittee on Investigations. He also served as Deputy Assistant Secretary in the Department of Energy's Office of Environmental Management. Mr. Berkovitz obtained an A.B. in Physics from Princeton University and a J.D. from the University of California, Hastings College of the Law. He is married to Michelle and they have two children, Zoe and Eli.

Featured Speakers (in order of appearance)**Brian Bussey, Director, Division of Clearing and Risk, CFTC**

Brian Bussey is Director of the Division of Clearing and Risk at the Commodity Futures Trading Commission. Prior to joining the CFTC in October 2017, Brian held various leadership positions in the Division of Trading and Markets at the Securities and Exchange Commission, including Associate Director for Derivatives Policy and Trading Practices, Associate Director for Trading Practices and Processing, and Assistant Chief Counsel. He also served as Counsel to former SEC Chairmen William Donaldson and Harvey Pitt and former Acting Chairman Laura Unger, and in staff positions in the Division of Trading and Markets and the Office of General Counsel. Prior to joining the SEC, Brian was a corporate associate at Kirkland & Ellis in Chicago. He began his legal career as a law clerk to Judge E. Grady Jolly, U.S. Court of Appeals for the Fifth Circuit. Brian received his J.D. from the University of Chicago Law School, and his B.A. from Pomona College.

Andre McGregor, Partner and Global Head of Security, TLDR Capital



Andre McGregor manages the security practice for TLDR, a global investment and advisory firm that specializes in blockchain tokenization projects and their interface with public markets. TLDR works closely with other leading service providers to ensure that blockchain project achieves its goals quickly and with minimum risk. Prior to joining TLDR Capital, Andre was Head of IT Security at

Tanium, a cybersecurity software company, where he was responsible for security operations, engineering, incident response, and governance/risk/compliance of Tanium systems and networks worldwide. Most notably, Andre recently served as an FBI Cyber Special Agent in New York City before being promoted to Supervisory Special Agent at FBI Headquarters in Washington, D.C. Before entering the FBI Academy at Quantico in 2009, Andre started his career at Brown University, Goldman Sachs, and Cardinal Health. In his free time, Andre is the technical consultant for the NBCUniversal TV show Mr. Robot.

Kabir Kumar, Director of Policy and Ecosystem Building, Omidyar



Kabir leads Omidyar Network's global policy and ecosystem building efforts. He supports both nonprofits and for-profits to create transformative solutions that improve people's lives. Kabir joined Omidyar Network with a deep background in international development focused on financial inclusion, market-based

interventions, and technology use. He was most recently with CGAP, where he led a number of initiatives over the course of ten years including designing and implementing market-based interventions to expand responsible financial services in key South Asian markets and helping to develop and secure funding for CGAP's digital finance strategy. He was also part of a team that developed and ran a global program on financial services for the poor that introduced new business models and made it possible for businesses, policymakers, and funders to adopt those models to expand financial access. While at CGAP, Kabir was based in India, where he served as an advisor to the Reserve Bank and Ministry of Finance in their efforts to digitize payments, and as a collaborator on a number of efforts to develop a new digital, public good infrastructure in India. Kabir began his career at The World Bank helping them to adopt a gender strategy. He has worked in over 15 countries in Asia, Africa, and Latin America, and has been quoted in numerous media outlets including CNN, The Banker, The Economist, and NPR. Kabir is a graduate of the Maxwell School of Syracuse University.

Michael Gill, Chief of Staff, CFTC



Mike Gill is Chief of Staff to U.S. Commodity Futures Trading Commission ("CFTC") Chairman Christopher Giancarlo and is the Chief Operating Officer of the agency. He represents the agency at deputy meetings of the U.S. Treasury Department's Financial Stability Oversight Council ("FSOC"), as the senior staff member responsible for the FSOC's crypto-currency works streams, and at the International Organization of Securities Commissions board meetings. Through a Commission order, Mike has also been designated as the Chief Regulatory Reform Officer for the CFTC whereby he is leading an agency-wide review of its rules, regulations, and practices to make them simpler, less burdensome, and less costly. He is also responsible for coordinating the commission's harmonization work with the U.S. Securities and Exchange Commission. Under Chairman Giancarlo's leadership, the CFTC has created a number of new initiatives. Since 2017, the CFTC has created the Market Information Branch, a data focused unit which provides a weekly snapshot of the derivatives sector to U.S. financial regulators. The Agency has also created LabCFTC, an office of the General Counsel that interfaces with the U.S. and international Fintech community, and has become the model for U.S. regulators. Previously, Mike was an attorney with Crowell & Moring, LLP, where the majority of his work was concentrated in the energy and financial service sectors. Mike also has a legislative background having served on the staff of Sen. John Danforth (R-MO) and Rep. Paul Gillmor (R-OH). He is a licensed practitioner of both the Washington, D.C., and Maryland Bars. Mike received his Bachelor of Arts degree in Economics from the University of Dayton, a Master's degree in Government from The Johns Hopkins University, and his J.D. from The Catholic University of America.

Felix Hufeld, President, German Federal Financial Supervisory Authority (BaFin)



Felix Hufeld is President of the German Federal Financial Supervisory Authority (BaFin). Previously he was Chief Executive Director Insurance Supervision at BaFin. Previously, he was Partner at Westlake Partners. From 2001 to 2010, he served as Chief Executive Officer of Marsh Germany, Austria, and Northern Europe of Marsh & McLennan Companies Inc. Prior to joining the insurance sector, Felix Hufeld worked from 1999 to 2001 at Dresdner Bank as their Global Head Group Corporate Development. Prior to that, he worked at The Boston Consulting Group (BCG) for almost eight years, in the end as a Principal, primarily focusing on the financial services industry as well as attorney focusing on corporate and tax law. Felix Hufeld studied law in Freiburg and received a Master in Public Administration at Harvard University. Felix Hufeld is a member of the Supervisory Board of the Single Supervisory Mechanism (SSM) and of the Group of Governors and Heads of

Supervision (GHOS), the oversight body of the Basel Committee on Banking Supervision (BCBS).

Matthew Kulkin, Director, Division of Swap Dealer and Intermediary Oversight, CFTC



Matt Kulkin is the Director of the CFTC's Division of Swap Dealer and Intermediary Oversight. Prior to his appointment at the Commission, Matt was a partner in the Washington, D.C. office of Steptoe & Johnson LLP, where he advised financial market participants on legislative and regulatory issues related to banking, swaps, futures, securities, and capital markets. He earned his law degree from George Washington University Law School and his undergraduate degree from Tufts University.

Andy Busch, Chief Market Intelligence Officer, CFTC



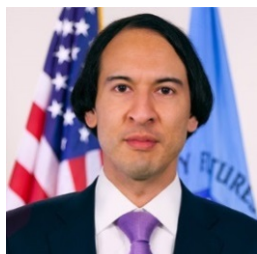
Andy Busch is the Commission's first Chief Market Intelligence Officer. Mr. Busch came to the CFTC from the boutique economic research company he founded, Bering Productions Inc. (BPI), where he was CEO. Before BPI, Mr. Busch was the Global Currency and Public Policy Strategist at the Bank of Montreal from 2009 to 2013. He also served as the Bank of Montreal's Global Foreign Exchange Strategist and was an outside advisor to the White House, U.S. Treasury and Congress on the financial markets from 2005-2009.

Mr. Busch began his career in financial services working in the foreign exchange trading department for the Northern Trust Company. Mr. Busch graduated magna cum laude and Phi Beta Kappa from Ohio Wesleyan University in 1983 and obtained his MBA in international finance from the University of Chicago in 1988.

Panels

Panel 1: Crypto Asset Markets and Trading

Moderator: Amir Zaidi, Director, Division of Market Oversight, CFTC



Amir Zaidi is the Director of the Commodity Futures Trading Commission's Division of Market Oversight where he is responsible for the oversight of derivatives platforms and swap data repositories and the CFTC's market intelligence initiatives. Previously, Mr. Zaidi was Legal Counsel & Policy Advisor to Commissioner Giancarlo. Mr. Zaidi was formerly Chief Counsel & Policy Advisor to CFTC

Commissioner Scott D. O'Malia and Special Counsel in the CFTC Division of Market Oversight. Prior to joining the CFTC, Mr. Zaidi was an Associate in the Corporate and Securities Group of Arnold & Porter LLP. Prior to law school, he was employed at Goldman, Sachs & Co. and the Federal Reserve Bank of New York in various financial analysis positions. Mr. Zaidi received his B.S. in Business Administration from Boston University and his J.D. from the University of Maryland where he was a notes and comments editor for the Maryland Law Review. Mr. Zaidi is a member of the Bars of the State of New York and the District of Columbia.

Chris Brummer, Director, Institute of International Economic Law, Georgetown University Law Center



Chris Brummer is the Agnes N. Williams Research Professor and Director of Georgetown's Institute of International Economic Law. He is also the founder of Washington's Fintech Week program, as well as the editor-in-chief of fintechpolicy.org. You can follow him [@ChrisBrummerDr](https://twitter.com/ChrisBrummerDr).

Richard Gorelick, Head of Market Structure, DRW



Richard Gorelick is Head of Market Structure at DRW, a diversified principal trading firm. Richard focuses on the evolving regulatory and market structure landscapes and how they impact financial markets around the globe, including the nascent digital asset space. Richard was the co-founder and CEO of RGM Advisors, a quantitative trading firm based in Austin, Texas that was acquired by DRW in 2017. He is a member of the CFTC's Technology Advisory Committee and serves on the Executive Committee of the Futures

Industry Association's Principal Traders Group. Richard holds a B.A. from the University of Pennsylvania and a J.D. from Georgetown University.

Kelly Loeffler, Chief Executive Officer, Bakkt



Kelly Loeffler is Chief Executive Officer of Bakkt, a regulated, global ecosystem for digital currencies, and she is a member of Intercontinental Exchange, Inc.'s (ICE) Executive Management Committee. Loeffler joined ICE in 2002 where she established and led ICE's investor relations, communications, and marketing programs for more than 15 years. She was responsible for managing all aspects of the company's investor and media relations, global

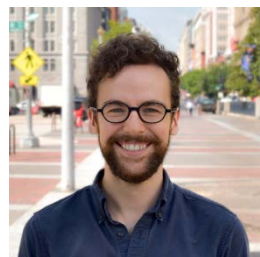
marketing strategy, brand, digital, events, and sustainability consistent with ICE's growth strategy.

John Pfeffer, Entrepreneur, Investor and Author



John Pfeffer is an entrepreneur, investor, and author of *An (Institutional) Investor's Take on Cryptoassets*. His most recent entrepreneurial project is Spanish discount retail concept, PrimaPrix. In the 2000s, John was a Member at private equity firm Kohlberg Kravis Roberts, and in the 1990s, he was Chairman of the Executive Board of leading French IT company Groupe Allium S.A. Before that, he advised on turnarounds while with McKinsey in Europe and Latin America.

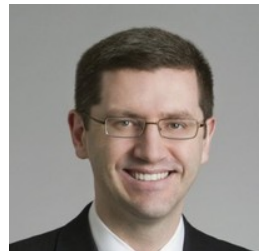
Peter Van Valkenburgh, Director of Research, Coin Center



Peter Van Valkenburgh is Director of Research at Coin Center, the leading non-profit research and advocacy group focused on the public policy issues facing cryptocurrency technologies such as Bitcoin. He is a graduate of NYU Law, as well as a self-taught designer and coder. He drafts the Center's public regulatory comments, and helps shape its research agenda. He has testified before Congress, briefed staff and members of the EU parliament, and educated policymakers and regulatory staff around the world on the subject of cryptocurrency regulation and decentralized computing systems. Previously, he was a Google Policy Fellow and collaborated with various digital rights organizations on projects related to privacy, surveillance, and digital copyright law.

Panel 2: Tokenization: Exploring “the other side of the coin”

Moderator: Daniel Davis, General Counsel, Office of General Counsel, CFTC



Dan Davis is the General Counsel of the CFTC. In his role as General Counsel, Mr. Davis advises the Commission on a wide range of issues, including agency rulemakings, interpretive guidance, and no-action relief as well as many aspects of agency operations. Mr. Davis has previously served in government, in the Department of Justice's Civil Division and Office of Legal Counsel. Mr. Davis has also worked in private practice where he specialized in administrative law and labor and employment law. Mr. Davis clerked for Judge Douglas H. Ginsburg on the United States Court of Appeals for the D.C. Circuit and graduated from The University of Chicago Law

School.

Perianne Boring, Founder & President, Chamber of Digital Commerce



Perianne Boring founded the Chamber of Digital Commerce building it into the world's largest trade association representing the blockchain industry. Perianne was named among CoinDesk's "10 Most Influential People in Blockchain 2016" and "Top Woman in Bitcoin 2015" for her public policy accomplishments. She also contributes to Forbes through her column, "The Beauty of the Blockchain." Perianne began her career as a legislative analyst in the U.S. House of Representatives, advising on finance, economics, tax and healthcare policy. She holds her bachelor's degree in business administration and economics from the University of Florida.

Vince Molinari, Chief Executive Officer, Templum Markets



Vincent Molinari is the CEO of Templum Markets, (FINRA Registered Broker Dealer and ATS) and Co-Founder of its parent company, Templum, Inc. He is also a Co-Founder and Co-Chair of the Blockchain Commission for Sustainable Development and is a Co-Founder and Co-Chair of Blockchain for Impact. Vincent Molinari has nearly three decades of experience as a licensed person in the securities industry where he began his career at Lehman Brothers and later at Janney Montgomery Scott. He is a recognized thought leader on the modernization of securities law and the intersection of breakthrough innovation and technology solutions.

Patrick Murck, Special Counsel, Cooley



Patrick Murck's practice focuses on the legal and regulatory issues facing fintech and emerging payment systems. He has a deep understanding of the fintech industry, having been involved in a number of startups as an employee, entrepreneur and advisor. Prior to joining Cooley, Patrick was a co-founder of the Bitcoin Foundation where he served at times as general counsel and executive director. Patrick has engaged regulators and policymakers in the United States and Europe on Bitcoin and the emerging digital economy.

Kristin Smith, Director of External Affairs, Blockchain Association



Kristin is the Director of External Affairs at the Blockchain Association, a Washington, D.C.-based trade association that serves as the unified voice of the blockchain industry. As head of external affairs, Kristin leads the association's engagement with its members and outreach to policymakers. She is responsible for the strategy that drives the organization's education efforts, advocacy campaigns, and events. She also serves as the spokesperson for the association. Prior to the Blockchain Association, Kristin advised blockchain companies on how to navigate Washington. She served as a congressional aide on Capitol Hill for nearly 10 years, much of which was spent focusing on technology policy. She holds a MBA from NYU and serves as an alumni advisor to NYU's Blockchain and Digital Asset Forum.

Aaron Wright, Associate Clinical Professor of Law, Cardozo Law School



Aaron Wright is an Associate Clinical Professor of Law at Cardozo Law School, where he directs the Cardozo Blockchain Project and other technology programs. Professor Wright's work focuses on smart contracts and the regulation of blockchain-based systems. His first book, *Blockchain and the Law: The Rule of Code* (Harvard University Press, with Primavera De Filippi) was published earlier this year. Professor Wright also is the co-founder of OpenLaw (<https://www.openlaw.io>), a blockchain-based legal protocol, and serves as chair of the Enterprise Ethereum Alliance, Legal Advisory

Working Group.

Panel 3: Scams, Fraud, and Education in a Technology-Driven World

Moderator: Erica Elliot Richardson, Director, Office of Public Affairs and Office of Customer Education and Outreach, CFTC



Erica Elliott Richardson currently serves as the Director of the Office of Public Affairs and Office of Customer Education and Outreach at the Commodity Futures Trading Commission (CFTC). Richardson's government service also includes almost a decade working for the U.S. Congress, during which time, she worked on the highest profile political and policy issues of the time period, including the financial crisis, debt limit debate, and government shutdown. In her capacity as Communications Director for the Majority Whip, Richardson helped establish operations for the congressional leadership

upon their election to the majority in the House of Representatives in 2010. Throughout the 112th and 113th Congresses, she advised House leadership on all issues under consideration for passage in the House and Senate, including tax reform, financial services policy, and appropriations legislation. Richardson's financial services policy experience includes serving as staff for senior leaders on the House Financial Services Committee through the 2008 financial crisis and subsequent Dodd-Frank financial services reform effort. Richardson holds bachelor's and master's degrees from Auburn University, and a doctorate from Northeastern University.

Cynthia Cain Ioannacci, Assistant General Counsel, National Futures Association



Cynthia Cain Ioannacci is Assistant General Counsel in the General Counsel's Office of the National Futures Association (NFA). In her current position, Ms. Cain Ioannacci concentrates primarily on enforcement matters. Ms. Cain Ioannacci joined NFA in 1985 and has worked in NFA's Arbitration, Communications, and Compliance Departments. Ms. Cain Ioannacci earned her law degree from Loyola University School of Law.

Jeff Gomberg, Investigator, U.S. Commodity Futures Trading Commission



Jeff Gomberg, a Certified Fraud Examiner (CFE), has been working as an investigator at the CFTC for over 3 years on cases ranging from fraud and Ponzi schemes, to spoofing, manipulation, and disruptive trade practices in many asset classes ranging from precious metals, virtual currencies, and commodity futures and options. Prior to joining the federal government, Jeff spent his time designing and running high frequency trading algorithms for proprietary trading firms in Chicago.

Duane Pozza, Assistant Director, Division of Financial Practices, Federal Trade Commission



Duane Pozza is an Assistant Director in the Federal Trade Commission's (FTC) Division of Financial Practices. He has worked extensively on consumer protection issues related to emerging financial technologies, from online lending platforms to mobile payments to cryptocurrencies and blockchain. He helped lead the FTC's FinTech Forum series in 2016 and 2017, examining the

consumer implications of developments in fintech, and the agency's Cryptocurrency Scams workshop in 2018.

Joe Rotunda, Director, Enforcement Division, Texas State Securities Board



Joe Rotunda currently serves as the Director of the Enforcement Division of the State Securities Board, where he manages a team of specialized attorneys and examiners who investigate illegal and fraudulent securities offerings and pursue appropriate administrative, civil and criminal law enforcement actions. Joe also serves as the Vice-Chair of Enforcement Section of the North American Securities Administrators Association, an association of 67 securities regulators from all 50 states, the District of Columbia, Canada and Mexico.

Carolyn Welshhans, Associate Director, Division of Enforcement, U.S. Securities and Exchange Commission



Carolyn Welshhans is an Associate Director in the SEC's Division of Enforcement. Ms. Welshhans has conducted and supervised investigations involving large-scale market conduct, including potential violations relating to insider trading, market structure, market manipulation, and cybersecurity violations. Among other matters, Ms. Welshhans supervised an insider trading action against a political intelligence analyst, federal government employee, and two hedge fund analysts; an action against a broker-dealer for misleading clients about how it priced customer orders; and an action against a high frequency trading firm for violations of the Market Access Rule. Prior to joining the Commission, Ms. Welshhans was in private practice. She received her J.D. from the Boston College Law School, and she received her B.A. from the College of William and Mary.

Panel 4: Global Education Approaches and Lessons Learned

Moderator: Eric Pan, Director, Office of International Affairs, CFTC

(photo not available)

Eric J. Pan is the CFTC's Director of International Affairs. Eric oversees all CFTC international initiatives, provides guidance regarding international issues raised in Commission matters, and represents the CFTC in international bodies, including the International Organization of Securities Commissions (IOSCO) and the Financial Stability Board (FSB). He is responsible for the CFTC's engagement with non-US

regulatory counterparts.

Lise Estelle Brault, Senior Director of Derivatives Oversight, Autorité des Marchés Financiers (AMF), Québec, Canada



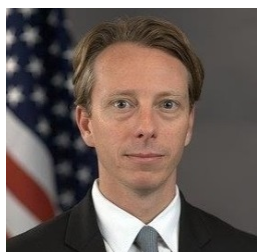
In her current role, Ms Brault is responsible for qualifying counterparties who offer derivatives to Quebec retail clients and for approving the products on offer. Moreover, she chairs the AMF Derivatives Advisory Committee, a forum to gain insight into relevant issues and maintain an open dialogue between sector participants and the AMF with respect to the efficiency of the exchange-traded and over-the-counter derivatives framework. Lise Estelle co-chairs the Canadian Securities Administrators' Derivatives Committee whose mandate is to develop common regulatory approaches for Canada's derivatives markets. Lise Estelle is also Interim Director, Fintech and Innovation at the Autorité des Marchés Financiers.

Kelvin Chen, Manager, Operational Risk & Fintech Section, Division of Supervision & Regulation, Federal Reserve Board



Kelvin Chen and his team help the Federal Reserve System understand and navigate policy issues arising from technological change. Before joining the Board, Kelvin served as the Bureau of Consumer Financial Protection's Program Manager for Emerging Payments. There, he led the agency's policy response to various payment innovations, such as virtual currencies. In prior roles, Kelvin led the Bureau's study of mandatory arbitration provisions; advised agency principals at the Federal Trade Commission on policy and enforcement matters; and was a litigator in the New York offices of Morrison & Foerster LLP and Cadwalader, Wickersham & Taft LLP.

M. Owen Donley III, Chief Counsel, Office of Investor Education and Advocacy, U.S. Securities and Exchange Commission



Owen serves as Chief Counsel of the United States Securities and Exchange Commission's Office of Investor Education and Advocacy, where he manages a team of subject matter expert attorneys in providing public-facing content for investors on a broad variety of issues arising under the federal securities laws. Prior to becoming Chief Counsel of OIEA, Owen was a Senior Counsel in the SEC's Office of the General Counsel, where he focused on enforcement issues. Before joining the staff of the Commission, Owen was an associate in Washington, D.C. with the law firm Sutherland Asbill and Brennan LLP in the securities litigation and white collar

enforcement practice group. He attended Vanderbilt University School of Law, where he served as Managing Editor of the Vanderbilt Law Review, and clerked in the United States District Court for the Northern District of Florida in Tallahassee, Florida.

José Alexandre Vasco, Director, Office of Investor Protection and Assistance, Comissão de Valores Mobiliários, Brazil; Chairman, Committee on Retail Investors, International Organization of Securities Commissions



Vasco joined CVM in 1997. Since 2005, he has served as the Director of Office of Investor Protection and Assistance, CVM/Brazil. He is also the Chairman of IOSCO's Committee on Retail Investors and represents CVM on a number of other bodies, such as OECD/INFE - International Network for Financial Education

(Advisory Board), and the Brazilian National Financial Education Committee. Education: B.S. in Logistics (Brazilian Naval Academy), B.S. in Law (Rio de Janeiro State University), LL.M (University of Rio de Janeiro), and executive MBA (Fundação Getúlio Vargas).

Geraldine “Gerri” M. Walsh, President, FINRA Investor Education Foundation and Senior Vice President, Investor Education, FINRA



Gerri Walsh is President of the FINRA Investor Education Foundation and Senior Vice President of Investor Education at FINRA. She manages FINRA's and the Foundation's strategic initiatives to educate and protect investors and to foster financial capability for all Americans, especially underserved audiences. Prior to joining FINRA in May 2006, Ms. Walsh served as Deputy Director of the Securities and Exchange Commission's Office of Investor Education and Assistance and, before that, Special Counsel to the

Director. She previously worked as a senior attorney in the SEC's Division of Enforcement and as an associate with Hogan Lovells in Washington, D.C. Ms. Walsh was the founding executive sponsor of FINRA's Military Community Employee Resource Group. Ms. Walsh received her J.D. from NYU School of Law and her B.A., magna cum laude, from Amherst College. She is a member of the New York and District of Columbia bars.

Panel 5: 21st Century Regulatory Approaches and Frameworks

Moderator: Daniel Gorfine, Director, LabCFTC and Chief Innovation Officer, CFTC



Daniel Gorfine is Chief Innovation Officer and Director, LabCFTC at the U.S. Commodity Futures Trading Commission. LabCFTC is dedicated to facilitating market-enhancing innovation, informing policy, and ensuring that we have the technological and regulatory tools and understanding to keep pace with changes to our markets. Daniel is also an Adjunct Professor at the Georgetown University Law Center where he teaches a course on 'FinTech Law & Policy.' Daniel was most recently Vice President, External Affairs & Associate General Counsel at OnDeck, and previously served as director of financial markets policy and legal counsel at the Milken Institute think tank where he focused on technology-driven financial innovation, capital access, and financial market policy. Earlier in his career, Gorfine worked at the international law firm Covington & Burling LLP and served a clerkship with U.S. District Court Judge Catherine C. Blake in the District of Maryland. A graduate of Brown University (A.B.), Daniel holds a J.D. from George Washington University Law School and an M.A. from the Paul H. Nitze School for Advanced International Studies (SAIS) at Johns Hopkins University.

Sharmista Appaya, Senior Financial Sector Expert – Fintech, Finance, Competitiveness and Innovation (FCI) Global Practice at the World Bank Group



Sharmista has worked in both the public and private sectors and honed partnerships between the two. Most recently, she was the Head of the Fintech Accelerator at the Bank of England in London looking at innovative firms and technologies to understand both the applications of and implications on Central Banking practices. She currently works in Finance, Competitiveness and Innovation (FCI)

Global Practice at the World Bank Group specifically identifying key regulatory challenges and solutions to enable fintech products, services and business models, with the appropriate risk considerations, in emerging economies.

Beth Knickerbocker, Chief Innovation Officer, Office of the Comptroller of the Currency (biography and photo not available)

Jessica Reiner, Senior Advisor, Domestic Finance, U.S. Treasury



Jessica Reiner is Senior Advisor on Domestic Finance at the U.S. Department of the Treasury. Prior to joining Treasury, she was a manager in Deloitte Consulting's Strategy & Operations practice for the banking and securities industry, specializing in blockchain technology and digital identity. Jessica previously worked at the Federal Reserve Banks of New York and Dallas, J.P. Morgan Securities, and the Hoover Institution. Jessica holds an MBA from Stanford's Graduate School of Business, is a term member of the Council on Foreign Relations, and is an Officer in the U.S. Navy Reserve.

Laura Royle, Manager, Innovation Hub at Financial Conduct Authority, United Kingdom



Laura leads the policy and engagement team within the FCA's Innovate unit. This team is responsible for the FCA's international FinTech work programme including the Global Financial Innovation Network. The team also leads on developing policy responses to new technology, for example Cryptoassets and DLT. Before this role, Laura led a number of other FCA teams within Policy and Strategy. Before joining the FCA, Laura worked at EY as a management consultant.

Valerie Szczepanik, Senior Advisor for Digital Assets and Innovation, U.S. Securities and Exchange Commission



Valerie A. Szczepanik is Senior Advisor for Digital Assets and Innovation and an Associate Director for the Division of Corporation Finance at the U.S. Securities and Exchange Commission (SEC). Before that, she served as Assistant Director in the Division of Enforcement's Cyber Unit. She is Head of the SEC's Distributed Ledger Technology Working Group, Co-Head of its Dark Web Working Group, and a member of its FinTech Working Group. Ms. Szczepanik served as a Special Assistant United States Attorney at the United States Attorney's Office for the Eastern District of New York. She clerked for federal judges on the United States District Court for the District of Columbia and the United States Court of Appeals for the Federal Circuit and, prior to clerking, practiced patent law. Ms. Szczepanik received her J.D. from Georgetown University and her Bachelor of Science degree in Engineering from the University of Pennsylvania.

Paul Watkins, Director, Office of Innovation, Bureau of Consumer Financial



Protection

Paul Watkins is the Director of the Office of Innovation at the Bureau for Consumer Financial Protection. In this role, he oversees the Bureau's efforts to facilitate innovation, competition, and consumer access within the markets for financial products and services. Watkins was previously the Civil Litigation Division Chief at the Arizona Office of the Attorney General where he managed the state's litigation in areas such as consumer fraud, antitrust, and civil

rights.

Panel 6: RegTech and SupTech – Future of Compliance, Deterring Fraud, and Enhancing Oversight

Moderator: Bianca M. Gomez, Counsel for LabCFTC, Office of General Counsel, CFTC



Bianca M. Gomez is Counsel for LabCFTC and Counsel on FinTech and Innovation to the Office of General Counsel. She joined the CFTC in 2015 as Counsel and served as a Deputy Ethics Official. Ms. Gomez previously held similar roles as an attorney and ethics official at the Federal Election Commission and the U.S. Election Assistance Commission. Ms. Gomez is a graduate of Boston College and earned her J.D. from the University of North Carolina at Chapel Hill School of Law.

Introduction by Matthew Kulkin, Director, Division of Swap Dealer and Intermediary Oversight, CFTC

Kyle Armstrong, Supervisory Special Agent, Financial Crimes Section, Federal Bureau of Investigation

Supervisory Special Agent (SSA) Kyle C. Armstrong entered duty with the FBI in 2008. SSA Armstrong is currently a program manager in the FBI's Financial Crimes Section, Money Laundering, Forfeiture, Bank Fraud Unit. SSA Armstrong supervises money laundering investigations for FBI field offices and manages the Virtual Currency Initiative for the FBI as it relates to money laundering activities. Since joining the FBI, SSA Armstrong has been involved in the identification and investigation of "white collar crimes" such as money laundering, wire fraud, mail fraud, bank fraud, identity theft, and other fraud schemes.

Blake Brockway, Assistant General Counsel, National Futures Association



Mr. Brockway focuses on regulatory matters related to the futures, forex and swaps activities of NFA members. He works with NFA's staff, Advisory Committees and Board of Directors to understand and evaluate potential regulatory issues and develop rules and interpretive guidance. He also leads NFA's fintech working group. Mr. Brockway previously served as an Assistant General Counsel and Vice President at Bank of America and as an Associate in the Financial Services Group at Katten Muchin Rosenman LLP. He graduated magna cum laude from DePaul University College of Law.

Erik Kiefel, Senior Advisor for Strategic Policy, FinCen

Mr. Kiefel is the Senior Advisor for Strategic Policy at the Financial Crimes Enforcement Network, a bureau of the U.S. Treasury Department. Mr. Kiefel focuses on U.S. and multilateral anti-money laundering and countering the financing of terrorism policy. Mr. Kiefel represents FinCEN at the Financial Action Task Force and led FinCEN's efforts during FATF's U.S. Mutual Evaluation. Previously at FinCEN, Mr. Kiefel was the Director of the Office of Global Liaison where he coordinated the interactions of FinCEN with its counterparts around the globe.

Melissa Koide, Chief Executive Officer, FinRegLab



Melissa Koide is the CEO of FinRegLab, a financial services research organization that examines how technology and data can help achieve public policy aspirations, address regulatory requirements, and lead to a more efficient and inclusive marketplace. Prior to establishing FinRegLab, Melissa served as the U.S. Treasury Department's Deputy Assistant Secretary for Consumer Policy where she developed and executed the Treasury Department's consumer policies in the areas of credit, student loans, payments, savings, credit reporting, fintech, and financial inclusion.

Haimera Workie, Senior Director, Office of Emerging Regulatory Issues, FINRA



Haimera Workie is a Senior Director responsible for heading up FINRA's Office of Emerging Regulatory Issues, which focuses on analyzing new and emerging risks and trends related to the securities market. As part of these responsibilities, Mr. Workie leads FINRA's Innovation Outreach Initiative, which is designed to foster an ongoing dialogue with market participants in order to build a better understanding of financial technology (FinTech) innovations and their impact on the securities markets.

Panel 7: A New Innovation Ecosystem: Cloud, Data, and Analytics

Moderator: Jorge Herrada, Tech Lead, LabCFTC, CFTC



Mr. Herrada focuses on innovation, advanced technology, analytics, finance, DLT, and crypto currencies. Mr. Herrada is active in CFTC's FinTech Interdivisional Working Group, two TAC subcommittees, and the FSOC. Mr. Herrada previously was a Senior Principal at American Management Systems (now CGI) designing and developing innovative Information Technology solutions. Mr. Herrada earned an MBA from the University of Chicago, an MS from the London School of Economics, and a BS from Shippensburg University of Pennsylvania.

Susan Linnstaedter, Director U.S. Financial Services, Corporate and External Legal Affairs, Microsoft (biography and photo not available)

Dave Hirko, Co-founder and Managing Director, B23



Dave Hirko is a Co-Founder and Managing Director of B23. Prior to founding B23, Dave worked at Amazon Web Services (AWS) where he led all aspects of a multi-year effort resulting in winning a revolutionary private cloud deal for the United States Government. Prior to AWS, Dave worked at Gartner, and held executive sales roles in several enterprise software companies including HP and CA Technologies. Dave first learned to program in elementary school using BASIC. Dave obtained a B.S. in Electrical Engineering from the University of Virginia, and an M.B.A. from the Smith School at the University of Maryland College Park.

Kavita Jain, Director, Office of Emerging Regulatory Issues, Department of Risk and Strategy, FINRA



Kavita Jain is a Director in the Office of Emerging Regulatory Issues within FINRA's Department of Risk and Strategy. In this role, she assists the Office in identifying and analyzing new and emerging risks and trends related to the securities industry, and developing strategic responses to potential issues. Some examples of current areas of her work include fintech, regtech, and emerging technologies such as blockchain and artificial intelligence. During her tenure at FINRA (previously NASD), Kavita has served in key positions in the Offices of Emerging Regulatory Issues, Finance and Strategic Planning. Kavita has an M.B.A. from the University of Southern New Hampshire and a CRCP Certification from the FINRA Institute at Wharton.

Joel Minton, Technical Director, Office of the Chief Technology Officer, Google Cloud Platform



Joel Minton works as a Technical Director in the Office of the CTO at Google Cloud. In this role, Joel engages with the leadership of the world's top companies to deliver great technology, maximizing technology and business outcomes. Prior to Google, Joel worked in the White House to start and deliver login.gov, an effort focused on building a public identity platform to increase security, usability and privacy for the United States government and the millions of users it supports. Prior to joining the White House, Joel was an engineering leader at both eBay and Intuit. At eBay, he delivered software to enable large-scale optimization of internet marketing and eBay site experiences. Joel led the team that built eBay Partner Network, eBay's affiliate platform. At Intuit, he had leadership roles in TurboTax online, site operations and data.

Panel 8: AI and Machine Learning: Augmenting Market, Compliance, and Surveillance Intelligence

Moderator: Brian Trackman, Attorney Lead, LabCFTC, CFTC



Brian Trackman joined the CFTC in 2013. Mr. Trackman has a longstanding interest in law and technology and advises on a wide range of FinTech issues. He serves as a senior member of the FinTech Interdivisional Working Group. Prior to joining the CFTC, Mr. Trackman worked at the Securities and Exchange Commission,



where he focused on review of novel derivative securities products, market structure reform, and the oversight of alternative trading systems. Mr. Trackman earned a J.D. from Harvard Law School and B.A. from Amherst College.

Wo Chang, Digital Data Advisor, National Institute of Standards and Technology



Mr. Chang is Digital Data Advisor for the NIST Information Technology Laboratory (ITL). His responsibilities include, but are not limited to, promoting a vital and growing Big Data community at NIST with external stakeholders in commercial, academic, and government sectors. Mr. Chang currently chairs the ISO/IEC JTC 1/WG 9 Working Group on Big Data, IEEE Big Data Governance and Metadata Management, NIST Big Data Public Working Group, and NIST technical representative in artificial intelligence

standardization. Prior to joining ITL Office, Mr. Chang was manager of the Digital Media Group in ITL.

Jonah Crane, Regulator in Residence, FinTech Innovation Lab



Jonah Crane is an advisor to financial technology startups, helping them navigate the complex U.S. regulatory landscape and stay ahead of regulatory change as they scale. Jonah is also Regulator in Residence at the FinTech Innovation Lab in New York, and Executive Director of RegTech Lab in Washington, DC. Jonah previously served as Deputy Assistant Secretary at the U.S. Treasury Department, as a policy advisor to Senator Chuck Schumer, and as a corporate attorney focusing on mergers and

acquisitions at Milbank, Tweed, Hadley & McCloy LLP in New York. Mr. Crane received a J.D. from New York University School of Law.

Tim Estes, President and Founder, Digital Reasoning



Tim Estes is the President and Founder of Digital Reasoning, a leader in trusted cognitive computing. Driven by the belief that all software would learn and that all people should have access to it, Tim and his team at Digital Reasoning work closely with leaders in government and industry to solve extraordinarily valuable and morally compelling problems in National Security, Finance, Health Care, and other markets by automating the understanding of human communication.

**Robert Seamans, Associate Professor, Stern School of Business,
New York University**



Robert Seamans (PhD, UC Berkeley) is an Associate Professor at New York University's Stern School of Business where he teaches courses in game theory and strategy. Professor Seamans' research focuses on how firms use technology in their strategic interactions with each other. His research has been published in leading academic journals and been cited in numerous outlets including The Atlantic, Forbes, Harvard Business Review, The New York Times, The Wall Street Journal and others. In 2015, Professor Seamans was appointed as the Senior Economist for technology and innovation on President Obama's Council of Economic Advisers.