Speakers’ Bios

Perianne Boring  
Founder and President  
Chamber of Digital Commerce

Perianne Boring is the Founder and President of the Chamber of Digital Commerce, the world’s largest trade association representing the blockchain and digital asset industry. The Chamber’s mission is to promote the acceptance and use of digital assets and blockchain-based technologies. Under the leadership of Ms. Boring, the Chamber has founded several key industry initiatives including the Blockchain Alliance, a public-private forum between industry and law enforcement; the Global Blockchain Forum, an international initiative developing industry best practices to help shape global regulatory interoperability; and the Digital Assets Accounting Consortium, which is establishing accounting, auditing, and reporting standards for digital assets.

Perianne Boring is a thought leader on blockchain policy and government affairs and has testified to numerous governments around the world. In addition, she has been featured in leading industry conferences and publications including Money 20/20, CES, Forbes, Bloomberg, Fox Business, and many others. Ms. Boring began her career as a legislative analyst in the U.S. House of Representatives, advising on finance, economics, tax and healthcare policy.

Greta Bull  
CEO of Consultative Group to Assist the Poor (CGAP) & Director GFMGP  
The World Bank Group

Greta Bull is the CEO of CGAP and a Director at the World Bank Group. Ms. Bull has more than 15 years’ experience in development finance, most recently with the International Finance Corporation. In her most recent role as Manager at the IFC’s Financial Institutions Group (FIG) Advisory Services, Ms. Bull oversaw a large digital financial services program in sub-Saharan Africa. The program was aimed at expanding the reach of traditional and non-traditional financial service providers. She has extensive experience working in emerging financial markets in Latin America, Central and Eastern Europe, South Asia and sub-Saharan Africa. Other career highlights include senior positions with the Eurasia Foundation in addition to being Director of the Finance, Banking and Enterprise Division at the international firm Bannock Consulting/DAI.
Europe. Her association with the World Bank began in 1992, when she was a Robert S.
McNamara fellow based in Kiev, Ukraine. Ms. Bull holds a Master’s in Public Policy
from Harvard University’s John F. Kennedy School of Government and an undergraduate
degree in international affairs from the University of Washington. She is a dual
U.S./British national.

Massimo Cirasino
Adviser
Finance & Markets Global Practice
The World Bank Group

Mr. Cirasino, an Italian national and an economist, joined the World Bank Group in July
1998. In his current position, he serves as Adviser in the Finance and Markets Global
Practice (GFMDR).

Mr. Cirasino has represented the World Bank on several task forces coordinated by the
Committee on Payments and Market Infrastructure (CPMI) of the Bank for International
Settlements (BIS) and the International Organization of Securities Commissions
(IOSCO). Mr. Cirasino is the Co-Chairman of the BIS-World Bank Task Force that has
developed the (consultative) report on Payment Aspects of Financial Inclusion (PAFI).

Prior to joining the World Bank Group, Mr. Cirasino worked at Banca d’Italia in the
Payment System Department from 1993 to 1996, and, later on, in the Representative
Office in New York.

Mr. Cirasino has degrees in economics and business and political sciences respectively
from the Luiss University (Rome) and the La Sapienza University (Rome). Mr.
Cirasino’s Master’s Degree in banking was obtained from the La Sapienza University and
his Master’s in Philosophy degree in economics is from the New York University (NYU).

Dr. Earl Crane
Chief Executive Officer
Emergent Network Defense

Dr. Earl Crane is an expert in information security strategy and cybersecurity policy, and
currently the CEO of Emergent Network Defense, a cybersecurity company based in
D.C. Previously, he was the Director for Federal Cybersecurity Policy on the White
House National Security Council, Director of Cybersecurity Strategy, and the Chief
Information Security Architect at the Department of Homeland Security. Recently, Dr.
Crane was a Director with Promontory Financial Group, a risk management and
regulatory compliance consulting firm. He is an adjunct professor at Carnegie Mellon University, where he earned his Master’s of Information System Management and a B.S. in mechanical engineering, and earned his Ph.D. from George Washington University.

Michaela Erbenová  
Division Chief  
Monetary and Capital Markets Department  
International Monetary Fund

Michaela Erbenová is the Division Chief in the Financial Supervision and Regulation Division of the Monetary and Capital Markets (MCM) Department. Her responsibilities include oversight of the Fund policy analysis and technical advice on prudential and conduct-of-business regulation and supervision, work with the international standard setting bodies and national regulatory and supervisory agencies on the design and implementation of financial supervision policies and global regulatory reform, as well as leading MCM’s capacity building efforts in these areas.

Prior to joining the Fund in 2007, Ms. Erbenová held various public administration and managerial positions in the Czech Republic, among others as Head of Investor Relations of Komerční Banka, the country’s second largest bank; as Advisor to the Czech Prime Minister; as Chief Advisor to the Minister of Finance; and as member of the Government Steering Committee for bank privatization. She served as a Board Member and Chief Executive Director of the Czech National Bank during 2000-06. She represented the Czech Republic as a Member of the Banking Supervision Committee and the International Relations Committee of the European Central Bank and a Member of the Core Principles Liaison Group of the Basel Committee on Banking Supervision.

After obtaining an M.A. in mathematical methods in economy at Moscow State University, Ms. Erbenová obtained her Ph.D. in economics from the Center for Economic Research and Graduate Education of Charles University in Prague. She was a visiting doctoral student at Princeton University and a visiting fellow and research assistant at the Harvard Institute for International Development.
Robert J. Frohwein
Head
Kabbage

In 2008, Robert Frohwein recognized that many companies were offering automated access to data via APIs like eBay. He realized small businesses simply needed to share this data to allow lenders to make better, faster decisions and provide great user experiences. With the help of Kathryn Petralia and Marc Gorlin, he founded Kabbage to leverage the power of real-time data automation to streamline lending. Today, the Kabbage Platform has funded more than $1.5 billion in loans directly through kabbage.com and karrot.com and through relationships with partnering organizations worldwide.

Before founding Kabbage, Rob established, led, and advised a number of successful businesses, including LAVA Group, U.S. Micro Corporation and Surgical Biologics. Additionally, he served in business development and legal capacities for ZapMedia and Security First Network Bank. Rob practiced law with Troutman Sanders LLP, co-authored three books on intellectual property, and co-hosted a career-centered radio program sponsored by USA TODAY.

He is a magna cum laude graduate of Villanova Law School, where he was an editor of the Villanova Law Review and he studied economics at Dickinson College in Carlisle, PA.

As Kabbage expands its workforce and increases its support of small businesses, Rob helps ensure the company maintains its unique culture and considerable laughter quotient.

Jeff Garzik
Bitcoin Core Developer
Co-Founder and Chief Executive Officer,
Bloq

Jeff Garzik is a futurist, entrepreneur, and software engineer. Jeff founded and runs Dunvegan Space Systems. Jeff serves on the board of Coin Center, and the advisory board of BitFury, BitPay, Chain.com, Netki and WayPaver Labs. Jeff has delivered presentations on bitcoin and blockchain at TEDx, State of Digital Money, many bitcoin conferences, as well as private briefings to corporations, governments, central banks, and hedge funds.

Jeff has a long history of early technology adoption. After helping to inaugurate CNN.com on the Internet in the early 1990s, he worked for a succession of Internet startups and service providers. At the same time, he worked continuously on open source
software engineering projects for over two decades. Involvement in one of the best known open source projects - the Linux kernel - led to an extended tenure at Linux leader Red Hat during open source's most formative years. Jeff's work is found in every Android phone and data center Linux installation today.

In July 2010, Jeff stumbled across a post describing bitcoin. Immediately recognizing the potential of a concept previously thought impossible – decentralized digital money, he did what came naturally: developed bitcoin open source software. That gave rise to the start of micro-businesses with bitcoin at their foundation. Almost by accident, Jeff found himself at the heart of the global, revolutionary, technology phenomenon known as bitcoin.

Bitcoin and blockchain served as a springboard for many new ideas and ventures, including sending objects into outer space.

Michael S. Gibson
Director of the Division of Banking Supervision and Regulation
Federal Reserve Board

Michael S. Gibson is Director of the Division of Banking Supervision and Regulation at the Federal Reserve Board. As division director, he oversees the Federal Reserve’s development of bank regulatory policy and its supervision of banking organizations. He represents the Federal Reserve on the Basel Committee on Banking Supervision and works closely with officials from other U.S. and international government agencies on bank oversight issues.

He formerly served as Deputy Director in the Division of Research and Statistics at the Board of Governors of the Federal Reserve System, where he was responsible for overseeing the division’s financial functions. He has worked on research and policy issues related to financial stability, financial markets, and derivatives. He has authored articles on value at risk, stress testing, and credit derivatives. He served on the faculty of the University of Chicago Graduate School of Business for two years and as a visiting lecturer at Princeton University. He has a Ph.D. in economics from the Massachusetts Institute of Technology and a B.A. in economics from Stanford University.
Mario Guadamillas
Manager
Finance & Markets Global Practice
The World Bank Group

Mario Guadamillas has worked for the World Bank since 1998. Mr. Guadamillas is currently the World Bank manager of the Financial Architecture and Banking Systems Service Line that coordinates the joint IMF-World Bank Financial Sector Assessment Program (FSAP), the World Bank participation in the Financial Stability Board, and provides assistance to countries in the banking regulation and supervisory area. Previously he was a Senior Financial Economist for Latin America and the Caribbean, leading Bank operational work. Mr. Guadamillas has numerous publications on financial sector issues, notably on financial infrastructure.

Before joining the World Bank, Mr. Guadamillas was an economist in the Ministry of Finance of Spain at the Research Department. He also worked for the Central Bank of Spain as an economic and financial analyst.

He has lectured at the Universidad Autónoma, Universidad San Pablo CEU, Universidad Alfonso X, Universidad Europea de Estudios Superiores and Universidad Nacional de Educación a Distancia, all in Madrid, in the areas of macroeconomics, economic policy, international economies and financial systems.

Mr. Guadamillas earned his M.A. and Ph.D. degrees in business and economics, respectively, at the Universidad Complutense and Universidad Nacional de Educación a Distancia in Madrid.

Adrienne Harris
Special Assistant to the President for Economic Policy
The White House National Economic Council

Adrienne Harris is a Special Assistant to the President for Economic Policy at the White House National Economic Council. Her portfolio includes financial regulatory reform, financial technology, cyber security, consumer protection, and housing finance reform. She comes to the White House from the U.S. Department of Treasury, where she served as Senior Advisor to the Deputy Secretary. Prior to coming to Washington D.C., Adrienne was an Associate at Sullivan & Cromwell LLP in New York, where her practice included representing financial institutions and other corporations in regulatory enforcement proceedings, complex civil litigations, and matters related to the Foreign Corrupt Practices Act. She earned her MBA from the New York University Stern School of Business with specializations in economics and management, her J.D. from Columbia Law School, where she was a member of the Columbia Law Review, and her B.A. from
Georgetown University, where she was a John Carroll Scholar and graduated with honors.

Hollis Hart  
President (retired)  
International Franchise Management  
Citi  

Hollis Hart has had a 40-year career with Citi in a wide range of responsibilities balanced between business management and risk/governance roles.

Most recently, Hollis was the President of International Franchise Management (IFM) at Citi from 2010 until his recent retirement at the end of 2015. He carried four principal areas of responsibility: works with Regional Senior Management on the Country Head (Citi Country Officer) function; is responsible for the global governance framework; works with home/host regulators; supports Citi strategic activities such as the Global MBA Program (GEMAs) and Global Connectivity Program (formerly the Asia Marketing Team), as well as memberships in a variety of organizations, societies and the like. Mr. Hollis was invited to be a member of Women4Citi and was a member of key committees including Country Risk, Global Compliance, AML, Vendor Management, Legal Entity and the Citibank NA Risk Committee.

From 2001-2005, Hollis had a variety of risk and compliance responsibilities including GTS Global Risk Head; Salomon Smith Barney LatAm Risk Head, Trade Risk Head, International FIG Risk Head; implementer of the Patriot Act for Citi and managing a Public Figures process. From 1991 to 2001, he was the U.S. Banks Head and also served as the first Citi Alternative Investment Global Risk Head. Prior to this, he has held multiple senior positions at Citibank Japan as well as in New York, Mexico/Central America, and San Francisco.

Hollis has served as Chairman of the American Bankers Association’s (ABA) Corporate Banking Committee and the Global Advisory Board of the RMA, as well as Board member of the Korea Society and BCIU. He is a Trustee for the Committee on Economic Development and served on their Executive Committee. He has a Yale B.A. and Chicago MBA.
Dong HE  
Deputy Director, Monetary and Capital Markets Department  
International Monetary Fund

Dong He is Deputy Director of the Monetary and Capital Markets Department (MCM) of the International Monetary Fund. As a member of the MCM’s senior management team, he is responsible for assisting the Director in the management and supervision of the work of the department, and providing leadership for MCM’s work on monetary and macro-prudential policies, central bank operations, and global financial stability analysis.

Prior to joining the IMF in October 2014, Dong He was Executive Director (Research) at the Hong Kong Monetary Authority (HKMA), responsible for managing the Research Department and for directing research and policy advice on issues relating to the maintenance of monetary and financial stability and the development of financial markets. He was also Director of the Hong Kong Institute for Monetary Research (HKIMR), responsible for leading the Institute’s research activities.

Dong He holds a doctorate in economics from the University of Cambridge. He has published extensively on monetary policy and financial market issues. His current research interests include global monetary and financial stability, interaction between monetary policy and financial regulation, monetary and financial cooperation in the Asia-Pacific region, the framework and conduct of monetary policy in China, and the Chinese approach to capital account liberalization and renminbi internationalization.

Thomas Jessop  
Managing Director, Technology Business Development  
Goldman Sachs

Tom Jessop is the chief financial officer for Technology and global head of Technology Business Development responsible for commercialization and strategic investment activities within the Technology Division. He is a member of the Technology Executive Leadership Group. Previously, he was a member of the PSI team in New York. PSI is responsible for strategic investments and related business development initiatives within the Securities Division. PSI’s portfolio includes a range of global exchange, alternative trading and financial technology investments. Tom moved to Hong Kong in 2008 to establish PSI’s Asia Pacific team and rejoined the New York group in 2012. He joined Goldman Sachs in 2000 as a vice president on the Equities e-Commerce team in New York and was named managing director in 2008.

Prior to joining the firm, Tom was a managing director at Standard & Poor’s, where he worked in a variety of corporate development, marketing and general management roles.
Tom is a director of Tuesday’s Children, a nonprofit organization that supports families impacted by September 11, 2001 as well as those communities affected by acts of terror worldwide. Tom earned an A.B. in economics from the College of the Holy Cross and an MBA in Finance and International Business from New York University. He is a CFA charter holder.

Dr. Yoshihiro Kawai
Secretary General
International Association of Insurance Supervisors

Dr. Yoshihiro Kawai has held the position of Secretary General of the International Association of Insurance Supervisors (IAIS) since 2003. He joined the IAIS in 1998 as Deputy Secretary General and has been instrumental in the fast and dynamic growth of the Association.

Dr. Kawai’s professional career began with Tokio Marine and Fire Insurance Co and the Ministry of Labour, Tokyo. He later served on the Secretariat for the OECD Insurance Committee in Paris for 4 years. From 1995 until 1998, he acted as Advisor to the Minister of Finance and the President of the Insurance Supervisory Authority in Warsaw.

Dr. Kawai earned his Ph.D. in 2000 from City University, London, with his thesis on The Reform of Insurance Supervisory Systems for Economies in Transition. His Ph.D. was preceded by a B.A. in education and sociology from the University of Tokyo and a MBA with a specialization in economics and finance from INSEAD.

As part of his IAIS duties, Dr. Kawai is also an active member of the Financial Stability Board. In his free time, he is a keen tennis player and marathon runner.

Colonel Cedric Leighton, USAF (Ret)
Founder and President
Cedric Leighton Associates

Colonel Cedric Leighton is the Chairman of Cedric Leighton Associates, LLC and its subsidiary, Cedric Leighton International Strategies, LLC, a global strategic risk consultancy specializing in the burgeoning field of cyber risk. He advises an international clientele on cyber strategies and the deployment of the newest cybersecurity technologies.

Colonel Leighton is also a CNN Military Analyst. In this capacity, he provides on-air commentary on military and international security issues to CNN’s U.S. and international
Colonel Leighton was a panelist or keynote speaker during several major international conferences, including the Qatar Central Bank’s First Annual Information Security Conference for the Financial Sector, the Abu Dhabi Investment Authority’s 2014 Global Investment Forum, Marsh Insurance Company’s European Aerospace Risk Management Seminar, and NTT Com Security’s Information Security World in London. He has also been a panelist for numerous Bloomberg conferences.

Prior to founding his strategic risk consultancy, Colonel Leighton served for 26 years as an Intelligence Officer in the U.S. Air Force. During this period, he deployed five times to the Middle East, served at U.S. Special Operations Command, directed specialized intelligence efforts during combat operations, witnessed the fall of the Berlin Wall, was a Squadron Commander and served twice at the Pentagon. During his second tour at the Pentagon, Colonel Leighton served on the Joint Staff, where he became the Deputy Director for Warfighter Support and Integration within the Intelligence Directorate. His last military assignment was as the Deputy Training Director for the National Security Agency.

His awards and decorations include the Defense Superior Service Medal, the Bronze Star, the Defense Meritorious Service Medal, seven Meritorious Service Medals and the Humanitarian Service Medal. Colonel Leighton graduated magna cum laude from Cornell University and holds a Master’s Degree in international studies from Angelo State University.

Min LIAO
Director-General – Shanghai Office
China Banking Regulatory Commission (CBRC)

LIAO Min, Director-General of China Banking Regulatory Commission (CBRC) Shanghai Office, has rich working experience in the financial industry. He used to work at the People’s Bank of China, China Everbright Group, Bank of China, and the CBRC. Also, he is a member of the National Committee of the Chinese People's Political Consultative Conference, a member of China Economic and Social Council, a member of China Finance Forty Forum (CF40), a Vice-Chair of the Davos World Economic Forum's Global Agenda Council on the Global Financial System. Mr. LIAO received a Master’s
degree in economics from Peking University in 1993, and an MBA from Judge Business School of Cambridge University in 2006.

Joaquim Levy  
Managing Director & Chief Financial Officer  
The World Bank Group

Joaquim Levy manages the financial and risk management strategies of the World Bank Group and for its institutions. He contributes to international dialogue on financial standards and best practices, primarily through representation at the Financial Stability Board.

Mr. Levy joined the Bank Group in February 2016. Previously, he served as Minister of Finance for Brazil. During 2010-14, he was Chief Strategist and CEO of Bradesco Asset Management S.A., the second-largest private bank group in Brazil.

In 2007, Mr. Levy was appointed as Secretary of Finance of the state of Rio de Janeiro, where he successfully re-engineered the apparatus of financial management, enabling the state to receive an investment-grade credit rating from Standard & Poor's.

During 2003-06, Mr. Levy served as Secretary of Brazil's National Treasury and was Executive Vice President of Finance and Administration at the Inter-American Development Bank. In 2001, he was Chief Economist at Brazil’s Ministry of Planning, Budget & Management. He became Deputy Secretary of Economic Policy in Brazil’s Finance Ministry in 2000.

Mr. Levy holds a doctorate in economics from the University of Chicago (1992); a Master's in economics from Getúlio Vargas Foundation (1987).

Art Lindo  
Senior Associate Director of the Division of Banking Supervision and Regulation  
Federal Reserve Board

Art Lindo is the Senior Associate Director for Policy in the Federal Reserve Board’s Division of Banking Supervision and Regulation. His principal responsibilities include the development and implementation of regulations and policy positions on domestic and international capital, accounting, credit risk, market risk, liquidity risk, operational risk and other supervisory policy matters affecting the financial services sector. He also advises the Governors and senior Board staff on emerging policy and technical matters that have implications for the supervision and regulation of U.S. banks and bank holding
companies, foreign banks with operations in the U.S., and the international operations of U.S. banking organizations.

Mr. Lindo serves on the Operating Committee for the Board’s Large Institution Supervision Coordinating Committee (LISCC) and the Oversight Committee for the Board’s Partnership for Progress program. Mr. Lindo has a B.A. in Accounting from the Catholic University of America and a MBA in Finance from the George Washington University. He is also a Certified Public Accountant.

Adam Ludwin
Co-Founder and Chief Executive Officer
Chain

Adam Ludwin is the co-founder and CEO of Chain, a San Francisco-based technology company that builds and deploys blockchain networks with leading financial firms including Nasdaq, Visa, Citigroup, Fidelity, State Street, and many others. Prior to Chain, Mr. Ludwin was a venture capital partner investing in financial technology firms with RRE Ventures in New York. He began his career at The Boston Consulting Group and IDEO. Mr. Ludwin holds a B.S. from UC Berkeley and an MBA from Harvard.

Lorenza Martínez Trigueros
Director General of Payment Systems & Corporate Services
Central Bank of Mexico

Lorenza Martínez is General Director of Payment Systems, and Corporate Services at the Central Bank of Mexico. From October 2008 to December 2012, she was Undersecretary of Industry and Commerce at the Ministry of Economy of Mexico, where she was in charge of the development and implementation of public policies in the areas of foreign and domestic trade and industry with the aim of increasing the productivity of the country.

From December 2006 to September 2008, she was Chief of Insurance and Pensions at the Ministry of Finance of Mexico. Among her achievements was being head of the government team in charge of transforming the pay-as-you-go pension system of government workers to a fully funded one, including the legislative reforms and their implementation. She also was in charge of the development of the catastrophic risk management strategy of the federal government.

Before that she was Director of Economic Studies of Banco de México and economic professor at ITAM. Her publications and areas of research include the effects of inflation
on income distribution, the importance of property rights on the development of the financial system and economic growth, monetary policy and the transmission mechanism in Mexico, the structure of corporate debt of Mexican public firms, among others. Lorenza earned her Ph.D. degree in economics at MIT.

**Alan McIntyre**  
Senior Managing Director – Global Banking Industry  
Accenture

Alan McIntyre is Accenture's Senior Managing Director for the Global Banking industry and is based in New York. He is responsible for Accenture’s overall vision and strategy in the sector, investment priorities, client offering development, and our supporting network of alliance partners.

Alan has 25 years of experience working with clients in the banking industry with a focus on enterprise strategy and performance improvement programs in the retail and commercial sectors. Alan has led major M&A assignments at the Board level, been a personal adviser to multiple Bank CEOs in both North America and Europe, steered many bank-wide transformation programs, and has advised on multiple new business launches.

Before joining Accenture in January 2016, Alan was Oliver Wyman's managing partner for North America, responsible for its consulting business in the United States, Canada and Mexico. During Alan’s 23 years at Oliver Wyman, his personal client consulting was focused on clients in the banking industry in North America, Europe and Australia. Alan has an M.A. in philosophy and economics from Glasgow University in Scotland, a Master’s of Philosophy in finance from Pembroke College in Cambridge, England, and an MBA from IMD Business School in Lausanne, Switzerland. He has a passion for orchestral music, serving as chair of the Stamford Symphony in Stamford, Connecticut, and is on the board of the League of American Orchestras. He is involved in a number of educational and cultural organizations in his native Scotland, where he is Patron of The Institute of Contemporary Scotland and a monthly columnist for the Scottish Review magazine.
Sheila M’Mbijjewe  
**Deputy Director**  
**Central Bank of Kenya**

Sheila M’Mbijjewe MBS, ACCA (UK) was appointed Deputy Governor of the Central Bank of Kenya with effect from 19th June, 2015. She holds a B.A. in accounting and finance and is a Chartered Accountant England and Wales.

Sheila was the first woman in Kenya to be appointed as an executive director of a publicly quoted commercial bank. She has worked in the commercial banking sector in Kenya, the Monetary Policy Committee of the Central Bank of Kenya, the Financial Reporting Centre of Kenya, PricewaterhouseCoopers Kenya and Deloitte Touche Kenya. More recently Sheila became the first Kenyan woman to be appointed to the Board of a large international publically quoted company.

Sheila was a founding member of the Monetary Policy Committee in Kenya and the Crime and Anti-Money Laundering Act Advisory Committee of Kenya. She has been a director of the Capital Markets of Kenya, the Disclosure Committee of the Capital Markets in Kenya and the Information and Technology Committee of the Nairobi Stock Exchange, Old Mutual Insurance Company Kenya amongst others.

In 2008 she was awarded the Moran of the Burning Spear (MBS), a presidential medal for service to her country.

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Kenneth Montgomery  
**First Vice President and Chief Operating Officer**  
**Federal Reserve Bank of Boston**

Kenneth C. Montgomery is First Vice President and Chief Operating Officer at the Federal Reserve Bank of Boston. He has responsibility for the Bank's financial and Treasury services, information technology, regional outreach and community development, strategic planning, human resources, corporate support, and administrative activities. Mr. Montgomery is the Function Director for the Federal Reserve System’s Financial Support Office and in this capacity has national leadership responsibilities for the Federal Reserve System's financial management strategies and operations. He is a voting member of the Financial Services Policy Committee, which sets the strategic direction and oversees the evolving U.S. payment system, and former chair and a member of the Steering Committee of the Federal Reserve System’s Conference of First Vice Presidents.

Prior to joining the Federal Reserve Bank of Boston, Mr. Montgomery was Executive Vice President and Federal Reserve System Chief Technology Officer for the Federal
Reserve Information Technology organization located in Richmond, Virginia. In this position he headed the National Information Technology Architecture and Standards Division, which includes Federal Reserve System-wide responsibility for business consulting, technology and strategic planning and standards development; the National Information Security Assurance group responsible for Federal Reserve System information security policy, programs and information security risk management; and the Enterprise Program Management Office responsible for high-intensity solutions engineering, and national program management activities.

Mr. Montgomery began his Federal Reserve System career at the Federal Reserve Bank of New York in 1983, where he held a variety of positions with increasing responsibility and was an officer in the Bank’s automation group. Beyond his role as First Vice President of the Federal Reserve Bank of Boston, Mr. Montgomery is chair for the Boston Private Industry Council, the city's workforce development board; an executive committee member at both the Boston Municipal Research Bureau and the Greater Boston Chamber of Commerce; and serves as vice chair for the Advanced Cyber Security Center, a nonprofit consortium.

Mr. Montgomery, originally from Kearny, New Jersey, received a bachelor’s degree from Seton Hall University and M.B.A. from Fairleigh Dickinson University.

Aditya Narain  
Deputy Director, Monetary and Capital Markets Department  
International Monetary Fund

Aditya Narain is Deputy Director in the IMF’s Monetary and Capital Markets Department (MCM) with oversight responsibility for Financial Supervision and Regulation and also for the Technical Assistance function. He has contributed extensively to the international discussions on the development of financial regulatory and supervisory policies, and has led IMF missions on financial sector issues across a range of the Fund's member countries—most recently as Mission Chief of the Financial Sector Assessment Programs (FSAP) to the United States, Canada, and Malaysia. Before joining the IMF in 2003, he was Chief General Manager of Banking Supervision at the Reserve Bank of India.
Dr. Ceyla Pazarbasioglu  
Senior Adviser  
Finance & Markets Global Practice  
The World Bank Group

Dr. Ceyla Pazarbasioglu is currently a Senior Adviser in the Finance and Markets Global Practice, World Bank Group, as part of a two-year secondment from the International Monetary Fund (IMF). She is the Global Lead for the Financial Sector Oversight and Policy and Bank Regulation and Restructuring areas. Prior to this, she was Deputy Director at the Monetary and Capital Markets Department of the IMF, where she oversaw the work on financial sector regulation and supervision, and crisis prevention and management. She also managed the Fund’s work on the global regulatory reform agenda and led the Financial Sector Assessment Programs (FSAPs) for the United Kingdom (2011) and Spain (2012).

Between August 2008 and February 2010, Dr. Pazarbasioglu was the mission chief for Ukraine. Prior to this position, her main focus was on banking restructuring issues, in particular in Argentina and Uruguay. Dr. Pazarbasioglu was appointed as the Vice President of the Banking Regulation and Supervision Agency of Turkey soon after the major banking crisis of February 2001. As a high level bureaucrat, she had to work closely with the Central Bank and the Treasury, with banking sector representatives as well as with the government to contain and resolve the crisis. During 1998–2001, Dr. Pazarbasioglu worked as the Chief Economist of Emerging European Markets at ABN AMRO Investment Bank in London. Prior to 1998, Dr. Pazarbasioglu worked at the IMF on financial sector issues and bank restructuring strategies in Nordic countries, Emerging Europe, Latin America, Turkey as well as in Korea and Thailand after the Asian crisis.

Dr. Pazarbasioglu holds a Ph.D. in economics from Georgetown University and was a visiting scholar at Princeton University. She is a Certified Securities and Financial Derivatives Representative.

Konstantin Peric  
Deputy Director  
Financial Services for the Poor  
Bill and Melinda Gates Foundation

Konstantin Peric is a technologist, and his interests lie at the point of fusion between technology, finance, and innovation. He is the author of The Castle and The Sandbox, a book explaining how to foster innovation in established systems and companies.

He is currently Deputy Director, Financial Services for the Poor, at the Bill & Melinda Gates Foundation, leading the Level One Project initiative to foster deployment of payment platforms to serve the poor. Previously, he was the co-founder and leader of
Innotribe, the SWIFT initiative to enable collaborative innovation in the financial industry. At SWIFT, he was also the chief architect of SWIFT.Net, the backbone worldwide secure network currently connecting 8,000 banks and 1,000 corporations, and servicing daily the world economy.

**Alejandro Picos**  
**Vice President**  
**Paypal**

Alex Picos is Vice President, Enterprise Data Services, at PayPal and leads their global data organization. Alex is currently directing the team responsible for refining and expanding PayPal’s Data Transformation strategy, and for building a world-class data platform to serve the data needs of the entire company. Previously, he was Head of Business Intelligence for Santander. He has held executive positions at Citibank, leading their Global Business Transformation Office; Fannie Mae where he led strategic initiatives; and Unisys where he set up wireless banking distribution, regional payment processing centers, and fraud prevention technologies. Alex also spent ten years as a McKinsey Partner where he designed and launched Greenfield programs leading to organic growth in the Americas, Eastern Europe and Asia, with a focus on Emerging Markets and Financial Inclusion through new technologies.

Alex and holds a Bachelor of Science in Computer Engineering from USB (Universidad Simon Bolivar) and a M.B.A. from IESA (Instituto de Estudios Superiores de Administracion) and Cornell University.

**Kausik Rajgopal**  
**Global Lead - Digital Payments Practice, and Leader of McKinsey’s Silicon Valley Office**

Kausik Rajgopal advises financial institutions, payments companies, and public sector organizations on developing and executing strategic growth plans, improving operations, managing change, and scaling innovation.

Kausik is the leader of McKinsey's Silicon Valley office and also co-leads McKinsey's Payments Practice in the Americas. He is the founder and global head of Digital Payments, which covers mobile, online, and prepaid payments.

Since joining McKinsey, Kausik has worked primarily in the financial services and payments industries, helping banks, merchants, payments processors, and software and technology providers address strategy, operations, and organization issues. He also leads
the West Coast Public Sector Practice with a focus on improving operations and successfully managing transformational change.

Outside of McKinsey, Kausik serves on the board and executive committee of the Bay Area Council and the advisory board of Stanford University's Center for Comparative Studies in Race and Ethnicity.

John Schindler
Chair
Financial Stability Board (FSB)
Financial Innovation Framework

John Schindler is currently on leave from the Federal Reserve Board and is serving as a member of the Financial Stability Board’s secretariat, where he chairs the FSB’s Financial Innovation Network. At the Federal Reserve Board, John is an Assistant Director in the Office of Financial Stability. He previously worked for ten years in the Division of International Finance at the Federal Reserve Board. From 2008-09, he took leave to serve as the Chief International Economist at the Treasury Department. John has been a lecturer at Johns Hopkins University since 2005, and he has also spent time as a visiting professor at the Pontifical Catholic University of Chile and a visiting scholar at the United Nations Economic Commission for Latin American and the Caribbean. John has published papers on a range of topics including measuring financial conditions, crisis modelling, and China. He received his Ph.D. from the University of Pennsylvania. John is married and has five children.

Shamina Singh
Executive Director
MasterCard Center for Inclusive Growth

Shamina Singh is the Executive Director of the MasterCard Center for Inclusive Growth, responsible for advancing sustainable and equitable economic growth and financial inclusion around the world. Previously Shamina was Global Director of Government Services and Solutions, working to digitize social subsidy programs in over 40 countries. In 2015, she was appointed by President Obama to the Board of the Corporation for National and Community Service, serving as Board Chair. Prior to joining MasterCard, Shamina led Government and Public Affairs for Nike and spent five years with Citigroup’s Global Community Development Group. Over a 15-year career in the public sector, Shamina has held senior positions in the White House and the U.S. House of Representatives.
Jon Stein  
Chief Executive Officer  
Betterment

Jon Stein is the CEO and founder of Betterment. Passionate about making life better, and with his experience from his career of advising banks and brokers on risk and products, he founded Betterment in 2008. Jon is a graduate of Harvard University and Columbia Business School, and he holds Series 7, 24, 63, and is a CFA, Chartered Financial Analyst. His interests lie at the intersection of behavior, psychology, and economics. What excites him most about his work is making everyday activities and products more efficient, accessible, and easy to use.

Fredrik Voss  
Vice President – Blockchain Innovation  
NASDAQ

Fredrik Voss 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.
Mark Wetjen
Managing Director - Head of Global Policy
Depository Trust & Clearing Corporation

Mark Wetjen is Managing Director and Head of Global Public Policy for DTCC, with responsibility for developing and coordinating strategic engagement to help shape policymaking that impacts DTCC’s interests around the world.

Prior to joining DTCC, Wetjen served as a commissioner on the U.S. Commodity Futures Trading Commission (“CFTC”), the U.S. market regulator that oversees activities and trading in derivatives markets. He was nominated by President Obama in March 2011, was confirmed by the U.S. Senate in October 2011, and served through August 2015.

During part of his tenure, Wetjen served as the CFTC’s acting chairman, managing daily operations and setting the overall policy direction of the agency. During his chairmanship, he oversaw implementation of the world’s first trading mandate for certain interest-rate and credit-default swaps, negotiated novel solutions to cross-border problems, secured additional funding for the CFTC, and oversaw approval of the first cryptocurrency-denominated derivatives instrument. As commissioner, Wetjen helped craft and implement dozens of CFTC rulemakings and orders that implemented the G20 derivatives reforms legislated through the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Wetjen also sponsored the CFTC’s Global Markets Advisory Committee and through that effort was the first U.S. appointed regulatory official to convene a public meeting – in 2014 – to discuss developments in cryptocurrencies and related distributed ledger technologies.

Prior to joining the CFTC, Wetjen worked in the U.S. Senate as a senior leadership staffer for Senator Harry Reid, advising on all financial services-related matters, including Dodd-Frank. He is one of only a few who worked on the development and consideration of Dodd-Frank in the U.S. Congress, and then subsequently served as a principal at an agency that implemented some of its key provisions.

Carolyn Wilkins
Senior Deputy Governor
Bank of Canada

Carolyn Wilkins has been Senior Deputy Governor of the Bank of Canada since May 2014. She issues monetary policy decisions as a member of the Bank’s Governing Council, oversees the Bank’s strategic planning and research agenda, and sits on its Board of Directors. She also represents the Bank at the Financial Stability Board and chairs the FSB’s Regional Consultative Group for the Americas. Ms. Wilkins holds
degrees from Wilfrid Laurier University and the University of Western Ontario. She first joined the Bank in 2001, having worked previously in Canada’s Department of Finance and the Privy Council Office.

Michael Woodson
Information Systems Security Director and Vice President
State Street Bank

Michael Woodson is a senior security management professional with an extensive background in network and information security, data privacy, technical investigations, regulatory compliance and policy development, litigation preparedness, enterprise governance, and computer forensics.

He has 12 years of Law Enforcement experience obtained directly from the Boston Police Department and over 20 years of combined experience in computer forensics including conducting electronic evidence discovery investigations and litigation support for matters related to internal fraud, intellectual property theft, embezzlement, and network intrusions.

Mr. Woodson has consulted with various municipalities, corporations, and financial institutions in the United States and internationally on issues related to legislation development, critical infrastructure protection, judicial reform, crime scene management, fraud and financial crime investigations in developing economies such as Indonesia, Vietnam, and Guyana. He has served as a consultant to the U.S. Department of Justice, United States Agency for International Development (USAID), U.S Department of State, Indonesian National Police, Australian Federal Police, Microsoft Corporation, and The ASEAN Secretariat on Transnational Crime related matters.

He is a frequent lecturer on computer-related crimes, privacy, network and information security topics and serves as an adjunct professor at Northeastern University. He also served as a visiting adjunct professor at STIMIK Perbanas Institute in Jakarta, Indonesia where he taught courses on subjects related to computer crime investigative techniques, network and internet security, information security management, cybercrime legal issues, and terrorist threats.

Dr. Janet L. Yellen
Chair
Board of Governors of the Federal Reserve System

Janet L. Yellen took office as Chair of the Board of Governors of the Federal Reserve System on February 3, 2014, for a four-year term ending February 3, 2018. Dr. Yellen also serves as Chairman of the Federal Open Market Committee, the System’s principal
monetary policymaking body. Prior to her appointment as Chair, Dr. Yellen served as Vice Chair of the Board of Governors, taking office in October 2010, when she simultaneously began a 14-year term as a member of the Board that will expire January 31, 2024.

Dr. Yellen is Professor Emeritus at the University of California at Berkeley, where she was the Eugene E. and Catherine M. Trefethen Professor of Business and Professor of Economics and has been a faculty member since 1980.

Dr. Yellen took leave from Berkeley for five years starting August 1994. She served as a member of the Board of Governors of the Federal Reserve System through February 1997, and then left the Federal Reserve to become chair of the Council of Economic Advisers through August 1999. She also chaired the Economic Policy Committee of the Organization for Economic Cooperation and Development from 1997 to 1999. She also served as President and Chief Executive Officer of the Federal Reserve Bank of San Francisco from 2004 to 2010.

Dr. Yellen is a member of both the Council on Foreign Relations and the American Academy of Arts and Sciences. She has served as President of the Western Economic Association, Vice President of the American Economic Association and a Fellow of the Yale Corporation.

Dr. Yellen graduated summa cum laude from Brown University with a degree in economics in 1967, and received her Ph.D. in economics from Yale University in 1971. She received the Wilbur Cross Medal from Yale in 1997, an honorary doctor of laws degree from Brown in 1998, and an honorary doctor of humane letters from Bard College in 2000.

An Assistant Professor at Harvard University from 1971 to 1976, Dr. Yellen served as an Economist with the Federal Reserve's Board of Governors in 1977 and 1978, and on the faculty of the London School of Economics and Political Science from 1978 to 1980.

Dr. Yellen has written on a wide variety of macroeconomic issues, while specializing in the causes, mechanisms, and implications of unemployment.

Fritz Zurbrügg  
Vice Chairman of the Governing Board  
Swiss National Bank

In August 2012, Fritz Zurbrügg joined the Swiss National Banks’s Governing Board. As Head of Department III, his main responsibilities covered the areas Financial Markets, Banking Operations, and Information Technology. Since July 2015, he has been Vice
Chairman of the Governing Board and manages Department II. He is responsible for the areas Financial Stability, Cash, Finance and Risk Management.

Before joining the Swiss National Bank, Fritz Zurbrügg held several positions at the Federal Department of Finance in Berne. In his last position from 2010 to 2012, he was Director of the Federal Finance Administration. His responsibilities included drawing up the Confederation budget and financial plan, the implementation of the debt brake, as well as liquidity and debt management. He also represented Switzerland in domestic and international committees of experts on financial policy. During his career at the Federal Department of Finance, he also spent several years at the International Monetary Fund in various functions. From 1998 to 2006, he was Senior Advisor and Executive Director representing Switzerland, Azerbaijan, the Kyrgyz Republic, Poland, Serbia/Montenegro, Tajikistan, Turkmenistan and Uzbekistan.

Fritz Zurbrügg studied economics at the University of Berne, completing his degree in 1985 and his doctorate in 1989.