

# Seventh Annual Fintech Conference

September 7-8, 2023



BROOKINGS



Cambridge Centre for Finance,  
Technology & Regulation



COLUMBIA | SIPA  
School of International and Public Affairs



Wharton  
UNIVERSITY OF PENNSYLVANIA

## Conference Agenda

### Day 1 – Thursday, September 7

- 10:00 a.m.**     **Opening Remarks**  
**Patrick T. Harker**, Federal Reserve Bank of Philadelphia
- 10:20 a.m.**     **The Roles of DeFi and Bank Intermediation in the Year 2050**  
 Featured Speaker: **Brian Brooks**, Valor Capital Group  
 Moderator: **Michael B. Greenwald**, Amazon Web Services
- 10:55 a.m.**     **Keynote Lecture**  
**David Mazières**, Stanford University  
 “Digital Currency — How Architecture Enables Innovation”  
 Moderator: **TBD**
- 11:30 a.m.**     **Break**
- 11:50 p.m.**     **The Future of Payments, Cryptocurrencies, and Stablecoins**  
 Moderator: **Antoine Martin**, Federal Reserve Bank of New York  
 Panelists:  
**Hilary J. Allen**, American University  
**Christian Catalini**, Lightspark  
**Paul Grewal**, Coinbase Global, Inc.  
**Stephen Diehl**, Center for Emerging Tech Policy  
**Dante Disparte**, Circle  
**Aaron Klein**, The Brookings Institution
- 12:40 p.m.**     **Lunch**
- 2:10 p.m.**     **Cross-Border Payments, Digital Cash, and CBDC**  
 Moderator: **Paul Wong**, Stellar Development Foundation  
 Panelists:  
**Martin Chorzempa**, Peterson Institute for International Economics  
**Carlos Brandt**, Central Bank of Brazil  
**Alonso Alfaro Ureña**, Central Bank of Costa Rica  
**Rusiru Gunasena**, The Clearing House  
**Alan Lim**, Monetary Authority of Singapore  
**Per von Zelowitz**, Federal Reserve Bank of New York Innovation Center

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- 3:00 p.m.**      **Blockchain, Web3.0, Digital Identity, and the Future of Finance**  
Moderator: **Daniel Gorfine**, Gattaca Horizons LLC Panelists:  
**Kevin Werbach**, The Wharton School of the University of Pennsylvania  
**Richard Walker**, Bain & Company  
**Austin Campbell**, Zero Knowledge Consulting  
**Kaitlin Asrow**, New York Department of Financial Services  
**John Reed Stark**, John Reed Stark Consulting LLC
- 3:50 p.m.**      **Break**
- 4:10 p.m.**      **Building Consumers' Trust and a Level Playing Field in the New Digital Economy**  
Featured Speaker: **Kenneth Lin**, Credit Karma, Intuit Company  
Moderator: **Dan Quan**, Nevcaut Ventures
- 4:40 p.m.**      **The Future of Money and Consumer Protection**  
Featured Speaker: **J. Christopher Giancarlo**, Digital Dollar Project and Former CFTC Chair  
"Assuring Values in the Digital Future of Money" Moderator:  
**Chris Brummer**, Georgetown University Panelists:  
**Michelle W. Bowman**, Board of Governors of the Federal Reserve System  
**Patrick Toomey**, Apollo Global Management, Former U.S. Senator  
**Neha Narula**, MIT Digital Currency Initiative
- 5:40 p.m.**      **Conference Reception**
- 6:40 p.m.**      **Speakers Dinner**

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Conference Link: <https://cvent.me/m9BXzr>

## Conference Agenda

### Day 2 – Friday, September 8

- 8:00 a.m.**      **Breakfast**
- 9:00 a.m.**      **Speech or Fireside Chat**  
Featured Speaker: **Michael S. Barr**, Board of Governors of the Federal Reserve System
- 9:30 a.m.**      **Would DeFi Create Real Value in Finance? How to Measure Regulatory Compliance in DeFi?**  
Moderator: **Sanjib Kalita**, Guppy and Money 20/20 Panelists:  
**Linda Jeng**, Crypto Council for Innovation  
**Hanna Halaburda**, New York University Stern School of Business  
**Andreas Park**, University of Toronto  
**Mark Vermeersch**, Treasury Prime  
**Kelvin Low**, National University of Singapore
- 10:20 a.m.**      **Break**
- 10:40 a.m.**      **Regulatory Perspectives: The New Market and Economic Environment**  
Moderator: **Greg Baer**, Bank Policy Institute Panelists:  
**Christy Goldsmith Romero**, Commodity Futures Trading Commission  
**William G. Spaniel**, Federal Reserve Bank of Philadelphia  
**Eric Belsky**, Board of Governors of the Federal Reserve System  
**Andreas Lehnert**, Board of Governors of the Federal Reserve System  
**Ann Epstein**, Consumer Financial Protection Bureau – Invited
- 11:20 p.m.**      **Enhancing Small Business Underwriting with Better Data and More Approvals**  
Moderator: **Todd Baker**, Columbia Business School and Columbia Law School

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## Panelists:

**Luke Voiles**, Pipe

**Steve Allocca**, Funding Circle

**Louis Caditz-Peck**, The Aspen Institute and CFPB Consumer Advisory Board  
**Todd Denbo**, Intuit – Invited

**12:10 p.m.**    **Lunch**

**1:40 p.m.**    **Understanding the Dark Side of Fintech** Speakers:

**Leonardo Gambacorta**, Bank for International Settlements

“Fintech Benefits and Risks Overview”

**Gary Marcus**, New York University

“Building the AI We Can Trust”

**Tom Vartanian**, Financial Technology and Cybersecurity Center

“Fintech Exposes the Best and Worst of the Internet: So Where Do We Go from Here?”

**Andrei Kirilenko**, University of Cambridge

“Lessons Learned from the Ukrainian Cyber Warriors”

Moderator: **TBD**

**2:30 p.m.**    **Enhancing Cybersecurity and Financial Resilience in a Digital Banking Era**

Moderator: **Patricia Mosser**, Columbia University Panelists:

**Ari Redbord**, TRM Labs

**Chris Feeney**, Bank Policy Institute

**Graham Steele**, U.S. Treasury

**Kara Hill**, FIS Global – Invited

**Peter Cavicchia**, Fiserv – Invited

**3:20 p.m.**    **Break**

**3:40 p.m.**    **Industry Experts’ Thoughts on Potential Cloud Infrastructure Regulations**

Moderator: **Ray Diggs**, Board of Governors of the Federal Reserve System

Panelists:

**Ron Green**, Mastercard

**Manish Nagar**, Vanguard

**Howard Boville**, IBM

**Kelly Bissell**, Microsoft – Invited

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**4:30 p.m.**      **Closing Remarks**

**4:40 p.m.**      **Adjourn**