# Digital Currency Executive Roundtable

# Perspectives on the Future of Digital Money

Hosted by:
MIT Digital Currency Initiative
June 24, 2020 | 10:00am - 12:00pm EST/US

Participant list

# **Participating Organizations**

American Express <u>Matthew Sueoka</u>

A.T. Kearney Suketu Gandhi

Bank for International Settlements (BIS)

Raphael Auer

Bank of Canada <u>Scott Hendry</u> & <u>Dinesh Shah</u>

Bank of England <u>Ben Dyson</u> & <u>Simon Scorer</u>

Boston Consulting Group (BCG) <u>Kaj Burchardi</u> & <u>Igor Mikhalev</u>

Citigroup Omid Malekan

Coinbase <u>Surojit Chatterjee</u>

Davis Polk Financial Institution Group

<u>Jai Massari</u>

Deloitte <u>Tim Davis, Rob Massey, & Richard Walker</u>

Digital Dollar Foundation

Daniel Gorfine

Depository Trust & Clearing Corporation (DTCC)

Rob Palatnick & Jenifer Peve

Facebook <u>Christian Catalini</u>

Federal Reserve Board <u>Dave Mills</u>

Federal Reserve Bank of Boston Robert Bench, Anders Brownworth, & Jim

<u>Cunha</u>

Georgetown University Chris Brummer

Google Pankaj Gupta & Ben Laurie

Greylock Partners Reid Hoffman

Libra Association Dante Disparte

Mastercard Raj Dhamodharan

Massachusetts Institute of Technology (MIT) Robleh Ali, <u>Tadge Dryja</u>, <u>Gary Gensler</u>, <u>Neha</u>

Narula, & Madars Virza

Monetary Authority of Singapore (MAS)

<u>Lizhi Chen</u>

Paradigm Fund Fred Ehrsam, Matt Huang, & Alana Palmedo

Paypal, Inc. <u>Jose Fernandez da Ponte</u>

Square, Inc. Mike Brock

VMware Ittai Abraham

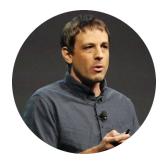
World Economic Forum Sheila Warren

# **Participants**

#### Ittai Abraham

Senior Researcher | VMware

Ittai has been doing research in Algorithms and Distributed Computing for over 15 years. He is a founding member of the VMware Research Group and the VMware Blockchain Project. Ittai's work spans from the theory of algorithms through the foundations of distributed computing to practical aspects in industrial research, algorithm engineering, distributed systems and blockchain technology.



#### Robleh Ali

Research Scientist | MIT's Digital Currency Initiative

Robleh Ali is a Research Scientist at MIT DCI specializing in central bank digital currency (CBDC). The overall aim of our digital fiat research program is to fundamentally reform how money works by creating an open infrastructure for CBDC akin to the internet. Rob is leaving the DCI in June 2020 to start Wadagso, an employee owned business.



Rob previously worked at the Bank of England as a digital currency specialist.

# Raphael Auer

Principal Economist, Innovation & the Digital Economy unit, Monetary & Economic Department | Bank for International Settlements (BIS)

Raphael Auer's research focuses on the interaction of international trade and macroeconomics, examining in particular how exchange rates pass through into domestic inflation and how the global production network gives rise to globally synchronised inflation dynamics. He also has a research interest in technology's impact



on the monetary and financial system, with a particular focus on distributed ledger technology and cryptocurrencies.

Prior to joining the BIS, he was Senior Economist, Deputy Head of International Trade and Capital Flows, Economic Advisor and Member of the Directorate at the Swiss National Bank. During 2009-10, he was a Globalization and Governance Fellow at Princeton University. He holds a Ph.D. in economics from MIT.

# Robert (Bob) Bench

Director, Applied Fintech Research | Federal Reserve Bank of Boston

Robert Bench is the Director of Applied Fintech Research for the Bank, tasked with performing fintech market research to inform System policy and decision makers about the implications of FinTech on the financial services industry and Federal Reserve's mission broadly. The Division's initial focus will be on Distributed Ledger Technology (DLT) and private and fiat digital currencies. Bob brings over 15 years of experience across the intersections of financial regulation, law, and technology.



Prior to joining the Bank, Robert was the Chief Compliance Officer and Associate General Counsel of Circle Internet Financial, a consumer internet company focusing on financial services and blockchain technology. While at Circle, in addition to leading the compliance and regulatory functions of the firm, Robert closely engaged with US and global lawmakers, regulators, and law enforcement on blockchain technology and its impact on current legal and regulatory frameworks.

Prior to Circle, Robert's career focused on the regulation of US banks and foreign banking organizations. Robert started his career as an examiner with the Office of the Comptroller of the Currency. Robert is an adjunct professor at the Boston University School of Law and a graduate of Boston College and the Northeastern University School of Law.

#### Mike Brock

Head of Strategic Development, Cash App | Square Inc.

Mike Brock leads strategic development within Cash App, building new products and business lines. Recent initiatives include Square's Bitcoin product as well as acquiring a company in service of Cash App's artificial intelligence. He's also held positions at Red Hat and MVEL leading projects for their engineering teams.



#### **Chris Brummer**

Professor | Georgetown University

Chris Brummer is the Agnes N. Williams Research Professor and Faculty Director of Georgetown's Institute of International Economic Law. He lectures widely on fintech, finance and global governance, as well as on public and private international law, market microstructure and international trade. In this capacity, he routinely provides analysis for multilateral institutions and participates in global regulatory forums, and he periodically testifies before US and EU legislative bodies.



He recently concluded a three-year term as a member of the National Adjudicatory Council of FINRA, an organization empowered by Congress to regulate the securities industry, where his work was praised as making a significant contribution to advancing investor protection. He was then nominated twice by President Obama to serve as a Commissioner on the Commodity Futures Trading Commission, and received unanimous approval for the post by the Senate Agriculture Committee prior to the 2017 election. The nomination was withdrawn by President Trump upon taking office.

Professor Brummer is the author of several books, most recently Minilateralism: How Trade Alliances, Soft Law and Financial Engineering are Redefining Economic Statecraft (2014). He is currently editing a joint Georgetown-IMF publication on cryptoassets, and is writing a book on Fintech Law. He is also the founder of Washington's Fintech Week. Professor Brummer earned his J.D. with honors from Columbia Law School and holds a Ph.D. from the University of Chicago. Before becoming a professor, he practiced law in the New York and London offices of Cravath, Swaine & Moore LLP. He has also served as a Senior Fellow at the Milken Institute and was the inaugural C. Boyden Gray Fellow at the Atlantic Council, where he launched the think tank's Transatlantic Finance Initiative. He has taught at several leading universities in varying capacities including the universities of Basel, Heidelberg, Vanderbilt, the University of Pennsylvania, and the London School of Economics.

#### **Anders Brownworth**

Principal Architect | Federal Reserve Bank of Boston

Anders Brownworth works in applied research on CBDCs within the Payments Strategy group at The Federal Reserve Bank of Boston. Previously he worked at Circle involved with designing and launching the USDC stablecoin. He co-taught the first blockchain class at MIT and previously helped create and launch Republic Wireless, a WiFi / cellular hybrid smartphone service. Brownworth holds a number of patents in the telecom space and played a key role in Bandwidth.com's evolution from startup to public company.



# Kaj Burchardi

Managing Director of BCG Platinion | Boston Consulting Group (BCG)

Kaj Burchardi is a Managing Director with BCG Platinion with more than 19 years of experience in IT consulting. He has worked with clients from various industries in Europe, US, and Middle East on IT architecture, Digital and Agile transformations.



Kaj is leading the Blockchain practice of BCG/Platinion globally and supported clients in the strategy definition, use case development, and Proof of Concept execution of various Blockchain / DLT projects based on different platforms. The used approach puts the customer and the business challenge in the center – and the technology second.

#### Christian Catalini

Co-Creator of Libra | A member of the Libra Economic Advisory Panel (LEAP) | Head Economist at Novi (Facebook) | MIT Digital Currency Initiative's Faculty Advisor (on leave)

Christian Catalini is Co-Creator of Libra, a member of the Libra Economic Advisory Panel (LEAP), and Head Economist at Novi. He is currently on leave from his role as Associate Professor at the Massachusetts Institute of Technology, where he founded



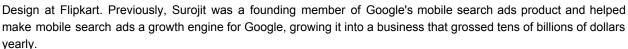
the MIT Cryptoeconomics Lab and designed the MIT Digital Currency Research Study. He is also a Faculty Research Fellow in the Productivity, Innovation and Entrepreneurship Program at the National Bureau of Economic Research. Christian's research focuses on blockchain technology and cryptocurrencies, and he previously worked on the economics of equity crowdfunding and startup growth, and the economics of scientific collaboration. He holds a Ph.D. from the University of Toronto (Rotman School of Management), and MSc (summa cum laude) in Economics and Management of New Technologies from Bocconi University, Milan

# **Surojit Chatterjee**

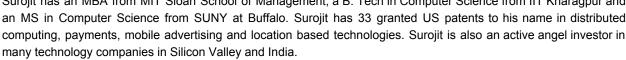
Chief Product Officer | Coinbase

Surojit Chatterjee runs both Product and Design at Coinbase as Chief Product Officer where he is responsible for Product Management, Product Design, User Research and Program Management.

Before joining Coinbase, Surojit was Vice President and Head of Product for Google Shopping. Before that he worked as Senior Vice President and Head of Product &



Surojit has an MBA from MIT Sloan School of Management, a B. Tech in Computer Science from IIT Kharagpur and an MS in Computer Science from SUNY at Buffalo. Surojit has 33 granted US patents to his name in distributed computing, payments, mobile advertising and location based technologies. Surojit is also an active angel investor in



#### Lizhi Chen

Deputy Director | Monetary Authority of Singapore (MAS)

Mr. Lizhi CHEN is a Deputy Director at the FinTech & Innovation Group in the Monetary Authority of Singapore (MAS). He oversees the evaluation of the Proof-of-Concept grant that encourages innovation and experimentation, and is actively involved in Project Ubin and collaboration with MIT Media Lab. In Project Ubin, he works closely with other



central banks and financial institutions to investigate and explore the use-case of DLT in cross-border payment and securities and payment settlement.

He also leads the MAS-MIT Working Group Program. The program put together seasoned practitioners in the financial industry, with passionate and energetic students from MIT Media Lab to look (or in some cases re-look) at Problems (to solve), Idea (to further Explore) or Opportunities (which the Working Group can seize).

Prior to this, Lizhi has over 12 years of experience in the financial industry, working across Capital Markets, Asset Management and Private Banking, implementing systems for front office portfolio management and trading, middle office risk management, and back-office settlement, accounting and asset servicing. Lizhi has a Bachelor degree in Computer Engineering from Nanyang Technological University, Singapore.

#### Jim Cunha

Senior Vice President of Secure Payments & FinTech | Federal Reserve Bank of Boston

Cunha leads the Federal Reserve's Secure Payment efforts, which seeks to improve the safety, security, and resiliency of the US payments system. Cunha is also spearheading the Boston Fed's efforts to study, explore, and engage with distributed ledger technology, or blockchain, to determine applicability, potential benefits, and risks for internal and external uses. He is specifically focused on the evolution of the



technology and its potential impact on the financial services sector. He is also responsible for the Bank's digital currency research efforts.

Cunha is also responsible for the Mobile Payment Industry Workgroup, which is a collaborative industry effort to study and eliminate barriers to the adoption of mobile technology in payments. Cunha has worked at the Boston Fed since 1984. Prior to that, he worked at Fleet National Bank. He holds a bachelor's in accounting and philosophy from Northeastern University and a bachelor's in computer science from Rhode Island College.

Cunha serves as a member of the board of trustees of the Justice Resource Institute, a social justice nonprofit; is an ex-officio member of the board of directors at New England ACH Association, a payments education nonprofit; and was the former chairman of the board of Children's Friend and Family Services of Salem, Mass.

#### **Tim Davis**

Principal | Leader, Deloitte's Global Center of Excellence for Blockchain Assurance | Deloitte

Tim has 28 years of experience with Deloitte and during that time has provided services in the areas of external audit, risk management, controls and governance, IT audit, data analytics, and M&A services. He lives in Seattle and has previously lived and worked in Europe, South Africa, and the United Kingdom.



Tim leads Deloitte's Global Center of Excellence for Blockchain Assurance, an initiative to drive global coordination and capability in audit and assurance approaches to the emerging cryptocurrency and blockchain industry. The Center has developed award-winning technology solutions to auditing blockchains, and is integral to developing talent and approaches to meet the needs of this growing industry.

He serves a range of blockchain related clients including a number of large digital asset exchanges, crypto custodian services, and enterprises adopting blockchain technology.

# Raj Dhamodharan

Executive Vice President of Blockchain/Digital Asset Products & Partnerships | Products & Innovation | Mastercard

Raj Dhamodharan is EVP of Blockchain/Digital Asset Products & Partnerships. In this role Raj is responsible for managing Mastercard's strategy, products and solutions in the blockchain and digital assets space. He is also responsible for managing digital platform partnerships.



Previously Raj was responsible for managing Mastercard's digital payment products and Labs in Asia pacific.

Prior to joining MasterCard, Raj had worked in payment and telecom industries for 14 years in various product and technology leadership roles including co-founding Think Business Networks, a telecom software company in Silicon Valley that built products for MNOs across the world.

Raj holds several patents in the field of loyalty marketing/advertising and payments. He graduated from Coimbatore Institute of Technology, India with a Bachelor's degree in Computer Technology. He also holds MBA degrees from the Columbia Business School, Columbia University, NY and Hass Business School, University of California, Berkeley.

# **Dante Disparte**

Vice Chair & Head of Policy & Communications | Libra Association

Dante Disparte is the vice chair and Head of Policy and Communications for the Libra Association, a newly-formed organization that has brought together social impact organizations and a diverse group of leading businesses from around the world to create a low-friction, high-trust payment system that empowers billions of people.



Dante comes to the Libra Association with two decades of experience as an entrepreneur, business leader and global risk expert, most recently as founder and head of Risk Cooperative, a strategic risk advisory and insurance brokerage based in Washington, D.C. He has lived and worked in Europe, the United States and the Caribbean, and has conducted business all over the world. In addition to leading Risk Cooperative since its inception five years ago, Dante also serves as an appointee on the Federal Emergency Management Agency (FEMA) National Advisory Council, the United States' federal emergency response agency. He is a founding advisor of the Global Blockchain Business Council and a senior fellow with the Blockchain Trust

Accelerator where he supports technology and digital transformation initiatives.

Dante is a frequent speaker and commentator on business and political issues shaping the world. His views on risk, economic competitiveness and security issues are regularly featured in leading media and publications, such as Harvard Business Review, BBC, Forbes and International Policy Digest.

Dante is a graduate of Harvard Business School and holds an MSc. in Risk Management from the NYU Stern School of Business and a B.A. in International and Intercultural Studies from Goucher College. He is the co-author "Global Risk Agility and Decision Making" (Macmillan, 2016) and was recognized as one of the 40 leaders under 40 by the Washington Business Journal and in the inaugural Powermeter 100 list.

# Thaddeus (Tadge) Dryja

Research Scientist | MIT's Digital Currency Initiative

As creator of two Bitcoin scaling solutions, Lightning Network and Utreexo, Tadge Dryja leads DCI research focused on the scalability and interoperability of cryptocurrencies and smart contracts.



# **Ben Dyson**

Manager | Digital Currencies Team | Notes Directorate | Bank of England

Ben Dyson leads the Bank of England's research and policy work on Central Bank Digital Currencies. He was involved in developing the UK's policy response to cryptoassets through the Cryptoassets Taskforce (consisting of the Treasury, Bank and FCA). He co-authored Broadening Narrow Money, a Staff Working Paper on the monetary policy implications of Central Bank Digital Currency. Most recently Ben produced the Bank's discussion paper on CBDC.



#### **Fred Ehrsam**

Co-Founder & Managing Partner | Paradigm Fund

Fred Ehrsam is co-founder and Managing Partner at Paradigm. Previously, Fred co-founded Coinbase, the largest cryptocurrency company in the US, and held the role of President from 2012 to 2017. Fred purchased his first Bitcoin in 2011 and has been an angel investor in some of the space's most formative companies. Prior to Coinbase,



Fred was a foreign exchange trader at Goldman Sachs in New York. Fred holds a B.S. in Computer Science and Economics with honors and departmental distinction from Duke University.

#### Suketu Gandhi

Partner | A.T. Kearney

The consulting stories you never forget, says A. T. Kearney partner Suketu Gandhi, are those where everyone works together and then comes up with a truly transformative solution.



"The great ones are where we have an incredibly hard challenge, and we solve it together as a team, both with our colleagues and with the client," Suketu says.

Based in the Chicago office, Suketu is a recognized industry leader and subject-matter expert in digital transformation, IT strategy and enterprise architecture, technology's role in retail, the Internet as a channel, outsourcing and offshoring, IT organization evolution, and the use of technology for highly mobile assets. He is frequently published on digital transformation topics in outlets ranging from MIT Sloan Management Review to the Wall Street Journal. Suketu's consulting work focuses on the impact of digital on business models, customer experience, operations, and IT.

Some advice he received early in his career still guides him today as a leader: The best results come when you're collaborating. "It was simple advice: the problems we deal with, nobody can solve them individually," Suketu says. "But if you ask the right questions with the right team and accept the answers, there's no problem you can't solve."

# Jose Fernandez de Ponte

Vice President of Global Business Development | Paypal, Inc.

Jose Fernandez da Ponte is the VP of Global Business Development at PayPal, Inc. where he leads the team focused on digital currencies and distributed ledger technologies. Prior to PayPal, he held different leadership positions at BBVA, including as EVP of the New Digital Businesses unit driving financial applications of decentralized protocols. As part of his role, Jose has engaged with regulators and policy makers in the US, Europe and Asia on cryptocurrencies and the digital transformation of financial services.



# **Gary Gensler**

Professor of the Practice of Global Economics and Management, MIT Sloan School of Management | Massachusetts Institute of Technology (MIT)

Gary Gensler is Professor of the Practice at the MIT Sloan School of Management, Co-Director of MIT's Fintech@CSAIL & Senior Advisor to the MIT Media Lab Digital Currency Initiative. He conducts research and teaches graduate level courses on blockchain technology, digital currencies, financial technology and public policy. He



formerly was Chairman of the U.S. Commodity Futures Trading Commission, leading the Obama Administration's reform of the \$400 trillion swaps market. He also was senior advisor to US Senator Paul Sarbanes in writing the Sarbanes-Oxley Act, Under Secretary and Assistant Secretary of the Treasury during the Clinton Administration, Chairman of the Maryland Financial Consumer Protection Commission and a partner at Goldman Sachs. Gensler was recipient of the 2014 Frankel Fiduciary Prize; included in Politico Magazine's 2016 list of the 50 'Thinkers, doers and visionaries transforming American politics;' and won the MIT Sloan Outstanding Teacher Award, based on student nominations, for the 2018-2019 academic year.

#### **Daniel Gorfine**

Founder & CEO | Gattaca Horizons LLC

Daniel Gorfine is the founder of Gattaca Horizons LLC, a boutique fintech advisory firm. Gorfine also currently serves as an Adjunct Professor of Law at the Georgetown University Law Center and is a co-founder of the Digital Dollar Project. He previously served as the US Commodity Futures Trading Commission's first Chief Innovation Officer and Director of LabCFTC.



Prior to the CFTC, Gorfine was Vice President, External Affairs & Associate General Counsel at OnDeck. Gorfine also previously served as Director of Financial Markets Policy and Legal Counsel at the Milken Institute think tank, and earlier in his career worked at the international law firm Covington & Burling LLP. Gorfine also served a clerkship with US District Court Judge Catherine C. Blake in the District of Maryland. A graduate of Brown University (A.B.), Gorfine 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.

# Pankaj Gupta

Senior Director of Engineering | Google

Dr. Pankaj Gupta is Sr Director of Engineering at Google Pay leading its consumer efforts and teams in APAC. He joined Google in 2017 when his Al/ML startup, Halli Labs, was acqui-hired by Google. Pankaj was an early employee at Twitter in San Francisco where he led the Personalization and Recommendations teams that were responsible for some of Twitter's search, discovery, and relevance products. He has



previously founded two startups in the areas of Networking and Music, both of which were acquired. He has a Ph.D. from Stanford University in Computer Science and a B.Tech from IIT Delhi. He has published more than 30 research papers and holds more than 20 patents.

# **Scott Hendry**

Senior Special Director | Bank of Canada

Dr. Hendry was appointed Senior Special Director of Financial Technology (FinTech) in the Funds Management and Banking Department of the Bank of Canada in June 2016. In this role, he oversees the Bank's efforts to monitor and research developments and implications of new technologies affecting the financial sector. He previously held the role of Director of Research in the Funds Management and Banking Department and, before that, for the Financial Markets Department.



Dr. Hendry's personal research has focused on central bank digital currency, electronic money, price discovery in the Canadian government bond market, and central bank communication. He has a Ph.D. in Economics from the University of Western Ontario.

#### **Reid Hoffman**

Co-Founder of LinkedIn | Partner at Greylock Partners

An accomplished entrepreneur, executive, and investor, Reid Hoffman has played an integral role in building many of today's leading consumer technology businesses, including LinkedIn and PayPal. He possesses a unique understanding of consumer behavior and the dynamics of viral businesses, as well as deep experience in driving companies from the earliest stages through periods of explosive, "blitzscale" growth.



Hoffman co-founded LinkedIn, the world's largest professional networking service, in 2003. He led LinkedIn through its first four years and to profitability as Chief Executive Officer. In 2016 LinkedIn was acquired by Microsoft, and he became a board member of Microsoft. Prior to LinkedIn, Hoffman served as executive vice president at PayPal, where he was also a founding board member.

Hoffman joined Greylock Partners in 2009. He focuses on building products that can reach hundreds of millions of participants and businesses that have network effects. He currently serves on the boards of Airbnb, Apollo Fusion, Aurora, Coda, Convoy, Entrepreneur First, Microsoft, Nauto, Xapo, and a few early stage companies still in stealth. In addition, he serves on a number of not-for-profit boards, including Kiva, Endeavor, CZI Biohub, Do Something, New America, Stanford's Human-Centered Al Initiative, and the MacArthur Foundation's 100&Change. Prior to joining Greylock, he angel invested in many influential Internet companies, including Facebook, Flickr, Last.fm, and Zynga.

Hoffman is the co-author of three best-selling books: *The Start-up of You, The Alliance*, and *Blitzscaling*. Hoffman is the host of Masters of Scale, an original podcast series and the first American media program to commit to a 50-50 gender balance for featured guests.

Hoffman earned a master's degree in philosophy from Oxford University, where he was a Marshall Scholar, and a bachelor's degree with distinction in symbolic systems from Stanford University. In 2010 he was the recipient of an SD Forum Visionary Award and named a Henry Crown Fellow by The Aspen Institute. In 2012, he was honored by the Martin Luther King center's Salute to Greatness Award. Also in 2012, he received the David Packard Medal of Achievement from TechAmerica and an honorary doctor of law from Babson University. In 2017, he was appointed as a CBE by her majesty Queen Elizabeth II.

# **Matt Huang**

Co Founder & Managing Partner | Paradigm

Matt Huang is the co-founder of Paradigm. From 2014 to 2018, Matt was a partner at Sequoia Capital focusing on early-stage venture investments in internet and mobile companies while also leading the firm's efforts in cryptocurrency. Prior to Sequoia, Matt was the founding CEO of Hotspots, a YCombinator-backed company that was acquired by Twitter in 2012. Matt is also a personal seed investor in companies such as ByteDance and Instacart. Matt holds a B.S. in Mathematics from MIT.



### **Ben Laurie**

Principal Engineer | Google

Ben is a Principal Software Engineer at Google Research, where he leads security and privacy strategy for personal Als. He also runs Oak, an open source project on verifiable control of data in distributed systems. He is a big fan of verifiable append-only ledgers, and used them to deliver Certificate Transparency. He thinks proof-of-work is the worst idea ever.



#### **Omid Malekan**

Blockchain Innovation Expert at Citi Ventures | Citigroup

Omid Malekan has been working in the crypto industry as a consultant, educator and advocate for the past 6 years. He is the author of *The Story of the Blockchain, A Beginner's Guide to the Technology that Nobody Understands* and an adjunct professor at Columbia Business School.



#### Jai Massari

Partner | Davis Polk's Financial Institution Group

Jai Massari is a partner in Davis Polk's Financial Institutions Group and the trading and markets practice, based in the Washington DC office. She advises major global banks, asset managers, and corporations on the requirements, impact and implementation of financial regulation, including reforms, focusing on derivatives regulation and the Volcker Rule.



Ms. Massari also advises financial institutions and technology companies on regulatory considerations for digital asset and blockchain businesses and investments. She frequently works with individual firms and industry organizations in connection with advocacy efforts on legislative and regulatory proposals. She graduated from Cornell University with a degree in Chemistry and earned her J.D. from Duke University School of Law, where she served as Executive Editor of *Law & Contemporary Problems*.

# **Rob Massey**

Partner, Global Tax Leader – Blockchain and Cryptocurrency | Deloitte

Rob Massey has 20 years of professional experience in tax consulting for technology companies including search, SaaS, and gaming with an expertise in blockchain, cryptocurrency, and tokenization. He serves companies throughout the blockchain ecosystem inclusive of miners, specialty chip design and manufacturing, payment processing, wallet hosting, exchanges, exchange-traded funds, hedge funds, tokenization, and protocol development. Rob leads Deloitte's blockchain efforts in tax for the global firm.



#### **Dave Mills**

Associate Director | Federal Reserve Board

David Mills is Associate Director at the Board of Governors of the Federal Reserve System in Washington, DC. He has responsibilities for the Board's payments research, retail payments, and digital innovations in payments, clearing and settlement research and policy analysis. In this capacity he leads the Board's efforts related to digital currencies, both publicly and privately issued. He also co-leads an internal effort within the Federal Reserve System that is looking at digital innovations in the area of payments, clearing and settlement.



David has been studying developments in digital currencies and distributed ledger technologies for several years, has contributed to international work on the topics, and led a Federal Reserve research team that produced a paper on the use of distributed ledger technology in payments, clearing and settlement. He has published articles related to

payments and monetary theory in a variety of journals including the Journal of Monetary Economics, the International Economic Review, the Review of Economic Dynamics and Macroeconomic Dynamics.

He received his Ph.D. in Economics from the Pennsylvania State University and has a B.A. in Economics and Classical Languages from Duquesne University in Pittsburgh, Pennsylvania.

# **Igor Mikhalev**

Senior Manager, Blockchain Chapter Lead Amsterdam | Boston Consulting Group (BCG)

Igor Mikhalev is a Business Technology & Innovation Strategy leader and a researcher with more than 15 years of experience in startup, academic as well as state-of-the-art corporate and consulting environments. His focus is on helping clients deliver competitive advantage and business performance improvement through rigorous application of state-of-the-art Business Strategies and use of emerging technologies - Blockchain, Machine Learning, Data Science and Data-intensive architectures.



Prior to joining BCG as a Project Leader at Platinion, Igor headed up a Life Sciences software engineering group at Elsevier and later built a successful start-up that delivers data science services.

Igor holds a Master's degree in Business Administration and Economics (University of Amsterdam, Netherlands) as well as a Master's degree in Software and Automated systems engineering. He is also expected to earn his Ph.D. from UvA (New Venture Performance, strategy and innovation) in 2023. He built successful teams and worked in multiple geographies: Netherlands, Russia, United States and Germany.

#### Neha Narula

Director | MIT's Digital Currency Initiative

Neha Narula is the Director of the Digital Currency Initiative, a part of the MIT Media Lab researching, building, and breaking digital currency, cryptocurrencies, and blockchain technology. She has designed and taught four new courses at MIT on cryptocurrencies and blockchains, and is a senior lecturer at Sloan.



Neha has given a TED talk on the future of money with over two million views and is a member of the World Economic Forum's Global Blockchain Council. In 2018, she was named to WIRED's list of 25 leaders shaping the next 25 years of technology and to Fortune's Ledger 40 under 40 list. In a previous life, she helped relaunch the news aggregator Digg and from 2003 to 2009 was a software engineer at Google building Blobstore, Froogle, and Native Client. She received her Ph.D. in computer science from MIT in 2015, where she worked on concurrency control for scalable databases, distributed systems, and web security. She and her work have appeared in TechCrunch, Blackhat, WIRED, PBS NewsHour, CNBC, Amanpour and Company, the Wall Street Journal, and 60 minutes.

#### **Robert Palatnick**

Managing Director & Global Head of Technology Research & Innovation | Depository Trust & Clearing Corporation (DTCC)

Robert Palatnick is a Managing Director and Global Head of Technology Research and Innovation at DTCC, where he has responsibility for driving technology innovation at the firm and leads a number of key technology initiatives, including cloud, automation, machine learning, big data analytics and distributed ledger technologies. He is also responsible for collaboration with clients, regulators, fintech vendors and academia to research and advance technology innovations across the financial services industry.



Prior to this role, Rob served for over a decade as Chief Technology Architect, overseeing the firm's global IT strategy, architecture, standards and engineering design of the systems and applications that support the firm's broad range of products and services. During his career at DTCC,Rob also served as an Application Development Domain Lead, Chief Administrative Officer of IT and CIO of FICC. Prior to joining DTCC, Mr. Palatnick was Vice President, Development and Systems, at Security Pacific Corporation Sequor Software Services.

An active technology voice in the industry, Rob has been a featured guest speaker at key conferences worldwide and is often quoted in the press. He currently serves as Chairman of the Governing Board of the Linux Foundation's Hyperledger Project, a collaborative effort to establish, build and sustain an open, distributed ledger platform across industries. Rob received his BS in Electrical Engineering from the University of Buffalo and is an alumnus of the David Rockefeller fellowship.

# Alana Palmedo

Partner, Chief Operating Officer | Paradigm Fund

Alana Palmedo is a Partner and COO at Paradigm leading all business functions including operations, finance, legal, business development and investor relations. Alana began her career in asset management in 2008 at Cascade Investment, LLC, the investment office for Bill & Melinda Gates. She later joined the investment team at the Boston University Investment Office. Alana earned her MBA from MIT Sloan and BBA from Pacific Lutheran University.



# Jennifer Peve

Managing Director of Business Innovation | Depository Trust & Clearing Corporation (DTCC)

Jennifer Peve is Managing Director of Business Innovation at DTCC. Within this role, she oversees business development activities across the DTCC Solutions portfolio, working across the business, and with clients and third-party providers to identify



opportunities for new product development as well as potential acquisitions, partnerships and mergers to broaden DTCC's capabilities. She is also responsible for defining the firm's strategy for new and emerging technology innovation, leading efforts related to the exploration and experimentation of fintech, and working with her colleagues and the industry to advance dialogue on key topics and develop thought leadership.

She joined the firm in 2015. Prior to DTCC, Jennifer worked at CME Group where she served as Executive Director of OTC Product Management with responsibility for CME's cleared OTC credit default swaps (CDS) business including growth strategy, business development, and go-to-market activities.

Jennifer has over 25 years of financial markets expertise, including consulting and practical experience as well as the design, development and deployment of business strategies in a dynamic environment. She has extensive product knowledge across the entire product life cycle, including OTC, FX and FX Options, OTC Metals, Stock Lending, OTC Credit Default Swaps, OTC Interest Rate Swaps and Swaptions, OTC Total Return Swaps, F&O, Energy and Equities.

Jennifer currently serves on the Technology Advisory Committee of the U.S. Commodity Futures Trading Commission (CFTC), and is the former Chair of the Enterprise Ethereum Alliance (EEA)'s Banking Working Group. She is a member of SIFMA's Blockchain Roundtable and is a regular speaker at industry conferences, with past participation at Consensus, SIFMA, ISDA and AMF events.

#### **Dinesh Shah**

Director | Fintech Research | Bank of Canada

As Director Fintech Research, Dinesh leads the technology aspect of the Bank of Canada's research agenda in fintech and e-money. The research agenda encompasses the analysis of emerging and potentially disruptive technologies with wide applications to financial market infrastructure and the financial system. This analysis supports economic and financial system research into the implications of such technologies to the core mandates of the Bank of Canada.



Prior to his current role, Dinesh was Technical Researcher in electronic payments and electronic money. His research focused on understanding and communicating the workings and impact of new technologies in finance, such as distributed ledger technology, and research into conceptual architectures for central bank issued e-money.

Dinesh first joined the Bank of Canada in 2009 as an Enterprise Architect. Before joining the Bank, Dinesh has been a co-founder and architect at various start-ups. He spent 8 years as a developer of various fixed-income trading and risk management systems at financial institutions in London. In addition, he provided expertise on the application of leading edge technologies to securities trading and clearing firms.

Dinesh holds a BSc (hons) in Physics with Computing from The University of Kent.

#### Simon Scorer

Senior Fintech Specialist: Fintech Hub | Bank of England

Simon is a Senior Fintech Specialist in the Bank of England's Fintech Hub, based in London. His areas of focus include DLT and blockchain developments, as well as Central Bank Digital Currencies (CBDC). Simon has lately been heavily involved in the Bank of England's recent discussion paper on CBDC, in particular focusing on the technology related aspects.



#### **Matthew Sueoka**

Vice President & Head of Global Strategy, Partnerships & Enablement | Amex Digital Labs | American Express

Matt Sueoka is the Vice President & Head of Global Strategy, Partnerships & Enablement in the Amex Digital Labs innovation team at American Express. He works with thought leaders, customers and partners across the globe to catalyze digital innovation at Amex by originating, incubating and managing emerging products and platforms that can be essential to Amex customers' digital lives. Matt leads strategic



partnerships with Amazon, Apple, Facebook, Google, PayPal/Venmo, Samsung & other top partners. He is passionate about digital commerce and thinking outside the box to create innovative new products, services and business ventures. Matt was previously a strategy consultant at Bain & Company, where he focused primarily on advising financial services and private equity clients, and a Business Designer at IDEO.

Matt holds an MBA from the Harvard Business School and is a graduate of Dartmouth College, where he received a degree in mechanical engineering and studio art.

#### **Madars Virza**

Research Scientist | MIT's Digital Currency Initiative

Madars recently completed his MIT Ph.D. thesis on zero-knowledge cryptography. His publications on zkSNARKs laid the foundation for the Zerocash protocol. Madars has presented his work at conferences around the world. He is a scientist for both the A.I. Initiative and the Digital Currency Initiative at the Media Lab.



#### **Richard Walker**

Blockchain Leader for Financial Services | Deloitte Consulting

Richard has been a financial services consulting partner for 20 years and brings deep industry experience and a background in technology strategy and business transformation. He has served in practice and account strategic leadership roles, has international experience leading the financial services technology consulting practice for EMEA based in London, and is currently head of blockchain solutions for financial services. During his career he has worked with FSI executive teams across the globe for some of the largest and most innovative financial services companies.



He has been delivering solutions in the blockchain space since 2015, starting with an Ethereum-based banking rewards solution, and is leading the expansion of emerging technologies and blockchain solutions to simultaneously transform processes, adopt digital assets, and create new growth modelS.

#### **Sheila Warren**

Head of Blockchain & Data Policy, Member of the Executive Committee | World Economic Forum

Graduate, Harvard College and Harvard Law. Began career as a Wall Street attorney before turning to philanthropy and nonprofit tech over a decade ago. Has represented banks, philanthropists and progress nonprofits. Designed and launched NGOsource, a service focused on international grant making. Most recently, Vice-President, Strategic Alliances and General Counsel, TechSoup, the global social enterprise that has connected civil society organizations around the world with over \$9 billion in donated tech-based resources.

