

The Columbia Institute for Tele-Information

# **8<sup>th</sup> Digital Finance Summit: Financial Services in the Age of COVID-19**



Columbia Institute  
for Tele-Information

**August 20, 2020**

8:45am - 12:45pm

## **Background**

### **Conference Background**

The Digital Financial Services Observatory (DFSO), a project of the Columbia Institute for Tele-Information at Columbia University, is holding its 8th Digital Finance Summit as virtual event. It brings together some of the world's leading experts and regulators to discuss the innovation and trends impacting financial ecosystems around the world, as we traverse through the myriad of challenges presented by the COVID-19 pandemic.

Attendees will learn about the pandemic's impact on the provision of digital financial services (DFS), related cybersecurity strategies, the state of blockchain technology and digital currencies, and the role of fintech in the dawn of this new era.

Panels will discuss new cybersecurity threats associated with the pandemic; how the pandemic has impacted the actors in the DFS ecosystem and their adaptive transformations; the acceleration towards a cashless society and moves to central bank digital currencies; and the role that fintech will play after the pandemic.

We will also cover issues of social justice and gender equality.

# Agenda

## **08:45-08:55am Welcome and Scene Setting**

- Dr. Leon Perlman – *Head, DFS Observatory*, CITI, Columbia Business School
- Prof. Eli Noam – *Director*, Columbia Institute for Tele-Information (CITI)

## **08:55-09:10am Keynote Address**

- F. Christopher Calabia – *Senior Advisor for Supervisory & Regulatory Policy and Senior Program Officer*, Bill and Melinda Gates Foundation

## **09:10-09:30am Keynote: An Actionable Risk Management Framework**

- Keith Bowie – *Associate Research Scholar*, Columbia Institute for Tele-Information, Columbia Business School

## **09:30-10:15am Cybersecurity Concerns and Strategies Relating to Digital Financial Services**

- *Moderator*: David Medine, Consultative Group to Assist the Poor
- Dr. John Brickey, MasterCard
- Lesly Goh, World Bank
- Katheryn Rosen, JP Morgan
- Prof. Randal S. Milch, NYU

## **10:15-11:00am The Impact of COVID-19 on the DFS Ecosystem**

- *Moderator*: Dr. Leon Perlman, CITI, Columbia
- Harish Natarajan, World Bank
- Elizabeth Berthe, Microsave
- Dr. Mayada El-Zoghbi, Center for Financial Inclusion
- Shelley Spencer, NetHope

**11:00-11:45pm     The Role of Fintech in the Era of COVID-19**

- *Moderator:* Matthew Saal, International Finance Corporation
- Prof. Chris Brummer, Georgetown Law
- Matt Homer, New York State Department of Financial Services
- Shailee Adinolfi, Consensys
- Sunayna Tuteja, TD Ameritrade

**11:45-12:45pm     The State of Digital Currency & Blockchain**

- *Moderator:* Rik Willard, Agentic Group
- David Birch, Consult Hyperion
- Brett King, Moven
- Sandra Ro, Global Blockchain Business Council (GBBC)
- Prof. Aaron Wright, Cardozo Law School
- Nisa Amoils, Grasshopper Capital

## Speaker Bios



**Eli M. Noam**

*Director, Columbia Institute for Tele-Information*

*Professor of Finance and Economics*

*Garrett Professor of Public Policy and Business Responsibility*

*Columbia University Business School*

Professor of Economics and Finance at the Columbia Business School since 1976, and its Garrett Professor of Public Policy and Business Responsibility. Served for three years as a Commissioner for Public Services of New York State. Appointed by the White House to the President's IT Advisory Committee. Director of the Columbia Institute for Tele-Information, a research center focusing on management and policy issues in telecommunications, internet, and electronic mass media. He has also taught at Columbia Law School, Princeton University's Economics Department and Woodrow Wilson School, and the University of St. Gallen, and is active in the development of electronic distance education.

Noam has published 29 books and over 350 articles in economics journals, law reviews, and interdisciplinary journals. His recent books include *Broadband Networks and Smart Grids* (Springer, 2013); *Media Ownership and Concentration in America* (Oxford, 2009); *Peer to Peer Video* (Springer, 2008); and *Ultrabroadband* (IDATE, 2008). He is completing a 4-volume series on *Media Management*, and leads a 30-country team on international media ownership. Chairman of the International Media Management Association (2012-14).

Noam has been a member of advisory boards for the Federal government's telecommunications network, and of the IRS computer system, of the National Computer Systems Laboratory, the National Commission on the Status of Women in Computing, the Governor's Task Force on New Media, and of the Intek Corporation. His academic, advisory, and non-profit board and trustee memberships include the Nexus Mundi Foundation (Chairman), Jones International University (the first accredited online university), the Electronic Privacy Information Center, and several committees of the National Research Council.

Noam is a Fellow of the World Economic Forum, a member of the Council on Foreign Relations, and a commercially rated pilot. He served in the Israel Air Force in the 1967 and 1973 wars, and is an active search and rescue pilot with the Civil Air Patrol (1<sup>st</sup> Lt.). He is married to Nadine Strossen, a law professor and national president of the American Civil Liberties Union for 18 years. He received the degrees of BA, MA, Ph.D (Economics) and JD from Harvard University, and honorary doctorates from the University of Munich (2006) and the University of Marseilles (2008).



**Dr. Leon Perlman**

*Head*

Digital Financial Services Observatory at Columbia Institute for Tele-Information, Columbia University

Dr. Leon Perlman is the founder and head of the Digital Financial Services Observatory, at the Columbia Institute for Tele-Information at Columbia Business School. The DFSO explores the policy, regulatory, technical, disruptive and commercial aspects of DFS, emerging payments, big data, and blockchain technologies. It is funded by the Bill and Melinda Gates Foundation.

A former scientist and successful entrepreneur, he has been in the telecommunications, payments and micro-payments industry for over 25 years.

He currently heads the blockchain and infrastructure security workgroups for the new Financial Inclusion Global Initiative (FIGI). His expertise as a consultant and researcher extends to payments, anti-money laundering national payment systems, de-risking, risk frameworks, telecommunications, cyber-security, and blockchain technologies. He concentrates on commercial, technical, policy, legal and regulatory aspects of these ecosystems and issues.

He has consulted widely on financial inclusion and regulatory solutions to central banks, DFS service providers, payment service providers, MNOs, regulators, the World Bank, CGAP, GIZ, ITU, USAID, UNCDF, EIB, IFC and many philanthropic organizations. His experience spans over 30 developed and developing markets.

He also served as the chair of the ITU DFS Focus Group’s Technology, Innovation and Competition working group, and was founder and served for 10 years as chairman of WASPA, the South African mobile industry association.

Dr. Perlman holds the degrees BSc, BSc (Hons), MSc, BProc, LLB (JD), and LLD (PhD), and is the recipient of numerous grants and fellowships.

His doctorate in DFS commercialization and regulation was the world’s first legal and regulatory doctorate on the subject.



**F. Christopher Calabia**

*Senior Advisor for Supervisory & Regulatory Policy and Senior Program Officer*  
 Bill and Melinda Gates Foundation

F. Christopher Calabia is Senior Advisor for Supervisory & Regulatory Policy and a Senior Program Officer at the Bill & Melinda Gates Foundation. Chris leads the Foundation’s global efforts to promote a regulatory framework that enables digital financial inclusion. He also oversees grants into policy and technological innovations that may help central banks and supervisors to promote financial inclusion, stability, integrity, and consumer protection in emerging and developing market economies.

Chris joined the Foundation after a career as a banking supervisor at the Federal Reserve Bank of New York, where he had worked for 25 years. Most recently, Chris was Senior Vice President and head of the Regional, Community, and Foreign Institutions Supervision and Consumer Compliance Function from 2013-2018, a 72-person division that regulates over 200 U.S. and foreign banking organizations. He previously served as the senior supervisor for one of the largest U.S. systemically important financial institutions from 2009-2011; he then served as deputy head of the function that supervises global systemically important firms from 2011-2013.

Externally, Chris co-led the International Monetary Fund’s 2016 evaluation of the United Kingdom’s approach to banking supervision on secondment. Previously, he was seconded to the Secretariat of the Basel Committee on Banking Supervision in

Switzerland from 2003-05, where he assisted in the revision of the global capital framework for banks.

Chris is a Certified Anti-Money Laundering Specialist, a graduate of the Fletcher School of Law & Diplomacy (M.A.L.D.), and a Phi Beta Kappa graduate of the University of Virginia (B.A.). He additionally studied European Union law and integration at the Universität des Saarlandes (Germany) as a DAAD Fellow. He is a Life Member of the Council on Foreign Relations; a U.S.-Japan Leadership Program Fellow; a U.S.-Spain Young Leaders Program Fellow; a former NationSwell Council member; and a Next Generation Project Fellow at the American Assembly (Columbia University).



**Keith Bowie**

*Research Scholar*

Digital Financial Services Observatory at Columbia Institute  
for Tele-Information,  
Columbia University

Keith is currently a research scholar, specializing in cybersecurity at the Digital Financial Services Observatory, in Columbia Business School. Most recently he was appointed as the first US CIO for Scotiabank, creating a technology organization and governance from the ground up and introducing an IT Risk culture and Cybersecurity framework, to successfully adhere to state and federal regulatory legislation. Over the past 20+ years, Keith has had a variety of global technology leadership roles for leading financial services institutions and commodity trading organizations, leading large transformation initiatives and implementing cultural change. Keith is an advisory board member for Engaiz (Engaiz.Com), and a member of the ISACA New York Metropolitan Chapter.





**David Medine**  
*Senior Financial Sector Specialist*  
CGAP

David Medine is a consultant on privacy and cyber security issues. Previously, he was CGAP's lead on data protection and security, working to develop novel, consumer-oriented approaches to data protection and to encourage the creation of cyber security resource centers for developing countries. Mr. Medine has more than 25 years of experience with privacy and consumer financial services. Before joining CGAP, he served as chairman of the U.S. Privacy and Civil Liberties Oversight Board, an attorney fellow for the Securities and Exchange Commission, and a special counsel at the Consumer Financial Protection Bureau. From 2002 to 2012, he was a partner in the law firm WilmerHale. Before that, he served as a senior adviser to the White House National Economic Council. From 1992 to 2000, Mr. Medine was the associate director for Financial Practices at the Federal Trade Commission (FTC), where in addition to enforcing consumer financial laws, he took the lead on internet privacy. Before joining FTC, he taught at the Indiana University (Bloomington) School of Law and the George Washington University School of Law.

Mr. Medine has a Juris Doctorate degree from the University of Chicago Law School and a Bachelor's degree from Hampshire College.



**Dr. Jon Brickey**  
*Senior Vice President, Cybersecurity Evangelist*  
Mastercard Operations & Technology

Dr. Jon Brickey is Senior Vice President, Cybersecurity Evangelist, for Mastercard Operations & Technology (O&T). In this role, he leads the development of cybersecurity strategy, research, outreach, education/training/awareness, commercialization and technology scouting. Jon supports Corporate Security's mission of delivering safety and security at the speed of business.

Before joining Mastercard, Dr. Brickey served in the Army on active duty for over 26 years and retired as a Colonel, holding a variety of leadership and technical roles in information systems management and cyberspace operations. In his last position,

he served as the Army Cyber Institute Partner Relations Director for the National Capital Region. Previously, Jon held leadership positions in Cyber-related programs at the National Security Agency, U.S. Cyber Command, Army Cyber Command, U.S. Northern Command, and the U.S. Military Academy at West Point.

Dr. Brickey earned his bachelor's degree in Political Science from the United States Military Academy at West Point, a master's degree in Science in Information Technology Management from the Naval Postgraduate School, and a Ph.D. in Computer Science and Information Systems from the University of Colorado Denver.

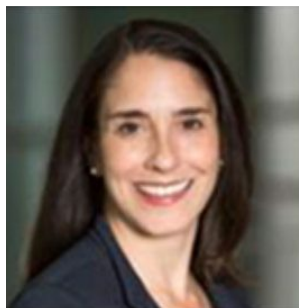


**Lesly Goh**  
*Senior Technology Advisor*  
World Bank Group

Lesly Goh ([LinkedIn Profile](#)) - World Bank Senior Technology Advisor, former World Bank Director and Chief Technology Officer. She is a Fellow at Cambridge Centre for Alternative Finance (CCAF) Judge Business School and Senior Fellow at National University of Singapore (NUS) Lee Kuan Yew School of Public Policy. Lesly is a Professor of Practice at ZheJiang International Business School (ZIBS) and frequently give talks on Data Governance, FinTech and Digital Government Transformation. Her expertise is in leveraging emerging technology innovation to deliver agile solutions for Sustainable Development Goals (SDG) at the intersection of technology and policy frameworks, balancing opportunities and risks. For almost 30 years, her experience on FinTech, RegTech, GovTech spans across both the private and public sectors. She has worked extensively on the practical application of technology such as Blockchain, AI, IoT, Cloud and Edge Computing.

She was featured in the GovInsider Report 2019: Women Leaders in Government <https://govinsider.asia/data/lesly-goh-senior-technology-advisor-world-bank-women-in-govtech-special-report-2019/>

Here are her blogs: <https://blogs.worldbank.org/team/lesly-goh>

**Katheryn Rosen**

*Managing Director, Global Head, Technology and Cybersecurity Policy and Partnerships*

JP Morgan Chase

Katheryn leads JPMorgan Chase's global effort for Technology and Cybersecurity Policy and Partnerships.

Over a 25-plus year career, Katheryn has been active in the public and private sectors and academia. She is an Adjunct Professor at Columbia University's School of International and Public Affairs and recently led SIPA's Cyber Risk to Financial Stability Project. In government, she served at the U.S. Department of Treasury as Deputy Assistant Secretary for Financial Institutions Policy and Senior Advisor to the Assistant Secretary of Financial Institutions. Central to her portfolio were critical infrastructure protection, systemic risk, bank and non-bank regulatory reform, housing finance reform, and developing and executing the Department's cybersecurity agenda. On Capitol Hill, she served as Senior Policy Advisor to House Financial Services Chairman Barney Frank, working primarily on the Dodd-Frank Act and housing finance reform.

Prior to her public service, Katheryn, a Managing Director, spent 14 years at JPMorgan's Investment Bank. She led the Government Institutions Group where she was responsible for delivering the Firm's full range of services and products to Government-Sponsored Enterprises (GSEs), US-based multilateral-lending institutions, and the US government. Prior to that role, Katheryn was a senior leader in Investment Grade Debt Capital Markets.

Katheryn is a non-Resident Senior Fellow at the Atlantic Council's Brent Scowcroft Center on International Security's Cyber Statecraft Initiative. She is also a member of the New York Cyber Task Force. Katheryn is active in UJA-Federation of New York serving as a Board Member of the Crisis to Stability Committee

Katheryn holds a Master of Arts degree in International Affairs from George Washington University and a Bachelor of Arts degree from Emory University in Art History and Economics.



**Randal S. Milch**  
*Professor of Practice*  
New York University

Randal Milch is the Co-Chair of the NYU Center for Cybersecurity, a Distinguished Fellow at the Reiss Center on Law and Security, and a Professor of Practice at NYU School of Law. He serves as the Faculty Co-Director of the MS in Cybersecurity Risk and Strategy Program. Prior to coming to NYU, Milch was the General Counsel and head of public policy at Verizon Communications. At Verizon, Milch chaired the Verizon Executive Security Council, which oversaw information security across all Verizon entities. Milch was responsible for national security matters at Verizon beginning in 2006, and has served as the senior cleared executive at Verizon. Earlier in his career, Milch was a partner in the Washington, DC, office of Donovan Leisure Newton & Irvine. Milch holds a JD from New York University School of Law and a BA from Yale University.



**Harish Natarajan**  
*Lead Financial Sector Specialist, Finance, Competitiveness  
and Innovation Global Practice*  
World Bank

Harish is a Lead Financial Sector Specialist in the Finance, Competitiveness and Innovation Global Practice at the World Bank. He leads a global team working on payments and market infrastructures topics. He is a core member of the cross-sectoral teams in the World Bank working on Universal Financial Access 2020, ID for Development, Government payments, Digital Economy and FinTech. Harish represents the World Bank in several working groups of the Committee on Payment Market Infrastructures (CPMI) at the Bank for International Settlements, International Organization of Securities Commissions (IOSCO) and the Financial Stability Board (FSB) on topics related to payments, market infrastructures and Fintech. Harish was a lead contributor to the preparation

of the IMF-World Bank Bali Fintech Agenda and is a co-chair of a CPMI-World Bank taskforce on Payment Aspects of Financial Inclusion. Harish is on the editorial board of the Journal of Digital Banking and a guest editor at the Journal of Payments Strategy and Systems.

Prior to joining the World Bank, Harish worked with VISA Inc, in the South Asia region in various senior level positions in business development, operations and risk management. Prior to VISA, Harish worked in Citigroup, Infosys and other technology companies, primarily in the areas of payment systems and retail banking. Harish holds an under-graduate degree in Electrical and Electronics Engineering from IIT-Madras, India and a Post Graduate Diploma in Management, from IIM-Calcutta, India specializing in IT systems and Finance.

Linked in: [linkedin.com/in/hnataraj](https://www.linkedin.com/in/hnataraj) Twitter: @hnataraj



**Elizabeth Berthe**

*Partner*

MicroSave Consulting

Elizabeth Berthe is a Partner at MSC leading the activities in Francophone Africa. She is a digital financial services expert with over 15 years of experience gained through projects with international funding agencies, NGOs, mobile network operators, MFIs and other private sector companies across sub-Saharan Africa, Indonesia, Mexico, Colombia, Haiti and the Philippines as well as mentoring start-ups. Her areas of expertise include project management, strategic planning, market insights, human-centric product design, youth employment and financial sector development. She specializes in strategy, business planning, product development and technical assistance design.





**Dr. Mayada El-Zoghbi**  
*Managing Director*  
Center for Financial Inclusion

A 20-year veteran and leader in financial inclusion, Mayada El-Zoghbi became CFI's Managing Director in September 2019. She leads the vision and strategy for CFI, building on its strong foundation of innovative, industry-shaping work.

Mayada's experience includes serving as Lead for Strategy, Research & Development for CGAP. In that role, she led CGAP's strategy development and its research on women's financial inclusion, financial services in crisis environments, and other emerging topics. Prior to this, she managed CGAP's work with the donor and investor community based in Paris, France.

From 2002 to 2009, Mayada founded and managed a development consulting firm. She has also led numerous technical assistance, evaluation, and research assignments, served as a research director for a USAID initiative, and lectured at Columbia's School of International and Public Affairs. Mayada started her career working with several non-profit organizations establishing inclusive financial institutions in the Palestinian Territories, Bosnia and Herzegovina, Croatia and Kosovo.

A dual national of Egypt and the U.S., Mayada is fluent in Arabic and English, and continues to work on improving her French.



**Shelley Spencer**  
*Payment Innovations Lead, NetHope*  
*CEO, Strategic Impact Advisors*

Shelley Spencer leads the payment innovation practice for NetHope, a global consortium of nearly 60 of the world's leading nonprofits. NetHope's mission is to incorporate digital transformation on a deeper level in its members programs to affect larger scale impact on their beneficiary audiences. Shelley also is the CEO of Strategic Impact Advisors, [www.siaedege.com](http://www.siaedege.com), a digital financial services consulting firm

with team members in Ghana, Malawi, Uganda and the U.S. Her firm holds a cooperative agreement with USAID. Shelley started her career practicing telecommunications regulatory law in Washington, D.C. and became an accidental entrepreneur founding several successful mobile companies. She has supported DFS market developments in Indonesia and the work of USAID to advance the digital payments movement across its portfolio and to build women's digital financial inclusion. Shelley received her law degree from Georgetown and a B.A. in Economics from Baldwin-Wallace University in Ohio.



**Matthew Saal**

*Digital Finance Specialist*

International Finance Corporation

Matthew Saal is a Digital Finance Specialist in the IFC's Financial Institutions Group. Matthew joined IFC in 2016, and covers digital financial services advisory work, partnerships, and investments in innovative financial services providers. During 2018-2019 Matthew was a World Bank Presidential Fellow seconded to the Finance Competitiveness and Innovation Global Practice, focused on fintech policy and fintech for inclusion.

Prior to joining IFC, Matthew was Associate Director in the Local Currency and Capital Markets Development initiative of the European Bank for Reconstruction and Development (EBRD). Prior to joining EBRD in 2010, Matthew worked in emerging markets finance, private equity, venture capital, strategy and business development, consulting, and international economics. He has had a longstanding focus on financial services and financial technology, including:

- FIG strategy consulting, including technology strategy and payments infrastructure for global banks (1997-98)
- Strategy and business development for a fintech startup and co-inventor of its patented business processes for invoice financing (2000-01)
- Venture development at LabMorgan, JPMorgan's e-financial services venture arm (2001-03)
- Private equity investment fund focused on emerging markets banks (2003-06)
- Mentor at Startup Bootcamp and Barclays Techstars Fintech accelerators in London (2014-16)

Earlier in his career, Matthew was an economist at the International Monetary Fund advising central banks on banking supervision and regulation and monetary policy instruments, an analyst at Morgan Stanley creating automated equity valuation and portfolio optimization systems, and an instructor at Dalian Institute of Technology and St. Catherine's College (Oxford) Kobe Institute. Matthew holds an A.B. in Chemistry from Princeton University and an M.Phil. in Economics from Oxford University (Balliol College), where he studied as a Marshall Scholar. He co-authored *Bank Soundness and Macroeconomic Policy* (IMF, 1996) and has written on fintech-bank partnerships, banking, macroeconomic policy, financial systems structure, trade, and monetary policy instruments.



**Prof. Chris Brummer**

*Professor of Law, Georgetown University Law Center  
Faculty Director, Institute of International Economic Law.*

Chris Brummer is a Professor of Law at Georgetown University Law Center and Faculty Director of the Institute of International Economic Law. He is also the host of the [Fintech Beat](#) podcast and the Founder of Washington DC's Fintech Week.



**Matthew Homer**

*Executive Deputy Superintendent of Research and Innovation Division*

New York State Department of Financial Services

Matthew Homer is currently the Executive Deputy Superintendent of Research and Innovation Division at the New York State Department of Financial Services (DFS). Prior to this role, he was Head of Policy and Research at Quovo, a New York fintech company providing open banking functionality for the financial services ecosystem, leading up to the company's acquisition by fintech company Plaid. Mr. Homer is a former U.S. Government civil servant with the Federal Deposit Insurance Corporation and the U.S. Agency for International Development (USAID). At USAID, he designed, launched, and oversaw two new innovation programs: Cashless Catalyst, a partnership between the U.S. Government and the Government of India to promote payments innovations and greater financial inclusion; and the RegTech for Regulators Accelerator, a first-of-its-kind program designed to help financial regulators improve their supervision of digital firms through new technologies. As a member of the Division of Depositor and Consumer Protection at the FDIC he focused on emerging technology and financial inclusion. Earlier in his career, he worked for Deloitte Consulting, where he focused on financial regulatory reform.

**Shailee Adinolfi**

*Director of Product Sales and Services*

ConsenSys

Shailee is a Director of Product Sales and Services at ConsenSys. She has worked on solutions for Digital Assets, Payments, Central Bank Digital Currencies, and various Consortia. Prior to joining ConsenSys, she was Vice President at BanQu Inc., an ethereum based identity platform, and spent over 11 years on USAID funded projects in economic growth, trade, financial services and technology in Africa, Asia and the Middle East.



**Sunayna Tuteja**  
*Head of Digital Assets*  
TD Ameritrade

Sunayna Tuteja is the Head of Digital Assets at TD Ameritrade. With more than ten years of diverse global experience, she has a proven record for building new ventures from scratch and leading the kind of change that is critical in shaping the future of business. In her current role, Sunayna is responsible for building a scalable blockchain and crypto practice within TD Ameritrade. This practice is inclusive of partnerships, investments and products to harness the growing power of distributed ledger technology.

Prior to this position, Sunayna launched a strategic partnerships & frontier tech practice at TD Ameritrade, inclusive of leading an entrepreneurial “tiger team” to build the next generation of products, experiences and business models needed to break down barriers to investing and engage more people on the platforms they use every day. Her team was responsible for delivering industry-first partnerships and products with cutting-edge startups and leading global technology companies including Apple, Amazon, Google, and Tencent.

A life-long learner, Sunayna is working on her Juris Doctorate at Stanford Law with a focus on the impact and influence of disruptive technologies, and the future of jurisprudence. Through partnering with the Stanford Innovation Lab, she works closely with the start-up and VC communities helping to advance public and corporate innovation. Outside of work and school, you can find Sunayna adventuring the skies in her Cessna. You can stay connected on Twitter @Sunayna.

**Rik Willard**

*Founder and Managing Director*  
Agentic

Rik Willard is the founder and Managing Director of Agentic, an industry-leading Blockchain and Frontier Tech consulting group and global federation of advanced tech companies, headquartered in New York City. Agentic possesses a wide roster of clients and member companies that includes: The Grand Duchy of Luxembourg, The Port of Rotterdam, Consensus, SteemIt, and noted EU Commission consultant Jeremy Rifkin's TIR Group.

**Dave Birch**

*Director of Innovation & Global Ambassador*  
Consult Hyperion

David G.W Birch is an author, advisor and commentator on digital financial services. He is [a Global Ambassador at Consult Hyperion](#) (the secure electronic transactions consultancy that he helped to found), Technology Fellow at the Centre for the Study of Financial Innovation (the London-based think tank), [a Visiting Professor at the University of Surrey Business School](#) and holds a number of [board-level advisory roles](#).

Before helping to found Consult Hyperion, he spent several years working as a consultant in Europe, the Far East and North America. He graduated from the [University of Southampton](#) with a B.Sc (Hons.) in Physics.

Dave was named one of the global top 15 favourite sources of business information ([Wired magazine](#)) and one of the top ten most influential voices in banking ([Financial Brand](#)); was found to be one of the top ten Twitter accounts followed by innovators, along with Bill Gates and Richard Branson ([PR Daily](#)); was ranked in the top three most influential people in London's FinTech community (City A.M.),

was voted one of the European “Top 40” people in digital financial services (Financial News), was listed of the world’s top 100 most influential FinTech leaders (Hot Topics) and rated Europe’s most influential commentator on emerging payments (Total Payments).



**Sandra Ro**  
*CEO*  
 Global Blockchain Business Council (GBBC)

Sandra’s mission is to help those most vulnerable and financially excluded, by harnessing technology for social and economic good. She holds directorships on industry boards and companies including Global Digital Finance (GDF), BitGive Foundation, and SendFriend, as well as angel invests in several emerging tech start-ups across blockchain, robotics, and digital assets. She has cofounded tech startups, one focusing on helping rural farmers to provide price transparency in agriculture sector, GRO Markets, and another, removing business frictions for independent artists and the gig economy, Proof of Art.

Initially, a founding Board member, Sandra was appointed to CEO of the Global Blockchain Business Council (GBBC) March 2018, a Swiss non-profit focusing on education, advocacy & partnership across over 50 countries. She was appointed and serves on the NYS Digital Currency Task Force, the US Department of State Speakers’ Bureau for blockchain / security, the EU Blockchain Observatory & Forum: Use Cases & Transition Scenarios Working Group, the NYC Blockchain Center, the AIFC’s Fintech Advisory Council of Kazakhstan, the Global Blockchain Policy Council (GBPC), founded by bipartisan South Korean Congress, and the World Economic Forum (WEF) Digital Currency Governance Working Group.

From introvert to avid communicator, Sandra keynotes and educates global audiences across industry and government sectors, including Milken Institute, UK House of Lords – Economic Affairs, US Congress – House Financial Services, SXSW, CFA Society, UVA Darden, JPM EMEA Global Markets, Singapore FinTech, Dreamforce, Banco Central do Brasil, Bloomberg, Necker Island Blockchain Summit, US Department of State, US Department of Commerce, select members of Congress, and The Economist.

Previously, she served as a former Treasurer and founding board director of the Enterprise Ethereum Alliance (EEA) and founding member of the Post Trade Distributed Ledger Group (PTDL), founding member of Linux Foundation's Hyperledger. Sandra was also founder and former Executive Director, Digitization Head, CME Group, where she was responsible for the company's digital asset and blockchain/distributed ledger technology (DLT) initiatives, including CME CF Bitcoin futures & index pricing products and post trade solutions. Previously, she served as Head of Foreign Exchange (FX) & Metals Research and Product Development.

Ro led the EMEA M&A FX and interest rates derivatives advisory group at Morgan Stanley London and worked at Deutsche Bank London as a FX structurer. Ro holds a M.B.A. in Finance from London Business School, studied Computer Science at Columbia University, School of Continuing Studies and earned a double B.A. Degree in History and Studies in the Environment from Yale University.



**Prof. Aaron Wright**

*Clinical Professor, Director of Cardozo Blockchain Project*  
Cardozo Law School

Aaron Wright is a Clinical Professor at Benjamin N. Cardozo School of Law, where he directs the Cardozo Blockchain Project and other technology programs. Professor Wright's research focuses on smart contracts and the regulation of blockchain-based systems. His first book, *Blockchain and the Law: The Rule of Code* (Harvard University Press, co-authored with Primavera De Filippi) was published in 2018. His other academic works have appeared in publications from Oxford University Press and the *Hastings Law Journal*. Professor Wright has testified before Congress on issues related to blockchain technology and his work has been reviewed by the [The New York Times](#) and excerpted in [Slate](#). As a technologist, Professor Wright is the co-founder of [OpenLaw](#) and has helped bring together [The LAO](#).

Before joining Cardozo's faculty, Professor Wright sold a company to Wikia, the for-profit sister project of Wikipedia, where he ran Wikia's New York office, served as General Counsel and Vice President of Product and Business

Development. Wright clerked for the Honorable William J. Martini of the U.S. District Court for the District of New Jersey and worked as an associate at Patterson Belknap and Jones Day. He received his J.D. from the Benjamin N. Cardozo School of Law, where he served as the editor-in-chief of the *Cardozo Law Review*, and received his B.A. from Tufts University.



**Nisa Amoils Wright**

*Partner*

Grasshopper Capital

Nisa Amoils is a partner at Grasshopper Capital investing in fintech/Blockchain and has been an early stage investor for the past decade. She was named one of Business Insider's Women VC's to watch and top 100 Women in Fintech, and top 50 global Blockchain thinkers. She is a former securities lawyer and on the Boards of several institutions including Wharton Entrepreneurship and Girls Who Invest. She contributes for Forbes and Hosts the Coinscrum Markets show. Prior to investing, she was an entrepreneur and spent many years in business development at companies like Time Warner and NBC Universal. She holds a business degree from the University of Michigan and a law degree from the University of Pennsylvania.