

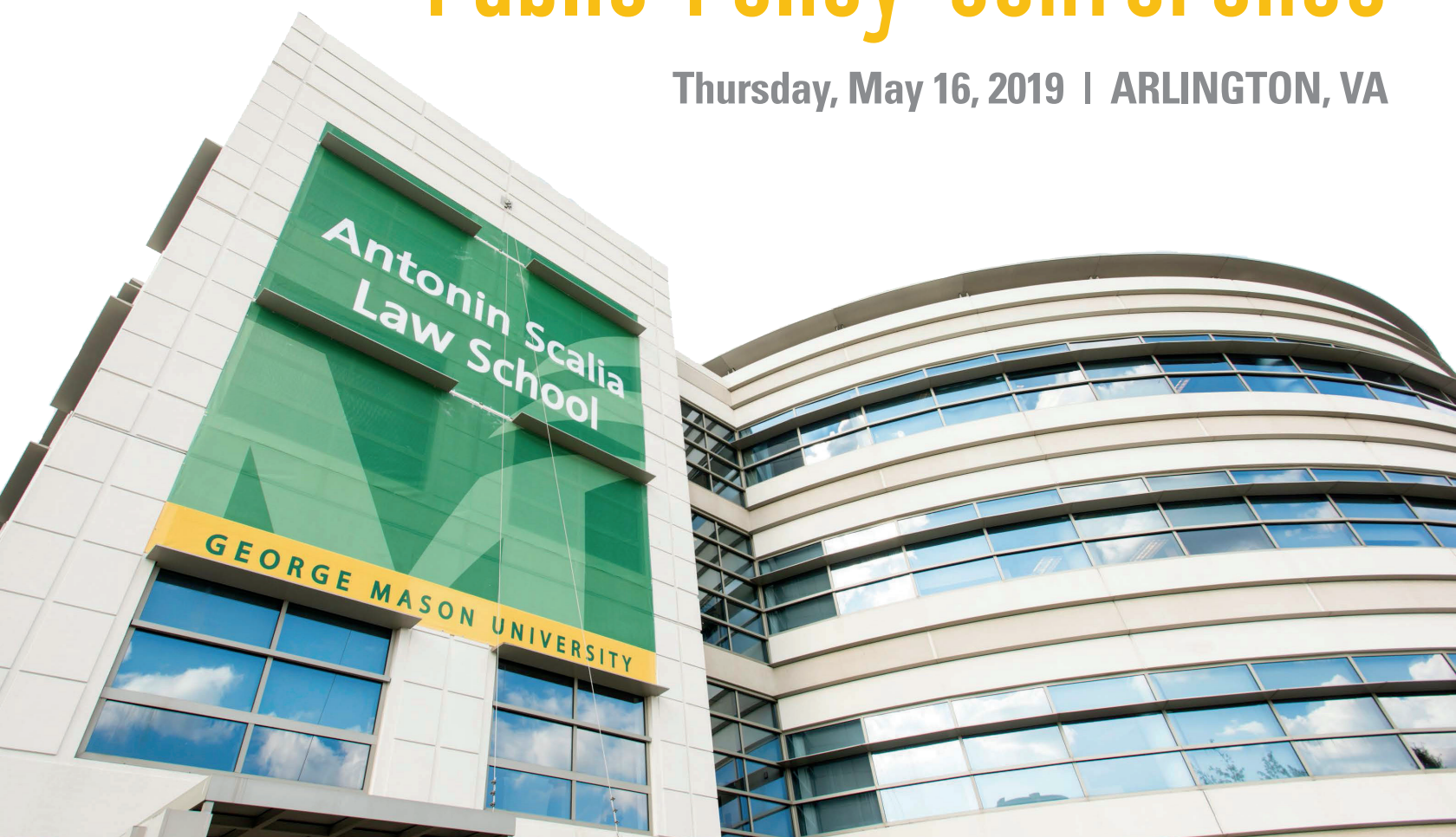
GEORGE MASON UNIVERSITY ANTONIN SCALIA LAW SCHOOL

LAW & ECONOMICS CENTER

PROGRAM ON FINANCIAL REGULATION & TECHNOLOGY

Smart Regulation and the Future of Financial Services Public Policy Conference

Thursday, May 16, 2019 | ARLINGTON, VA



Agenda

THURSDAY, MAY 16

George Mason University Antonin Scalia Law School, Founders/Van Metre Hall

7:00 – 8:00 am

Registration & Breakfast (Founders/Van Metre Multipurpose Room)

8:00 – 8:45 am

A Public Policy Conversation on Modernization of Financial Regulation

Craig S. Phillips, Counselor to the Secretary of the Treasury, US Department of the Treasury

Thomas P. Vartanian, Executive Director, Program on Financial Regulation & Technology and Professor of Law, George Mason University Antonin Scalia Law School

9:00 – 9:05 am

Welcoming Remarks

Henry N. Butler, Dean, George Mason University Foundation Professor of Law, and Executive Director, Law & Economics Center, George Mason University Antonin Scalia Law School

9:05 – 10:30 am

Panel 1: The Impact of Artificial Intelligence – How Can Financial Services Companies and Regulators Use AI to Better Manage Future Challenges?

PUBLICATION & AUTHOR

Artificial Financial Intelligence

William J. Magnuson, Associate Professor of Law, Texas A&M University School of Law

DISCUSSANTS

Chris Calabrese, Vice President for Policy, Center for Democracy & Technology

Jeffrey Clott, Chief Legal Officer, US Customer Office, Prudential Financial, Inc.

Soo Lee, Director, Worldwide Financial Services, Amazon Web Services

Larry D. Wall, Executive Director, Center for Financial Innovation and Stability, Research Department, Federal Reserve Bank of Atlanta

MODERATOR

Thomas P. Vartanian

10:45 am – 12:10 pm

Panel 2: The Emerging Peer-to-Peer Economy: How Blockchain and Marketplace Lending Can Drive Economic Innovation

PUBLICATION & AUTHOR

Intermediaries Who Must Not Be Named? The Keepers of the Public Blockchain

Angela C. Walch, Professor of Law, St. Mary's University School of Law and Research Fellow, Centre for Blockchain Technologies, University College London

DISCUSSANTS

Beth Knickerbocker, Chief Innovation Officer, Office of the Comptroller of the Currency

Richard H. Neiman, Head of Regulatory and Governmental Affairs, Lending Club

Saule T. Omarova, Professor of Law, Cornell Law School

Margo H.K. Tank, Partner and US Co-Chair, Financial Services Sector, DLA Piper

MODERATOR

Robert H. Ledig, Director, Program on Financial Regulation & Technology and Professor of Law, George Mason University Antonin Scalia Law School

Agenda

12:10 – 1:30 pm	Luncheon & Keynote Address (Founders/Van Metre Multipurpose Room) Hester M. Peirce , Commissioner, US Securities and Exchange Commission
1:45 – 3:15 pm	Panel 3: Cryptocurrency and the Global Financial Transactions Surveillance Model – Is Regulation Necessary? PUBLICATION & AUTHOR <i>Permission-Less, Blockchain-Based Payment and Property Transactions Challenge Global Anti-Money-Laundering and Counter-Terrorism Finance Law Enforcement Regimes</i> Sarah Jane Hughes , University Scholar and Fellow in Commercial Law, Indiana University School of Law DISCUSSANTS Brian Brooks , Chief Legal Officer, Coinbase Richard B. Levin , Chair, Financial Technology & Regulatory Practice, Polsinelli LLP Peter Wayner , Author and Programmer MODERATOR Paolo Saguato , Assistant Professor of Law, George Mason University Antonin Scalia Law School
3:35 – 5:05 pm	Panel 4: The Evolving Regulatory Ecosystem: Creating a Better Administrative System and Dealing with Supervisory Guidance PUBLICATION & AUTHOR <i>Pathways of Power: The Rise of Hill Staffers-Turned-Commissioners</i> M. Todd Henderson , Michael J. Marks Professor of Law, The University of Chicago Law School DISCUSSANTS Jeremy Newell , Executive Vice President, General Counsel, and Chief Operating Officer, Bank Policy Institute David E. Palmer , Senior Supervisory Financial Analyst, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve Peter J. Wallison , Senior Fellow and Arthur F. Burns Fellow in Financial Policy Studies, American Enterprise Institute MODERATOR Thomas P. Vartanian
5:05 – 6:00 pm	Reception

Speakers



BRIAN BROOKS

Chief Legal Officer, Coinbase

Brian Brooks is the chief legal officer at Coinbase. Before joining Coinbase, he served as executive vice president, general counsel, and corporate secretary of Fannie Mae. He led the company's 200-person legal department and government relations group, and acted as a senior advisor to the CEO and Board of Directors. Prior to Fannie Mae, Mr. Brooks led the legal department at OneWest Bank, NA, a regional depository institution that he helped sell to CIT Group. He also played a key role in managing the bank's senior regulatory relationships. Mr. Brooks joined OneWest in 2011 from O'Melveny & Myers LLP, where he served as managing partner of the firm's 150-lawyer Washington, DC office; chair of the firm's 40-lawyer national Financial Services Practice Group; and a member of the firm's three-partner executive committee. At O'Melveny, Mr. Brooks was involved in many of the most important financial services policy issues of the past decade, including representing former Federal Reserve Chairman Alan Greenspan and other clients before the Financial Crisis Inquiry Commission.



CHRIS CALABRESE

Vice President for Policy, Center for Democracy & Technology

Chris Calabrese is the Vice President for Policy at the Center for Democracy & Technology (CDT) where he oversees CDT's policy portfolio. Mr. Calabrese has testified before Congress and appeared in many media outlets, including *CBS Evening News*, *Fox News*, and *National Public Radio*, discussing technology and privacy issues. He has also been quoted in a variety of publications including *The New York Times*, *Washington Post* and *Associated Press*. He was named one of Washington's Top Lobbyists by *The Hill* newspaper in both 2012 and 2013. He also sits on the Consumer Advisory Committee of the Federal Communications Commission (FCC). Before joining CDT, Mr. Calabrese served as legislative counsel at the American Civil Liberties Union's (ACLU) Washington Legislative Office. Before becoming a lobbyist, he also helped lead several national ACLU campaigns including opposing state implementation of the Real ID Act and ending law enforcement's use of commercial databases and data-mining as part of the Multi-State Anti-Terrorism Information Exchange (MATRIX) program. Prior to joining the ACLU, Mr. Calabrese served as the legal counsel to the Massachusetts Senate Majority Leader, Linda J. Melconian. He is a graduate of Harvard University and holds a JD from the Georgetown University Law Center.



JEFFREY CLOTT

Chief Legal Officer, US Customer Office, Prudential Financial, Inc.

Mr. Clott is the chief legal officer of Prudential's US Customer Office. Prior to his current role, Mr. Clott was the chief operations officer of Prudential's Law, Compliance, Business Ethics & External Affairs department where he was responsible for managing the Department's operations functions including budget, business continuation program, law library management, records management, relationship management, risk management, solutions planning, strategic project management, and vendor management. Prior to that, he was a vice president and corporate counsel in the Operations & Systems area of the Prudential Law Department where he managed the Technology Law Group. In that role his responsibilities included the provision of legal services on complex information technology and business process outsourcing transactions, software license agreements, consulting services agreements, and the technology aspects of Prudential's mergers and acquisitions activity. Before joining Prudential in 1997, Mr. Clott was an associate with Clemente, Dickson & Mueller law firm in Morristown, NJ, practicing in the areas of commercial litigation and general corporate practice. He has a BS degree from Cornell University and a JD from New York Law School.

Speakers



M. TODD HENDERSON

Michael J. Marks Professor of Law, The University of Chicago Law School

Todd Henderson is the Michael J. Marks Professor of Law at The University of Chicago Law School. Professor Henderson's research interests include corporations, securities regulation, and law and economics. He has taught classes ranging from Banking Regulation to Torts to American Indian Law. Professor Henderson received an engineering degree *cum laude* from Princeton University in 1993. He worked for several years designing and building dams in California before matriculating at The University of Chicago Law School. While at the Law School, Professor Henderson was an editor of the *Law Review* and captained the Law School's all-University champion intramural football team. He graduated *magna cum laude* in 1998 and was elected to the Order of the Coif. Following law school, Professor Henderson served as clerk to the Honorable Dennis Jacobs of the US Court of Appeals for the Second Circuit. He then practiced appellate litigation at Kirkland & Ellis in Washington, DC, and was an engagement manager at McKinsey & Company in Boston, where he specialized in counseling telecommunications and high-tech clients on business and regulatory strategy.



SARAH JANE HUGHES

University Scholar and Fellow in Commercial Law, Indiana University School of Law

Sarah Jane Hughes is the University Scholar and Fellow in Commercial Law at Indiana University School of Law. She is a dedicated and dynamic teacher, and for her enthusiastic focus on students she was honored with the Law School's Leon Wallace Teaching Award in 1993 and the graduating class' Gavel Award in 1996, 1997, and 2000. Professor Hughes is a nationally recognized expert on payment systems (domestic, international, Internet banking, smart cards, wire transfers, checks, embezzlement, and credit cards); public and private methods to deter, detect, and prosecute domestic and international money laundering; and consumer protection and financial privacy. She is a member of the American Bar Association's Cyberspace Law Committee (where she co-chairs the Working Group in Electronic Payment Services), and of the Business Law, Antitrust, and International Law Sections. In the ABA Business Law Section, she focuses on the areas of electronic commerce, payments systems, and the uniform commercial code. Professor Hughes has a AB from Mount Holyoke College and a JD from the University of Washington.



BETH KNICKERBOCKER

Chief Innovation Officer, Office of the Comptroller of the Currency

Beth Knickerbocker is the chief innovation officer at the Office of the Comptroller of the Currency (OCC). In this role, Ms. Knickerbocker is responsible for managing the day-to-day operations of the Office of Innovation and implementing the OCC's innovation framework. She served in an acting capacity in this role from October 2016 before officially taking on these duties in May 2017. Prior to this role, Ms. Knickerbocker served on the OCC's legal staff since 2014 working on a variety of legislative and regulatory matters and working groups related to cybersecurity, financial technology, and financial innovation. Prior to her work at the OCC, she served as a vice president and senior counsel in the American Bankers Association's (ABA) Office of Regulatory Policy from 2012 to 2014 and focused on implementation of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, risk management, governance insider lending, transactions with affiliates, and bank examination issues. Before joining the ABA, she was the chief risk officer for Marshall & Ilsley Corporation. She was also an attorney at the law firm Sutherland Asbill & Brennan LLP (now Eversheds Sutherland LLP). She began her career as an attorney with the OCC from 1992 to 2000, serving in the Enforcement and Compliance and Community and Consumer Law divisions. Ms. Knickerbocker is a graduate of the University of Iowa College of Law with high distinction and earned a bachelor of arts in politics and international relations from Cornell College, *magna cum laude*, and Phi Beta Kappa.

Speakers



ROBERT H. LEDIG

Director, Program on Financial Regulation & Technology and Professor of Law, George Mason University Antonin Scalia Law School

Robert H. Ledig is the director of the Law & Economics Center's Program on Financial Regulation & Technology and also a professor of law at George Mason University Antonin Scalia Law School. Prior to joining the faculty in 2018, he practiced law at Dechert LLP and Fried Frank Harris Shriver & Jacobson LLP from 1984 through 2018. Prior to that he was an attorney at the Federal Home Loan Bank Board and an adjunct faculty member at the Law School for over 20 years. Professor Ledig has extensive experience in banking and financial services regulation and related financial technology, privacy and information security, corporate, securities, administrative law, and litigation matters. He has written and spoken widely on financial services issues. Professor Ledig is an editor and author of a number of books including: *The Volcker Rule: Commentary and Analysis* (Thomson Reuters 2014), *Dechert LLP's Analysis of Financial Regulatory Reform [The Dodd-Frank Act] for the American Bankers Association* (2010), *21st Century Money Banking & Commerce* (1998), *Management of Risks Created by Internet-Initiated Value Transfers*, *National Automated Clearing House Association* (1995), *The Fair Lending Guide* (Glasser Legal Works 1995) and *Contracting with the RTC and FDIC* (Prentice Hall Law and Business 1991).



SOO LEE

Director, Worldwide Financial Services, Amazon Web Services

Soo Lee leads the Financial Services business for the Worldwide Public Sector at Amazon Web Services (AWS), where she has been for more than five years, and where she built the strategy that allows Financial Services customers, primarily financial regulators and central banks from around the world, to leverage cloud computing. Previous to AWS, Ms. Lee directed the strategy for the Public Sector market at BlackBerry (RIM) for 5 years. There, she consulted and advised US Federal CIO's on their secure mobility strategy. Earlier in her career, she worked on the fixed income trading team at Piper Jaffrey. Leveraging her background in finance, she built a career in researching and developing new markets while working at companies like 3M and Motorola. This built the foundation for her current work helping global financial regulators transform their traditional methods of managing, ingesting, and analyzing data to be better regulators of financial markets. Ms. Lee graduated from the University of Minnesota with a Bachelor of Science in clinical psychology, and lives in Washington, DC.



RICHARD B. LEVIN

Chair, Financial Technology & Regulatory Practice, Polsinelli LLP

Richard B. Levin is the chair of the Financial Services Technology (FinTech) and Regulation Practice at Polsinelli PC. His practice focuses on the representation of early stage and publicly traded companies in the FinTech industry, including broker-dealers, hedge funds, alternative trading systems (ATs), exchanges, peer to peer lending platforms, robo advisors, crowdfunding portals, and digital currency platforms. He represents these firms before the US Securities and Exchange Commission (SEC), the US Commodity Futures Trading Commission (CFTC), the Financial Industry and Regulatory Authority (FINRA). Mr. Levin has represented clients before regulators in Australia, Canada, Hong Kong, Japan, and the United Kingdom. He played a leadership role in the launch of two joint ventures of leading investment banks, and served as the general counsel and chief compliance officer of two US ATs and a UK based multi-lateral trading facility (MTF). Mr. Levin is a frequent speaker at conferences on blockchain technology, regulatory, and market structure issues and is the co-author of the chapter on US regulation of virtual currencies for the *Handbook of Digital Currency* and the chapter of the *Handbook of Blockchain, Digital Finance, and Inclusion* on SEC and CFTC regulation of blockchain technology — both published by Elsevier.

Speakers



WILLIAM J. MAGNUSON

Associate Professor of Law, Texas A&M University School of Law

William Magnuson is an associate professor of law at Texas A&M University School of Law, where he has taught since 2016. His areas of expertise include blockchain and cryptocurrencies, fintech, mergers and acquisitions, and international business transactions. From 2011 to 2013, Professor Magnuson was the Climenko Fellow and Lecturer on Law at Harvard Law School. Prior to joining academia, Professor Magnuson was an associate at Graves, Dougherty, Hearon & Moody, and at Sullivan & Cromwell. Professor Magnuson earned his JD, *magna cum laude*, from Harvard Law School. Following graduation, he clerked for the Honorable Priscilla R. Owen on the US Court of Appeals for the Fifth Circuit. He also holds an MA in European Integration from the Università di Padova in Italy and an AB, *magna cum laude*, from the Woodrow Wilson School of Public and International Affairs at Princeton University.



RICHARD H. NEIMAN

Head of Regulatory and Governmental Affairs, Lending Club

Richard H. Neiman leads regulatory and government affairs at the Lending Club. Mr. Neiman has over 30 years experience in the financial industry spanning the business and regulatory sides. Previously, he was vice chairman of the Global Financial Services Regulatory Practice at PricewaterhouseCoopers LLP, and he's held senior positions with Citibank and TD Waterhouse (now TD Ameritrade). On the regulatory side, Mr. Neiman served as the Superintendent of Banks for the State of New York from 2007 to 2011. He was also appointed by the Congress to serve on the five-member Congressional Oversight Panel for TARP from 2008 to 2011. Mr. Neiman began his career with the Office of the Comptroller of the Currency in Washington, DC where he served as special assistant to the Chief Counsel. He serves as an advisor to the Washington, DC-based Bipartisan Policy Center's Financial Regulatory Reform Initiative. He is also on the advisory council of the Institute for Financial Market Regulation and on the advisory board of Columbia Business School's Chinese Business Initiative. Mr. Neiman received his bachelors degree from American University School of Government and his JD from Emory University School of Law.



JEREMY NEWELL

Executive Vice President, General Counsel, and Chief Operating Officer, Bank Policy Institute

Jeremy Newell is executive vice president, general counsel, and chief operating officer at the Bank Policy Institute. Previously he served as executive managing director, Head of Regulatory Affairs, and General Counsel of the Association at the Clearing House, overseeing regulatory affairs and advocacy and assisting in the development of regulatory policy, strategy, and advocacy. Before joining The Clearing House, he worked at WilmerHale where, as counsel in the Regulatory and Government Affairs Department, he represented a wide range of US and foreign financial institutions regarding regulatory matters. He also previously served as counsel in the Legal Division and then regulatory policy advisor in the Banking Supervision & Regulation Division to the Board of Governors of the Federal Reserve System, where he developed and implemented financial regulatory policy with a focus on issues affecting large complex financial institutions. At both WilmerHale and the Fed, Mr. Newell focused on a wide range of Dodd-Frank Act and other prudential regulatory policy issues. While at the Fed, he represented the Board in international forums, interagency rulemaking negotiations, congressional staff meetings and rulemaking, and regulatory policy matters. Prior to joining the Fed, he practiced as an attorney at Sullivan & Cromwell, Natixis, and American Express. He received his JD from Yale Law School where he was a senior editor of the *Yale Law Journal*.

Speakers



SAULE T. OMAROVA

Professor of Law, Cornell Law School

Saule Omarova is a professor of law at Cornell Law School where she specializes in regulation of financial institutions, banking law, international finance, and corporate finance. Before joining Cornell in 2014, she was the George R. Ward Associate Professor of Law at the University of North Carolina School of Law. Prior to joining academia, Professor Omarova practiced law in the Financial Institutions Group of Davis, Polk, & Wardwell, a premier New York law firm, where she specialized in a wide variety of corporate transactions and advisory work in the area of financial regulation. In 2006 and 2007, she served at the US Department of the Treasury as a Special Advisor for Regulatory Policy to the Under Secretary for Domestic Finance. Dr. Omarova is a graduate from Moscow State University; she has a JD from Northwestern University School of Law and a PhD from the University of Wisconsin at Madison.



DAVID E. PALMER

Senior Supervisory Financial Analyst, Division of Banking Supervision and Regulation, Board of Governors of the Federal Reserve

David Palmer is a senior supervisory financial analyst in the Risk Function of the Division of Banking Supervision and Regulation at the Federal Reserve Board. He focuses on several primary topic areas, including banks' capital planning practices, banks' model risk management practices, banks' and supervisors' stress testing activities, validation of supervisory stress testing models, banks' credit risk capital models, and use of machine learning models. He engages in both policy-related projects as well as on-site examinations. More recently, he has become involved in Federal Reserve efforts related to fintech, including artificial intelligence and machine learning. Mr. Palmer was a key contributor to the Federal Reserve's supervisory guidance on capital planning for large firms issued in December 2015 (SR Letters 15-18 and 15-19), as well as to the Federal Reserve's rules to implement Dodd-Frank stress testing requirements and the Federal Reserve's Capital Plan Rule. In addition, he serves in a leadership position in the Federal Reserve for evaluating firms' capital planning processes for CCAR and Pillar 2. He was also a primary author of the Federal Reserve's Supervisory Guidance on Model Risk Management (SR 11-7), issued in April 2011 jointly with the OCC, and continues to lead the implementation of that guidance within the Federal Reserve. Mr. Palmer has a bachelor's degree from Oberlin College and a master's degree from Georgetown University.



HESTER M. PEIRCE

Commissioner, US Securities and Exchange Commission

Hester M. Peirce was appointed by President Donald Trump to the US Securities and Exchange Commission (SEC) and was sworn in on January 11, 2018. Prior to joining the Commission, Commissioner Peirce served as senior research fellow and director of the Financial Markets Working Group at the Mercatus Center at George Mason University. While at the Mercatus Center, her research explored how financial markets foster economic growth and prosperity and the role well-designed regulation plays in protecting investors and consumers while promoting financial stability and innovation. Commissioner Peirce co-edited two books, authored publications, testified before Congress, and served on the SEC's Investor Advisory Committee. Before the Mercatus Center, she worked on Senator Richard Shelby's Committee on Banking, Housing, and Urban Affairs staff as senior counsel. In that position, she oversaw financial regulatory reform efforts following the 2008 financial crisis and conducted oversight of the regulatory implementation of the *Dodd-Frank Act*; worked as counsel to SEC Commissioner Paul S. Atkins; and worked as a staff attorney in the Division of Investment Management. Before working at the SEC, Commissioner Peirce was an associate at Wilmer, Cutler & Pickering (now WilmerHale) and clerked for the Honorable Roger Andewelt on the Court of Federal Claims. She earned her BA in economics from Case Western Reserve University and her JD from Yale Law School.

Speakers



CRAIG S. PHILLIPS

Counselor to the Secretary of the Treasury, US Department of the Treasury

Craig S. Phillips joined the US Department of the Treasury in January 2017 and serves as Counselor to the Secretary. He assists the Secretary in a range of matters including domestic finance, domestic financial institution policy, housing finance policy, and regulatory reform. From 2008 to 2017, Mr. Phillips served as a managing director and member of the Global Operating Committee of BlackRock, Inc. Mr. Phillips was the global head of the Financial Markets Advisory Group at BlackRock Solutions which provided analytical and risk consulting services to a wide range of private and public sector organizations globally. Clients included central banks, banking supervisors, and multi-lateral organizations around the world. Mr. Phillips previously held leadership positions at Morgan Stanley and Credit Suisse First Boston where he managed global securitized product platforms. Mr. Phillips holds a BA in economics and business administration from Vanderbilt University.



PAOLO SAGUATO

Assistant Professor of Law, George Mason University Antonin Scalia Law School

Paolo Saguato is an assistant professor of Law at George Mason University Antonin Scalia Law School, specializing in financial regulation. His research interests encompass the intersection of banking, securities, and derivatives regulation; the international and comparative dynamics and regulations of financial institutions; financial innovation and technology; and corporate law and theory. His recent scholarship has been published in the *Yale Journal on Regulation*; the *Stanford Journal of Law, Business and Finance*; the *Journal of Corporate Law Studies*; and the *Oxford Handbook of Financial Regulation*. Before joining Antonin Scalia Law School, Professor Saguato was a research fellow at the Georgetown Law Center (Institute of International Economic Law) and a fellow at the London School of Economics and Political Science, where he received the Teaching Excellence Award. Before that he was a Global Hauser Fellow at New York University School of Law where he was affiliated with the Center for Financial Institutions. Professor Saguato earned a BA (Laurea in Scienze Giuridiche), a JD (Laurea Magistrale in Giurisprudenza) and a PhD in Private, Business, and International Law at the University of Genoa (Italy). In addition, he holds a LLM from Yale Law School, which he attended as a Fulbright Scholar, where he focused his studies on financial markets regulation and corporate law and was a senior editor of the *Yale Journal on Regulation*.

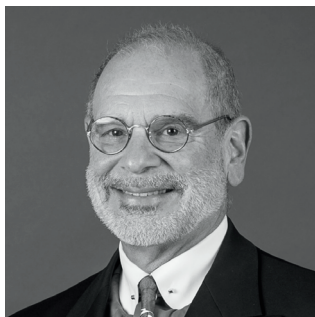


MARGO H.K. TANK

Partner and US Co-Chair, Financial Services Sector, DLA Piper

Margo Tank focuses her practice on advising commercial enterprises and technology companies on the full spectrum of regulatory compliance matters related to the use of electronic signatures and records to enable digital transactions offered online and via mobile devices including utilizing smart contracts, blockchain technology and artificial intelligence. Ms. Tank began her legal career as counsel to the US House of Representatives Committee on Banking and Financial Services. An early advocate for the financial services industry's acceptance and implementation of electronic signatures, she served as counsel to the Electronic Financial Services Council and assisted the group draft and lobby for the Electronic Signature in Global and National Commerce Act (ESIGN Act), and is currently counsel to the Electronic Signatures and Records Association, where she works to further electronic financial services policy before Congress and federal regulators. She is ranked in Chambers Fintech 2019, and has written books, articles and surveys on electronic signatures, smart contracts, virtual currency, privacy, financial services websites and mobile apps and more. She has also co-authored eight editions of Thomson Reuters' *The Law of Electronic Signatures and Records* (2012-2018) and three editions of *Standards and Procedures for Electronic Signatures and Records* (SPeRS).

Speakers



THOMAS P. VARTANIAN

Executive Director, Program on Financial Regulation & Technology and Professor of Law, George Mason University Antonin Scalia Law School

Thomas P. Vartanian is a professor of law at the George Mason University Antonin Scalia Law School, where he is also the executive director of the law school's Program on Financial Regulation & Technology. Between 1983 and 2018, he chaired the Financial Institution's practices at Dechert LLP and Fried Frank through four financial crises and was consistently recognized by clients as "one of the best financial services lawyers in America." Mr. Vartanian served in the Reagan Administration as general counsel of the Federal Home Loan Bank Board and the FSLIC. In that role, he authorized the receivership, sale, or liquidation of more than 430 failed S&Ls, and orchestrated the merger of hundreds of others in some of the first interstate and inter-industry acquisitions done in the country. Prior to that, he served in the Office of the Comptroller of the Currency as Special Assistant to the Chief Counsel and Senior Antitrust Litigation Attorney. In 2017, Mr. Vartanian was a finalist interviewed to be President Trump's choice as the first Vice Chairman for Regulation of the Board of Governors of the Federal Reserve. Mr. Vartanian served as Chairman of the American Bar Association's Cyberspace Law Committee between 1998 and 2002.



ANGELA C. WALCH

Professor of Law, St. Mary's University School of Law and Research Fellow, Centre for Blockchain Technologies, University College London

Angela Walch is an associate professor at St. Mary's University School of Law. Her research focuses on money and the law, blockchain technologies, governance of emerging technologies and financial stability. She is a research fellow of the Centre for Blockchain Technologies of University College London. She has presented her research at Harvard Law School, University College London, and at the Modern Money Network at Columbia Law School, among others. Her work on blockchain technologies has appeared in the *NYU Journal of Legislation & Public Policy* and in *American Banker*. Professor Walch was nominated for "Blockchain Person of the Year" for 2016 by *Crypto Coins News* for her work on the governance of blockchain technologies and her influential article in *American Banker* arguing that the coders and miners of public blockchains should be treated as fiduciaries. Prior to joining the faculty at St. Mary's, she practiced corporate law at the firm of Ropes & Gray in Boston, after which she served as an attorney in the Office of the General Counsel at Harvard University. Professor Walch also practiced transactional law in London, where she worked in-house for Sainsbury's (a large British supermarket chain) and served as general counsel for Brand Events, a venture-backed consumer events company that produced premier events (Taste of London, Top Gear Live) around the world.



LARRY D. WALL

Executive Director, Center for Financial Innovation and Stability, Research Department, Federal Reserve Bank of Atlanta

Larry Wall is the executive director of the Center for Financial Innovation and Stability (CenFIS) in the research department of the Federal Reserve Bank of Atlanta. CenFIS was created to improve knowledge of financial innovation and financial stability and the connection between the two. Dr. Wall joined the financial structure team of the Bank's research department in 1982 and was promoted to executive director of the CenFIS in 2013. In addition to pursuing his research agenda, Dr. Wall leads CenFIS's activities, including its newsletter, *Notes from the Vault*, and conferences. He also provides policy advice. A certified public accountant, Dr. Wall is on the editorial boards of the *Financial Review*, *Journal of Financial Research*, *Journal of Financial Services Research*, *Journal of Financial Stability*, and *Review of Financial Economics*. Dr. Wall is also on the Academic Advisory Panel for the International Association of Deposit Insurers. He is a past president and chairman of the trustees of the Eastern Finance Association. Dr. Wall has also been an adjunct faculty member of Emory University and the Georgia Institute of Technology. Dr. Wall, a native of Grand Forks, North Dakota, earned a bachelor's degree in business administration from the University of North Dakota and a doctoral degree in business from the University of North Carolina at Chapel Hill.

Speakers



PETER J. WALLISON

Senior Fellow and Arthur F. Burns Fellow in Financial Policy Studies, American Enterprise Institute

Peter J. Wallison, a co-director of American Enterprise Institute's (AEI) program on financial policy studies, researches banking, insurance, and securities regulation. As general counsel of the US Treasury Department, he had a significant role in the development of the Reagan administration's proposals for the deregulation of the financial services industry. He also served as White House counsel to President Ronald Reagan and is the author of *Hidden in Plain Sight* (2015), and *Ronald Reagan: The Power of Conviction and the Success of His Presidency* (Westview Press, 2002). His other books include *Competitive Equity: A Better Way to Organize Mutual Funds* (2007); *Privatizing Fannie Mae, Freddie Mac, and the Federal Home Loan Banks* (2004); *The GAAP Gap: Corporate Disclosure in the Internet Age* (2000); and *Optional Federal Chartering and Regulation of Insurance Companies* (2000). He also writes for AEI's *Financial Services Outlook* series.



PETER WAYNER

Author and Programmer

Peter Wayner is an author and programmer. He is a veteran journalist who has also written for *The New York Times*, *Wired*, *Car & Driver*, *BYTE*, *The Atlantic*, and numerous other publications. He is also a contributing editor at *InfoWorld* and has written more than 16 books on topics including technology, software, privacy, cryptography, digital currency, and autonomous vehicles. His books include *Disappearing Cryptography: Information Hiding: Steganography and Watermarking*, *Translucent Databases*, *Compression Algorithms for Real Programmers*, and *Future Ride: 80 Ways the Self-Driving, Autonomous Car Will Change Everything*.

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