



# 2018 ANNUAL CONFERENCE

NOVEMBER 26 - 28, 2018 | THE PIERRE, NEW YORK

## 2018 AGENDA

### MONDAY, NOVEMBER 26, 2018

	<b>Payments System Risk Symposium</b> Co-sponsored by Federal Reserve Bank of New York	Location: Cotillion Ballroom—2 <sup>nd</sup> Fl 
1:30 - 1:50 p.m.	<b>Welcome and Opening Remarks:</b> <a href="#">James D. Aramanda</a> , President and Chief Executive Officer, The Clearing House Association and Payments Company <b>Keynote Remarks:</b> <a href="#">Richard Dzina</a> , Executive Vice President, Financial Services Group, Federal Reserve Bank of New York	
1:50 - 2:50 p.m.	<b>Cyber — Sheltered Harbor and Other Industry Initiatives to Prepare for Cyber Events</b> <ul style="list-style-type: none"> <li>• <a href="#">Vic Chakrrian</a>, Senior Vice President and Head of the Financial Market Infrastructure (FMI) Function, Supervision Group, Federal Reserve Bank of New York</li> <li>• <a href="#">David Drossman</a>, Senior Vice President, Chief Information Security Officer, The Clearing House</li> <li>• <a href="#">Seth Kulakow</a>, Director, Cyber Solutions Practice, Promontory Financial Group, an IBM Company</li> <li>• <a href="#">Jason Mull</a>, Chief Information Security Officer, CLS Group</li> </ul> <b>Moderator:</b> TBD, Sullivan & Cromwell LLP	Location: Cotillion Ballroom—2 <sup>nd</sup> Fl
2:50 - 3:00 p.m.	<b>BREAK</b>	
3:00 - 4:00 p.m.	<b>Fraud Experience and Controls in Real Time Systems</b> <ul style="list-style-type: none"> <li>• Julie Conroy, Research Director, Aite Group, LLC (Invited)</li> <li>• <a href="#">Steve Ledford</a>, Senior Vice President, Products and Strategy, The Clearing House</li> <li>• Mary Ann Miller, Senior Director and Fraud Executive Advisor, NICE Actimize (Invited)</li> <li>• <a href="#">Donna Turner</a>, Chief Fraud Policy and Control Officer, Early Warning Services</li> </ul> <b>Moderator:</b> <a href="#">Cyrus Bhathawalla</a> , Director, Advisory, KPMG U.S.	Location: Cotillion Ballroom—2 <sup>nd</sup> Fl
4:00 - 4:10 p.m.	<b>BREAK</b>	
4:10 - 5:10 p.m.	<b>Tokenization: Authenticating, Provisioning Secure Credentials in the Digital Ecosystem</b> <ul style="list-style-type: none"> <li>• <a href="#">Dave Fortney</a>, The Clearing House</li> <li>• Sherri Hammond, MasterCard (Invited)</li> <li>• Rizwan Khalfan, TD Bank (Invited)</li> <li>• William Wallace, JPMorgan Chase (Invited)</li> </ul> <b>Moderator:</b> TBD	Location: Cotillion Ballroom—2 <sup>nd</sup> Fl
5:00 - 6:00 p.m.	<b>Conference Opening Reception</b>	Location: Garden Foyer and Regency—2 <sup>nd</sup> Fl
6:00 - 8:30 p.m.	<b>Annual Conference Opening Dinner</b> <b>Welcome Remarks:</b> <a href="#">James D. Aramanda</a> , President and Chief Executive Officer, The Clearing House Association and Payments Company & <a href="#">Greg Baer</a> , Chief Executive Officer, Bank Policy Institute  <b>IN CONVERSATION: On Social Capital, American Crisis, and Renewal</b> <ul style="list-style-type: none"> <li>• <a href="#">J.D. Vance</a>, Author, "Hillbilly Elegy", #1 New York Times Bestseller and Soon to be a Major Motion Picture Directed by Ron Howard</li> <li>• <a href="#">Amy Goldstein</a>, Author, "Janesville: An American Story", Financial Times and McKinsey Business Book of the Year</li> </ul> <b>Moderator:</b> <a href="#">Greg Baer</a> , Chief Executive Officer, Bank Policy Institute	Location: Grand Ballroom—2 <sup>nd</sup> Fl

### TUESDAY, NOVEMBER 27, 2018

7:45 - 9:15 a.m.	<b>Conference Breakfast</b> <b>Welcome Remarks:</b> <a href="#">James D. Aramanda</a> , President and Chief Executive Officer, The Clearing House Association and Payments Company & <a href="#">Greg Baer</a> , Chief Executive Officer, Bank Policy Institute <b>Keynote Remarks:</b> TBD	Location: Grand Ballroom—2 <sup>nd</sup> Fl
9:15 - 10:15 a.m.	<b>Outside Perspectives on the Banking Industry</b> <ul style="list-style-type: none"> <li>• <a href="#">Gary D. Howe</a>, Managing Director, Head North American Financial Institutions, Lazard Freres &amp; Co.</li> <li>• <a href="#">Susan Roth Kazke</a>, Managing Director and Senior Analyst, U.S. Large Cap Banks; Credit Suisse</li> <li>• <a href="#">Eugene Ludwig</a>, Founder and Chief Executive Officer, Promontory Financial Group, an IBM Company</li> <li>• <a href="#">Michael E. Martin</a>, Managing Director, Warbur Pincus LLC</li> <li>• <a href="#">Thomas B. Michaud</a>, President and Chief Executive Officer, Keefe Bruyette &amp; Woods</li> </ul> <b>Moderator:</b> <a href="#">Mitchell S. Eitel</a> , Managing Partner, Financial Services Group and Co-Managing Partner, Global General Practice Group, Sullivan & Comwell LLP	Location: Grand Ballroom—2 <sup>nd</sup> Fl

10:15 - 10:30 a.m.	<b>BREAK</b>	
10:30 - 11:30 a.m.	<p><b>Considering Correlations Between Bank Regulation and Inequality</b> Location: Cotillion Ballroom—2<sup>nd</sup> Fl </p> <ul style="list-style-type: none"> <li>• <a href="#">Edward Demarco</a>, President, Housing Policy Council</li> <li>• <a href="#">Anna Gincherman</a>, Vice President, Strategic Partnerships and Business Development, Women's World Banking</li> <li>• <a href="#">Julapa Jagtiani</a>, Senior Special Advisor, Federal Reserve Bank of Philadelphia</li> <li>• <a href="#">Karen Shaw Petrou</a>, Managing Partner, Federal Financial Analytics</li> </ul> <p><b>Moderator:</b> <a href="#">Derek Bush</a>, Partner, Cleary Gottlieb Steen &amp; Hamilton LLP</p>	<p><b>A One-Year Assessment of Faster Payments: Your Life Is In Real-Time — Is Your Bank?</b> </p> <p>Location: Wedgewood Room—Lower Level</p> <ul style="list-style-type: none"> <li>• <a href="#">Arthur Brieske</a>, Managing Director, J.P. Morgan Treasury Services</li> <li>• <a href="#">Carolyn Criscitiello</a>, Head of Digital Payments, Retail Banking and Wealth Management Group, HSBC Bank USA, N.A.</li> <li>• <a href="#">Duncan B. Douglass</a>, Partner, Alston &amp; Bird LLP</li> <li>• <a href="#">David Tao</a>, Senior Manager, Payments, Uber Technologies Inc.</li> </ul> <p><b>Moderator:</b> <a href="#">Chris Hadorn</a>, Principal, Financial Services, KPMG LLP</p>
11:30 - 11:35 a.m.	<b>BREAK</b>	
11:35 a.m. - 12:35 p.m.	<p><b>Supervision 2.0: Adapting Supervisory Priorities and Examination Approaches to The Digital Age</b> </p> <p>Location: Cotillion Ballroom—2<sup>nd</sup> Fl</p> <ul style="list-style-type: none"> <li>• <a href="#">Jennifer Burns</a>, Deputy Director, Division of Supervision and Regulation, Board of Governors of the Federal Reserve System</li> <li>• <a href="#">Meredith Fuchs</a>, Senior Vice President, Chief Counsel, Regulatory Advisory, Capital One</li> <li>• <a href="#">Jack P. Jennings, II</a>, Managing Director, Chain Bridge Partners, LLC</li> <li>• <a href="#">Peggy Twohig</a>, Assistant Director for Supervision, Consumer Financial Protection Bureau</li> </ul> <p><b>Moderator:</b> <a href="#">Randall Guynn</a>, Partner and Head of Financial Institutions Group, Davis Polk &amp; Wardwell LLP</p>	<p><b>Banks, Fintechs, Neo-Banks: The Drive for Constant Innovation</b> </p> <p>Location: Wedgewood Room—Lower Level</p> <ul style="list-style-type: none"> <li>• <a href="#">Doug Gross</a>, Division Executive, Corporate Banking Solutions, FIS</li> <li>• <a href="#">Carey Kolaja</a>, Citi (Invited)</li> <li>• <a href="#">David Hunkele</a>, Head of Products, Live Oak Bank</li> <li>• <a href="#">Michael Nonaka</a>, Partner, Covington &amp; Burling LLP</li> <li>• <a href="#">Joe Proto</a>, Chief Executive Officer and Chairman, Transactis</li> </ul> <p><b>Moderator:</b> <a href="#">Jennifer Lucas</a>, Executive Director, Banking and Payments Practice, Ernst &amp; Young LLP</p>
12:35 - 1:25 p.m.	<b>Conference Lunch</b> Location: Grand Ballroom—2 <sup>nd</sup> Fl	
1:25 - 2:25 p.m.	<p><b>CEO Roundtable on the Business of Banking</b> Location: Grand Ballroom—2<sup>nd</sup> Fl</p> <ul style="list-style-type: none"> <li>• <a href="#">Nandita Bakhshi</a>, President and Chief Executive Officer, Bank of the West;</li> <li>• <a href="#">Rene F. Jones</a>, Chairman and Chief Executive Officer, M&amp;T Bank</li> <li>• <a href="#">Kelly King</a>, Chairman and Chief Executive Officer, BB&amp;T Corporation</li> <li>• <a href="#">Brian Moynihan</a>, Chairman of the Board, Chief Executive Officer, Bank of America</li> </ul> <p><b>Moderator:</b> <a href="#">Kausik Rajgopal</a>, Senior Partner, McKinsey &amp; Company</p>	
2:25 - 2:30 p.m.	<b>BREAK</b>	
2:30 - 3:30 p.m.	<p><b>Federal Reserve Presidents Panel</b> Location: Cotillion Ballroom—2<sup>nd</sup> Fl</p> <ul style="list-style-type: none"> <li>• <a href="#">Dr. Raphael W. Bostic</a>, President and Chief Executive Officer, Federal Reserve Bank of Atlanta</li> <li>• <a href="#">Charles L. Evans</a>, President and Chief Executive Officer, Federal Reserve Bank of Chicago</li> <li>• <a href="#">Esther L. George</a>, President and Chief Executive Officer, Federal Reserve Bank of Kansas City</li> </ul> <p><b>Moderator:</b> <a href="#">H. Rodgin Cohen</a>, Senior Chairman, Sullivan &amp; Cromwell LLP</p>	
3:30 - 3:40 p.m.	<b>BREAK</b>	
3:40 - 4:40 p.m.	<p><b>Banks and the Regulatory Approvals Landscape</b> </p> <p>Location: Cotillion Ballroom—2<sup>nd</sup> Fl</p> <ul style="list-style-type: none"> <li>• <a href="#">Doreen R. Eberley</a>, Director, Division of Risk Management Supervision, Financial Deposit Insurance Corporation</li> <li>• <a href="#">Stephen A. Lybarger</a>, Deputy Comptroller, Licensing, Office of the Comptroller of the Currency</li> <li>• <a href="#">Alison M. Thro</a>, Assistant General Counsel, Legal Division, Federal Reserve Board</li> </ul> <p><b>Moderator:</b> <a href="#">Richard Kim</a>, Partner, Corporate, Wachtell Lipton Rosen &amp; Katz</p>	<p><b>The Integration of Everything: Banking and Payments in a Hyper-Connected World</b> </p> <p>Location: Wedgewood Room—Lower Level</p> <ul style="list-style-type: none"> <li>• <a href="#">Rich Clow</a>, Emerging Payments and Strategy Executive, Bank of Americas</li> <li>• <a href="#">Pablo Cohan</a>, Senior Vice President, Digital Payments and Labs, U.S., Mastercard</li> <li>• <a href="#">Peter Andrew Davey</a>, Head of Innovation, The Clearing House</li> <li>• <a href="#">Ben Soccorsy</a>, Senior Vice President, Wells Fargo Virtual Channels</li> </ul> <p><b>Moderator:</b> <a href="#">John Lester</a>, Partner, Oliver Wyman</p>
4:40 - 4:45 p.m.	<b>BREAK</b>	
4:45 - 5:45 p.m.	<p><b>Global Banking in a Period of "Nation First" Policies</b> </p> <p>Location: Cotillion Ballroom—2<sup>nd</sup> Fl</p> <ul style="list-style-type: none"> <li>• <a href="#">Veronique Ormezzano</a>, Head of Group Regulatory Affairs, BNP Paribas</li> <li>• <a href="#">Barnabas Reynolds</a>, Partner, Shearman &amp; Sterling</li> <li>• <a href="#">Heath Tarbert</a>, U.S. Department of the Treasury (Invited)</li> <li>• <a href="#">Mark Van Der Weide</a>, Board of Governors of the Federal Reserve System</li> <li>• <a href="#">TBD</a>, European Banking Commission (Invited)</li> </ul> <p><b>Moderator:</b> <a href="#">Reena Agrawal Sahni</a>, Partner, Shearman &amp; Sterling LLP</p>	<p><b>Permissioned Banking in the U.S.</b> </p> <p>Location: Wedgewood Room—Lower Level</p> <ul style="list-style-type: none"> <li>• <a href="#">Kelvin Chen</a>, Manager, Operational Risk and Fintech Section, Division of Supervision and Regulation, Federal Reserve Board</li> <li>• <a href="#">Dave Fortney</a>, Executive Vice President, Product Development and Management, The Clearing House</li> <li>• <a href="#">Olivier Helleboid</a>, Vice President of Product and Engineering, Intuit</li> <li>• <a href="#">Paul LaRusso</a>, Executive Director, JPMorgan Chase &amp; Co.</li> <li>• <a href="#">Natalie S. Talpas</a>, Senior Vice President, Digital Product Management Group Manager, PNC Bank</li> </ul> <p><b>Moderator:</b> <a href="#">Will Callender</a>, Partner, A.T. Kearney</p>
5:45 - 6:45 p.m.	<b>Annual Chairman's Reception</b> Location: Garden Foyer and Regency—2 <sup>nd</sup> Fl	
6:45 - 9:00 p.m.	<p><b>Annual Chairman's Dinner</b> Location: Grand Ballroom—2<sup>nd</sup> Fl</p> <ul style="list-style-type: none"> <li>• Welcome and Introduction: <a href="#">James D. Aramanda</a>, President and Chief Executive Officer, The Clearing House Association and Payments Company</li> <li>• &amp; <a href="#">Greg Baer</a>, Chief Executive Officer, Bank Policy Institute</li> <li>• Keynote Remarks: <a href="#">Stanley McChrystal</a>, Author, <i>Leaders: Myth and Reality</i></li> </ul>	

# W E D N E S D A Y , N O V E M B E R 2 8 , 2 0 1 8

7:45 - 8:30 a.m.	<b>Conference Breakfast Featuring a GR Panel</b>	Location: Grand Ballroom—2 <sup>nd</sup> Fl
8:30 - 8:40 a.m.	<b>BREAK</b>	
8:40 - 9:40 a.m.	<b>In Conversation on “Crashed: How a Decade of Financial Crises Changed the World”</b> Location: Cotillion Ballroom—2 <sup>nd</sup> Fl  <ul style="list-style-type: none"> <li>• <a href="#">Adam Tooze</a>, Kathryn and Shelby Cullom Davis Professor of History and Director of the European Institute, Columbia University</li> <li>• <a href="#">William Nelson</a>, Executive Vice President and Chief Economist, Bank Policy Institute</li> </ul>	<b>Bank 4.0: Designing Banking for the World of 2025</b> Location: Wedgewood Room—Lower Level   <b>Keynote Remarks:</b> <a href="#">Brett King</a> , Author, <i>Bank 4.0</i> , Founder and Executive Chairman, Moven
9:40 - 9:45 a.m.	<b>BREAK</b>	
9:45 - 10:45 a.m.	<b>Regulation by Enforcement or Clearer Expectations? What’s Ahead in Bank Litigation and Civil and Criminal Law Enforcement</b> Location: Cotillion Ballroom—2 <sup>nd</sup> Fl  <ul style="list-style-type: none"> <li>• <a href="#">Richard Ashton</a>, Deputy General Counsel, Legal Division, Board of Governors of the Federal Reserve System</li> <li>• <a href="#">Stephen Cutler</a>, Partner, Simpson Thacher &amp; Bartlett LLP</li> <li>• <a href="#">Kristen Donoghue</a>, Assistant Director for Enforcement, Consumer Financial Protection Bureau</li> <li>• <a href="#">Mei Lin Kwan-Gett</a>, Deputy General Counsel and Global Head of Litigation, Citigroup</li> <li>• <a href="#">Jesse Panuccio</a>, Acting Associate Attorney General, U.S. Department of Justice</li> </ul> <b>Moderator:</b> <a href="#">Reginald J. Brown</a> , Partner and Chair of the Financial Institutions Group, Wilmer Cutler Pickering Hale and Dorr LLP	<b>Where are We Headed with Blockchain and Cryptocurrency?!</b> Location: Wedgewood Room—Lower Level  <ul style="list-style-type: none"> <li>• <a href="#">Raj Date</a>, Managing Partner, Fenway Summer LLC</li> <li>• <a href="#">Russell Kendall</a>, Senior Vice President, Payment Technology Executive, Bank of America</li> <li>• <a href="#">J. Christopher Ward</a>, Executive Vice President, Head of Product Treasury Management, The PNC Financial Services Group, Inc.</li> <li>• <a href="#">Ryan Zagone</a>, Director of Regulatory Relations, Ripple</li> </ul> <b>Moderator:</b> <a href="#">Oliver I. Ireland</a> , Senior Counsel, Morrison & Foerster LLP
10:45 - 11:00 a.m.	<b>BREAK</b>	
11:00 a.m. - 12:00 p.m.	<b>New Approaches to Enhancing AML-CFT Effectiveness</b> Location: Cotillion Ballroom—2 <sup>nd</sup> Fl  <ul style="list-style-type: none"> <li>• Bao Nguyen, Office of the Comptroller of the Currency (Invited)</li> <li>• <a href="#">Frederick Reynolds</a>, Global Head of Financial Crime Legal, Barclays</li> <li>• Andrea Sharrin, FinCEN (Invited)</li> <li>• <a href="#">Dr. Gary Shiffman</a>, Chief Executive Officer, Giant Oak</li> <li>• <a href="#">Rich Small</a>, Executive Vice President, Director Financial Crimes, BB&amp;T</li> </ul> <b>Moderator:</b> <a href="#">Satish Kini</a> , Partner, Debevoise & Plimpton LLP	<b>Technology, Innovation and the Bank Balance Sheet</b> Location: Wedgewood Room—Lower Level   <ul style="list-style-type: none"> <li>• <a href="#">Catherine P. Bessant</a>, Chief Operations and Technology Officer, Bank of America</li> <li>• Don Callahan, Citi (Invited)</li> <li>• <a href="#">Carol Juel</a>, Chief Information Officer, Synchrony Financial</li> <li>• <a href="#">Clark Khayat</a>, Executive Vice President and Chief Strategy Officer, KeyCorp</li> </ul> <b>Moderator:</b> <a href="#">David Choi</a> , Partner, PwC
12:00 - 1:30 p.m.	<b>Conference Lunch</b>	
	Introduction: <b>TBD</b> <b>Keynote Remarks:</b> <a href="#">Jelena McWilliams</a> , Chairman, Federal Deposit Insurance Corporation  Followed by Q&A with TBD	
1:30 - 1:45 p.m.	<b>BREAK</b>	
1:45 - 2:45 p.m.	<b>What is Effective Board Oversight?</b> Location: Cotillion Ballroom—2 <sup>nd</sup> Fl  <ul style="list-style-type: none"> <li>• <a href="#">Jean-Marc Moriani</a>, Member of the Board of Directors, BNP Paribas</li> <li>• <a href="#">Martin Pfinsgraff</a>, Director, PNC Bank</li> <li>• <a href="#">Anthony Santomero</a>, Member, Board of Directors, Citigroup, Inc.</li> <li>• <a href="#">Vandana Sharma</a>, Senior Vice President, Supervision, Federal Reserve Bank of New York</li> <li>• <a href="#">David K. Wilson</a>, Director, KeyBank</li> <li>• TBD, Federal Reserve Bank of New York (Invited)</li> </ul> <b>Moderator:</b> <a href="#">Keith Noreika</a> , Partner, Simpson Thacher & Bartlett LLP	<b>The Next Leap: Making the Real-Time Payments Revolution Global</b> Location: Wedgewood Room—Lower Level  <ul style="list-style-type: none"> <li>• <a href="#">George Doolittle</a>, Executive Vice President and Head of Global Payment Services International Group, Wells Fargo &amp; Company</li> <li>• John Hunter (Invited)</li> <li>• <a href="#">Hays Littlejohn</a>, Chief Executive Officer, EBA Clearing</li> <li>• <a href="#">Paul Stoddart</a>, Chief Executive Officer, Vocalink</li> </ul> <b>Moderator:</b> <a href="#">Richard Taffet</a> , Partner, Morgan Lewis & Bockius LLP
2:45 - 4:15 p.m.	<b>Ethical Quandaries in the Representation of Corporate Clients</b>	
	Location: Cotillion Ballroom—2 <sup>nd</sup> Fl <ul style="list-style-type: none"> <li>• <a href="#">Anthony Horan</a>, Former Corporate Secretary, JPMorgan Chase &amp; Co.</li> <li>• David Kelly, Managing Director, UBS Investment Bank</li> <li>• <a href="#">Steven F. Reich</a>, General Counsel for the Americas, Deutsche Bank AG</li> <li>• <a href="#">D. Jean Veta</a>, Partner, Covington &amp; Burling LLP</li> </ul> <b>Moderator:</b> <a href="#">Michael M. Wiseman</a> , Partner, Sullivan & Cromwell LLP	