



2018 ANNUAL CONFERENCE

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

2018 AGENDA

MONDAY, NOVEMBER 26, 2018

<p>Payments System Risk Symposium Co-Sponsored by Federal Reserve Bank of New York</p>		<p>Location: Cotillion Ballroom—2nd Fl </p>
1:30 - 1:50 p.m.	<p>Welcome and Opening Remarks: James D. Aramanda, President and Chief Executive Officer, The Clearing House Keynote Remarks: Richard Dzina, Executive Vice President, Financial Services Group, Federal Reserve Bank of New York</p>	
1:50 - 2:50 p.m.	<p>Cyber — Sheltered Harbor and Other Industry Initiatives to Prepare for Cyber Events</p> <ul style="list-style-type: none"> • Vic Chakrian, Senior Vice President and Head of the Financial Market Infrastructure (FMI) Function, Supervision Group, Federal Reserve Bank of New York • David Drossman, Senior Vice President, Chief Information Security Officer, The Clearing House • Seth Kulakow, Director – PFG Cyber Practice, Promontory Financial Group, an IBM Company • Jason Mull, Chief Information Security Officer, CLS Group <p>Moderator: Jonathan Cedarbaum, Partner, WilmerHale</p>	<p>Location: Cotillion Ballroom—2nd Fl</p>
2:50 - 3:00 p.m.	<p>BREAK</p>	
3:00 - 4:00 p.m.	<p>Fraud Experience and Controls in Real-Time Systems</p> <ul style="list-style-type: none"> • Dan Larkin, Director of Fraud Prevention, PNC Bank • Steve Ledford, Senior Vice President, Products and Strategy, The Clearing House • Mary Ann Miller, Head of Fraud Strategy, Varo Money • Donna Turner, Chief Fraud Policy and Control Officer, Early Warning Services <p>Moderator: Cyrus Bhathawalla, Director, Advisory, KPMG U.S.</p>	<p>Location: Cotillion Ballroom—2nd Fl</p>
4:00 - 4:10 p.m.	<p>KEYNOTE SESSION Brexit Outlook – The UK’s Regulatory Commitment to Financial Stability Location: Wedgewood Room—Lower Level</p> <p>Introduction: Greg Baer, Chief Executive Officer, Bank Policy Institute Keynote Remarks: Antony Phillipson, British Consul General in New York and HM Trade Commissioner for North America, Her Majesty’s Treasury</p>	<p>BREAK</p>
4:10 - 5:10 p.m.		<p>Tokenization: Authenticating, Provisioning Secure Credentials in the Digital Ecosystem Location: Cotillion Ballroom—2nd Fl</p> <ul style="list-style-type: none"> • Dave Fortney, Executive Vice President, Product Development and Management, The Clearing House • Jeremy Grant, Managing Director of Technology Business Strategy, Venable LLP • Sherri Haymond, Executive Vice President of Digital Partnerships, MasterCard • Rizwan Khalfan, Executive Vice President and Chief Digital and Payments Officer, TD Bank <p>Moderator: Eric Stettler, Partner, A.T. Kearney</p>
5:00 - 6:00 p.m.	<p>Conference Opening Reception</p> <p>Location: Garden Foyer and Regency—2nd Fl</p>	
6:00 - 8:30 p.m.	<p>Conference Opening Dinner – Appalachia and Janesville: Two American Crises and Prospects for Renewal Location: Grand Ballroom—2nd Fl</p> <p>Welcome: James D. Aramanda, President and Chief Executive Officer, The Clearing House Introduction: Greg Baer, Chief Executive Officer, Bank Policy Institute</p> <p>IN CONVERSATION:</p> <ul style="list-style-type: none"> • Amy Goldstein, Author, <i>Janesville: An American Story</i>, <i>Financial Times</i> and McKinsey Business Book of the Year • J.D. Vance, Author, <i>Hillbilly Elegy</i>, #1 <i>New York Times</i> Bestseller and Soon to be a Major Motion Picture <p>Moderator: Greg Baer, Chief Executive Officer, Bank Policy Institute</p>	

TUESDAY, NOVEMBER 27, 2018

7:45 - 9:15 a.m.	<p>Conference Breakfast</p> <p>Welcome Remarks: James D. Aramanda, President and Chief Executive Officer, The Clearing House & Greg Baer, Chief Executive Officer, Bank Policy Institute Keynote Remarks: Richard Clarida, Vice Chairman, Federal Reserve Board <i>Followed by Q&A with Greg Baer, Chief Executive Officer, Bank Policy Institute</i></p>	<p>Location: Grand Ballroom—2nd Fl</p>
------------------	--	---

9:15 - 10:15 a.m.

Outside Perspectives on the Banking IndustryLocation: Grand Ballroom—2nd Fl

- [Gary D. Howe](#), Managing Director, Head North American Financial Institutions, Lazard Freres & Co.
- [Eugene Ludwig](#), Founder and Chief Executive Officer, Promontory Financial Group, an IBM Company
- [Michael E. Martin](#), Managing Director, Warbur Pincus LLC
- [Thomas B. Michaud](#), President and Chief Executive Officer, Keefe Bruyette & Woods
- [Susan Roth Katzke](#), Managing Director and Senior Analyst, U.S. Large Cap Banks; Credit Suisse

Moderator: [Mitchell S. Eitel](#), Managing Partner, Financial Services Group and Co-Managing Partner, Global General Practice Group, Sullivan & Comwell LLP

10:15 - 10:30 a.m.

BREAK

10:30 - 11:30 a.m.

Considering Correlations Between Bank Regulation and InequalityLocation: Cotillion Ballroom—2nd Fl

- [Edward Demarco](#), President, Housing Policy Council
 - [Anna Gincherman](#), Vice President, Strategic Partnerships and Business Development, Women's World Banking
 - [Julapa Jagtiani](#), Senior Special Advisor, Federal Reserve Bank of Philadelphia
 - [Karen Shaw Petrou](#), Managing Partner, Federal Financial Analytics
- Moderator:** [Derek Bush](#), Partner, Cleary Gottlieb Steen & Hamilton LLP

A One-Year Assessment of Faster Payments: Your Life Is In Real-Time — Is Your Bank?

Location: Wedgewood Room—Lower Level



- [Arthur Brieske](#), Managing Director, J.P. Morgan Treasury Services
- [Carolyn Criscitiello](#), Head of Digital Payments, Retail Banking and Wealth Management Group, HSBC Bank USA, N.A.
- [Duncan B. Douglass](#), Partner, Alston & Bird LLP
- [David Tao](#), Senior Manager, Payments, Uber Technologies Inc.

Moderator: [Chris Hadorn](#), Principal, Advisory, Operations and Compliance Risk, KPMG LLP

11:30 - 11:35 a.m.

BREAK

11:35 a.m. - 12:35 p.m.

Supervision 2.0: Adapting Supervisory Priorities and Examination Approaches to The Digital AgeLocation: Cotillion Ballroom—2nd Fl

- [Jennifer Burns](#), Deputy Director, Division of Supervision and Regulation, Board of Governors of the Federal Reserve System
- [Meredith Fuchs](#), Senior Vice President, Chief Counsel, Regulatory Advisory, Capital One
- [Jack P. Jennings, II](#), Managing Director, Chain Bridge Partners, LLC
- [Peggy Twohig](#), Assistant Director for Supervision, Consumer Financial Protection Bureau

Moderator: [Randall Guynn](#), Partner and Head of Financial Institutions Group, Davis Polk & Wardwell LLP

Banks, Fintechs, Neo-Banks: The Drive for Constant Innovation

Location: Wedgewood Room—Lower Level



- [Doug Gross](#), Division Executive, Corporate Banking Solutions, FIS
- [David Hunkele](#), Head of Products, Live Oak Bank
- [Doug McKinley](#), Head of Treasury Management Innovation, The PNC Financial Services Group, Inc.
- [Michael Nonaka](#), Partner, Covington & Burling LLP
- [Joe Proto](#), Chief Executive Officer and Chairman, Transactis

Moderator: [Jennifer Lucas](#), Executive Director, Banking and Payments Practice, Ernst & Young LLP

12:35 - 1:25 p.m.

Conference LunchLocation: Grand Ballroom—2nd Fl

1:25 - 2:25 p.m.

CEO Roundtable on the Business of BankingLocation: Grand Ballroom—2nd Fl

- [Nandita Bakhshi](#), President and Chief Executive Officer, Bank of the West;
- [René F. Jones](#), Chairman and Chief Executive Officer, M&T Bank
- [Kelly King](#), Chairman and Chief Executive Officer, BB&T Corporation
- [Brian Moynihan](#), Chairman of the Board, Chief Executive Officer, Bank of America

Moderator: [Kausik Rajgopal](#), Senior Partner, McKinsey & Company

2:25 - 2:30 p.m.

BREAK

2:30 - 3:30 p.m.

Federal Reserve Presidents PanelLocation: Grand Ballroom—2nd Fl

- [Dr. Raphael W. Bostic](#), President and Chief Executive Officer, Federal Reserve Bank of Atlanta
- [Charles L. Evans](#), President and Chief Executive Officer, Federal Reserve Bank of Chicago
- [Esther L. George](#), President and Chief Executive Officer, Federal Reserve Bank of Kansas City

Moderator: [H. Rodgin Cohen](#), Senior Chairman, Sullivan & Cromwell LLP

3:30 - 3:40 p.m.

BREAK

3:40 - 4:40 p.m.

Banks and the Regulatory Approvals LandscapeLocation: Cotillion Ballroom—2nd Fl

- [Doreen R. Eberley](#), Director, Division of Risk Management Supervision, Financial Deposit Insurance Corporation
- [Stephen A. Lybarger](#), Deputy Comptroller, Licensing, Office of the Comptroller of the Currency
- [Michael W. Waldron](#), Senior Special Counsel, Legal Division, Federal Reserve Board

Moderator: [Richard Kim](#), Partner, Corporate, Wachtell Lipton Rosen & Katz

The Integration of Everything: Banking and Payments in a Hyper-Connected World

Location: Wedgewood Room—Lower Level



- [Rich Clow](#), Emerging Payments and Strategy Executive, Bank of America
- [Pablo Cohan](#), Senior Vice President, Digital Payments and Labs, U.S., Mastercard
- [Peter Andrew Davey](#), Head of Innovation, The Clearing House
- [Ben Soccorsy](#), Senior Vice President, Wells Fargo Virtual Channels

Moderator: [John Lester](#), Partner, Oliver Wyman

4:40 - 4:45 p.m.

BREAK

4:45 - 5:45 p.m.

Global Banking in a Period of "Nation First" PoliciesLocation: Cotillion Ballroom—2nd Fl

- [Mario Nava](#), Director, DG for Financial Stability, Financial Services and Capital Markets Union, European Commission
- [Véronique Ormezzano](#), Head of Group Prudential Affairs, BNP Paribas
- [Barnabas Reynolds](#), Partner, Shearman & Sterling LLP
- [Mark Van Der Weide](#), Board of Governors of the Federal Reserve System

Moderator: [Reena Agrawal Sahni](#), Partner, Shearman & Sterling LLP

The Future of Permissioned Banking in the U.S.

Location: Wedgewood Room—Lower Level



- [Kelvin Chen](#), Manager, Operational Risk and Fintech Section, Division of Supervision and Regulation, Federal Reserve Board
- [Olivier Helleboid](#), Vice President of Product and Engineering, Intuit
- [Ben Isaacson](#), Senior Vice President, Product Strategy, The Clearing House
- [Paul LaRusso](#), Executive Director, JPMorgan Chase & Co.
- [Natalie S. Talpas](#), Senior Vice President, Digital Product Management Group Manager, PNC Bank

Moderator: [Will Callender](#), Partner, A.T. Kearney

5:45 - 6:45 p.m. TCH + BPI Chairs' Reception Location: Garden Foyer—2nd Fl

6:45 - 9:00 p.m. TCH + BPI Chairs' Dinner Location: Grand Ballroom—2nd Fl

Welcome & Brief Remarks: [James D. Aramanda](#), President and Chief Executive Officer, The Clearing House; [Greg Baer](#), Chief Executive Officer, Bank Policy Institute; & [William S. Demchak](#), Chairman, President, and Chief Executive Officer, The PNC Financial Services Group, Inc.

Keynote Remarks: [Stanley McChrystal](#), Author, *Leaders: Myth and Reality*

WEDNESDAY, NOVEMBER 28, 2018

7:00 - 8:30 a.m. Exploring the Politics of Banking Policy Location: Grand Ballroom—2nd Fl

- [Isaac Boltansky](#), Director of Policy Research, Compass Point Research & Trading, LLC
- [Deborah Solomon](#), Economic Editor, *The New York Times*
- [Ben White](#), Chief Economic Correspondent, *POLITICO*
- **Moderator:** [Mark F. Oesterle](#), Senior Vice President and Deputy General Counsel, Government and Regulatory Affairs, SunTrust Banks

8:30 - 8:40 a.m. BREAK

8:40 - 9:40 a.m. Crashed: How a Decade of Financial Crises Changed the World 
Location: Cotillion Ballroom—2nd Fl

Introduction: [Greg Baer](#), Chief Executive Officer, Bank Policy Institute

IN CONVERSATION:

- [Adam Tooze](#), Kathryn and Shelby Cullom Davis Professor of History and Director of the European Institute, Columbia University
- [William Nelson](#), Executive Vice President and Chief Economist, Bank Policy Institute

Bank 4.0: Designing Banking for the World of 2025 

Location: Wedgewood Room—Lower Level

Introduction: [Peter Andrew Davey](#), Head of Innovation, The Clearing House

Keynote Remarks: [Brett King](#), Author, *Bank 4.0*, Founder and Executive Chairman, Moven

9:40 - 9:45 a.m. BREAK

9:45 - 10:45 a.m. What's Ahead in Bank Litigation and Civil and Criminal Law Enforcement 
Location: Cotillion Ballroom—2nd Fl

- [Richard Ashton](#), Deputy General Counsel, Legal Division, Board of Governors of the Federal Reserve System
- [Stephen Cutler](#), Partner, Simpson Thacher & Bartlett LLP
- [Kristen Donoghue](#), Assistant Director for Enforcement, Consumer Financial Protection Bureau
- [Mei Lin Kwan-Gett](#), Deputy General Counsel and Global Head of Litigation, Citigroup
- [Jesse Panuccio](#), Acting Associate Attorney General, U.S. Department of Justice

Moderator: [Reginald J. Brown](#), Partner and Chair of the Financial Institutions Group, Wilmer Cutler Pickering Hale and Dorr LLP

Where are We Headed with Blockchain and Cryptocurrency?! 
Location: Wedgewood Room—Lower Level

- [Raj Date](#), Managing Partner, Fenway Summer LLC
- [J. Christopher Ward](#), Executive Vice President, Head of Product Treasury Management, The PNC Financial Services Group, Inc.
- [Ryan Zagone](#), Director of Regulatory Relations, Ripple

Moderator: [Oliver I. Ireland](#), Senior Counsel, Morrison & Foerster LLP

10:45 - 11:00 a.m. BREAK

11:00 a.m. - 12:00 p.m. New Approaches to Enhancing AML-CFT Effectiveness 
Location: Cotillion Ballroom—2nd Fl

- [Frederick Reynolds](#), Global Head of Financial Crime Legal, Barclays
- [Andrea Sharrin](#), Associate Director, Policy Division, Financial Crimes Enforcement Network (FinCEN)
- [Dr. Gary Shiffman](#), Chief Executive Officer, Giant Oak
- [Rick Small](#), Executive Vice President, Director Financial Crimes, BB&T

Moderator: [Satish Kini](#), Partner, Debevoise & Plimpton LLP

Technology, Innovation and the Bank Balance Sheet  
Location: Wedgewood Room—Lower Level

- [Howard Boville](#), Chief Technology Officer, Bank of America
- [Carol Juel](#), Executive Vice President and Chief Information Officer, Synchrony
- [Clark Khayat](#), Executive Vice President and Chief Strategy Officer, KeyCorp

Moderator: [David Choi](#), Partner, PwC

12:00 - 1:30 p.m. Conference Lunch Location: Grand Ballroom—2nd Fl

Introduction: [J. Kevin McCarthy](#), Senior Executive Vice President and General Counsel, Bank of New York Mellon

Keynote Remarks: [Jelena McWilliams](#), Chairman, Federal Deposit Insurance Corporation

1:30 - 1:45 p.m. BREAK

1:45 - 2:45 p.m. What is Effective Board Oversight? 
Location: Cotillion Ballroom—2nd Fl

- [Jean-Marc Moriani](#), Member of the Board of Directors, BNP Paribas USA, Inc.
- [Martin Pfinsgraff](#), Director, PNC Bank
- [Anthony Santomero](#), Member, Board of Directors, Citigroup, Inc.
- [Vandana Sharma](#), Senior Vice President, Supervision, Federal Reserve Bank of New York
- [David K. Wilson](#), Director, KeyBank

Moderator: [Keith Noreika](#), Partner, Simpson Thacher & Bartlett LLP

The Next Leap: Making the Real-Time Payments Revolution Global 
Location: Wedgewood Room—Lower Level

- [John C. Hunter](#), Managing Director, JPMorgan Chase & Co.
- [Hays Littlejohn](#), Chief Executive Officer, EBA Clearing
- [Tom Pendolino](#), Senior Vice President, Strategic Planning, Wells Fargo & Company
- [Paul Stoddart](#), Chief Executive Officer, Vocalink

Moderator: [Richard Taffet](#), Partner, Morgan Lewis & Bockius LLP

2:45 - 4:15 p.m. Ethical Quandaries in the Representation of Corporate Clients Location: Cotillion Ballroom—2nd Fl

- [Anthony J. Horan](#), Retired Corporate Secretary, JPMorgan Chase & Co.
- [David Kelly](#), Managing Director, UBS Investment Bank
- [Steven F. Reich](#), General Counsel for the Americas, Deutsche Bank AG
- [D. Jean Veta](#), Partner, Covington & Burling LLP

Moderator: [Michael M. Wiseman](#), Partner, Sullivan & Cromwell LLP