



FINTECH SERIES

Marketplace Lending

SPEAKER BIOS

Panel 1: Peer-to-Peer Payments – Their Emergence and Path Ahead

Jo Ann Barefoot is a Senior Fellow at Harvard University's Mossavar-Rahmani Center for Business & Government in the John F. Kennedy School of Government and is CEO of Barefoot Innovation Group, LLC. Based in Boston, she is writing a book on financial technology innovation and regulation. Jo Ann has over thirty-five years of experience in consumer financial regulatory issues and fintech. The first woman Deputy Comptroller of the Currency, she established the original consumer protection regulatory unit for U.S. national banks. She was a member of the original Consumer Advisory Board of the federal Consumer Financial Protection Bureau. Previously she served on the staff of the U.S. Senate Banking Committee and was Partner and Managing Director at KPMG. Her consulting clients have included many of the world's largest financial institutions. Jo Ann is an angel investor and advises a number of fintech startups. A frequent media source, she speaks annually to thousands of people throughout the world and has published nearly 200 articles. She also hosts the acclaimed podcast series *Barefoot Innovation*.

Matt Van Buskirk is the Co-Founder and CEO of Hummingbird Fintech. Hummingbird is seeking to revolutionize the regulatory compliance functions of financial services companies through the automation of manual processes and the application of machine learning and other cutting-edge techniques. Prior to launching Hummingbird, Matt was the director of compliance at Circle.com. Circle is a consumer internet company focused on transforming the world economy with secure, simple, and less costly technology for storing and using money. Circle is building mobile apps aimed at enabling greater ease-of-use in online and in-person payments, with enhanced security and privacy, and the convenience of free, instant, global digital money transfers. Prior to branching out into the FinTech world Matt spent time as a consultant with Treliant Risk Advisors, a management consulting firm specializing in the financial services industry, and as an examiner with the Office of Thrift Supervision.

Beth Chun is an Assistant Attorney General for Special Projects in the Consumer Protection Division of the Office of the Texas Attorney General. Ms. Chun specializes in the civil enforcement of state and federal consumer protection laws, including an emphasis on emerging technologies. She also specializes in the review of class action settlement notices sent to the State of Texas pursuant to the Class Action Fairness Act. Ms. Chun received her J.D. from The University of Texas School of Law and her B.A. in History and Managerial Studies from Rice University.

Patrick Eagan-Van Meter is a Program Specialist with the FinTech Group in the Federal Trade Commission's Division of Financial Practices. His work focuses on the financial technology industry, researching new developments and identifying violations of consumer protection laws. He has previously moderated FTC panels on both big data and the lead generation industry. Patrick is currently a third-year evening law student at George Washington University Law School and received a B.A. from Claremont McKenna College.

Brian Peters is Executive Director of Financial Innovation Now, an alliance of leading technology companies, Amazon, Apple, Google, Intuit, and PayPal, working to modernize the way consumers and businesses manage money and conduct commerce. From payments to lending, Brian leads FIN's efforts to promote policies that enable financial services to be more accessible, safe, and affordable for everyone. Brian is also a partner at Franklin Square Group, a government relations and strategic communications firm representing some of the world's most innovative companies and organizations. Previously, Brian was Director of Government Relations at BlackBerry and had a senior role at the Information Technology Industry Council, where he created and directed the High Tech DTV Coalition and the Wireless Innovation Alliance, two coalitions that successfully advocated to free wireless spectrum.

Duane Pozza is an Assistant Director in the Federal Trade Commission's Division of Financial Practices. He has worked extensively on consumer protection issues related to emerging financial technologies. He has led and contributed to a number of enforcement actions involving unauthorized mobile billing, co-authored two staff reports dealing with mobile payments, and speaks frequently on the role of consumer protection in financial technology, including emerging payment and lending platforms. Prior to joining the FTC, Mr. Pozza was a partner in private practice in DC. He is a graduate of the University of Texas at Austin and Stanford Law School.

Christina Tetreault is a Staff Attorney on Consumers Union's Financial Services Program team, specializing in banking, payments and financial technology. Christina represents the consumer interest organizations segment on the Steering Committee for the Federal Reserve's Faster Payments Task Force.

Presentation on Crowdfunding by FTC Office of Technology Research and Investigation

Christina Yeung is a paralegal in the FTC’s Office of Technology Research and Investigation (OTTECH). Christina designs and conducts research concerning emerging issues at the intersection of consumer protection and technology. Her previous research includes studies of financial technologies, mobile app data collection practices, and connected devices. Prior to joining the FTC, Christina worked as a research analyst at a commercial bank. She holds a B.A in Economics from Bates College.

Panel 2: Crowdfunding — Benefits and Risks for Consumers

Andrew Dix is CEO and Founder of Crowdfund Insider, the leading news and information site covering disruptive finance including crowdfunding, peer-to-peer / online lending and other forms of Fintech. Crowdfund Insider was founded in 2012, soon after the signing of the JOBS Act by President Obama. The digital publication is recognized as a prominent voice and independent advocate for the innovation of alternative finance. Andrew is also a member of the Cambridge Alternative Finance Leadership Advisory Board, part of the Cambridge Centre for Alternative Finance (CCAF) at the University of Cambridge Judge School of Business.

Elizabeth Kwok is an investigator in the Division of Financial Practices for the Bureau of Consumer Protection at the Federal Trade Commission. Elizabeth began working at the FTC in June 2013, and is a Certified Fraud Examiner (“CFE”). Elizabeth investigates suspected violations of consumer protection laws, including matters relating to financial technologies, debt collection, and debt relief products. Elizabeth has particular expertise in fraud investigations involving new and emerging technologies, such as Bitcoin. Prior to working at the FTC, Elizabeth was an investigator with the U.S. Department of Commerce – Office of Inspector General (OIG) where she investigated contract and procurement fraud, grant fraud, serious employee misconduct, and gross mismanagement. Elizabeth received her J.D. from American University the Washington College of Law, and her B.A. in Political Science and History from the University of California, Berkeley.

Joe Magee is the co-founder and chief operating officer of RallyBound. Joe has lead RallyBound to become one of the fastest growing fundraising platforms for organizations. Working with the likes of Sierra Club, The Michael J Fox Foundation and others, RallyBound has helped hundreds of nonprofits fulfill their missions by raising money through crowdfunding initiatives. He has worked for many years on complex regulatory and consumer protection aspects of nonprofit fundraising.

Ira Rheingold is Executive Director of the National Association of Consumer Advocates (NACA), an organization dedicated to protecting consumers from unfair and deceptive business practices. At NACA, Mr. Rheingold has testified before both Houses of Congress on various mortgage lending and consumer finance issues, offered commentary before federal agencies charged with regulating financial service industries and protecting consumers, and helped draft amicus briefs on issues of great concern to consumers before the nation’s highest courts. Mr. Rheingold also has managed the Institute for Foreclosure Legal Assistance, a joint project of NACA and the Center for Responsible Lending. Currently, Mr. Rheingold serves as the co-chair of the Financial Services Committee of the Trans-

Atlantic Consumer Dialogue (TACD). Before coming to NACA, Mr. Rheingold worked at the Legal Assistance Foundation of Chicago as a supervisory attorney in charge of the Foreclosure Prevention and Senior Housing Projects. He is a graduate of Georgetown University Law Center.

Michal Rosenn is General Counsel at Kickstarter, the leading funding platform for creative projects. She has been at Kickstarter since October 2012, where she helped lead the company's conversion to Public Benefit Corporation status. She also leads the Kickstarter's public policy and government affairs initiatives, including its involvement in the effort to secure Net Neutrality. Prior to joining Kickstarter, Ms. Rosenn was a litigation associate at Paul, Weiss, Rifkind, Wharton & Garrison in New York.

Thomas D. Selz is a founding partner of Frankfurt Kurnit Klein & Selz and a member of the Entertainment and Corporate Groups and head of the IP Finance Group. He has advised clients on financing legal issues for more than 40 years, including "Kickstarter model" Internet capital raising, profit/non-profit joint ventures, mergers and acquisitions, secured transactions, private placements, Internet public offerings under Regulation A, and other complex corporate work involving intellectual property assets. He is a frequent writer and presenter on crowdfunding, state and federal production tax incentives, and other evolving areas of law and finance. Mr. Selz was recognized by *New York Magazine* as one of the New York area's best entertainment lawyers, and has been listed in *Best Lawyers in America* for more than ten years. He is recognized by *The Legal 500* as one of the nation's top copyright lawyers, and was named a New York-area "Super Lawyer" for Entertainment work by *Super Lawyers* magazine for ten consecutive years.

Helen Wong is an attorney at the Federal Trade Commission, with the Division of Financial Practices. Her work focuses on consumer protection enforcement actions involving financial technology issues, including mobile payments, emerging payment and commerce platforms, crowd-funding, and blockchain technology. She was the lead attorney on a number of cases, including the FTC's first Bitcoin-related case and the FTC's first crowdfunding case. She also helped lead the FTC's first FinTech Forum this past June, focused on marketplace lending. She is currently serving as Counsel to the Director of the Bureau of Consumer Protection. Helen is a graduate of Northwestern University and Georgetown University Law Center.

Evan Zullow is an attorney at the Federal Trade Commission, with the Division of Financial Practices. His work has focused on consumer protection issues in a wide variety of areas, including financial technologies, automobile advertising, lead generation, and debt relief services. He has also served as an attorney-advisor for the FTC's Chairwoman, as a counsel to the Director of the Bureau of Consumer Protection, and as an adjunct professor teaching a course on consumer and competitor protection principles. Before coming to the FTC, Evan worked as an associate at law firms in NY and DC. He also served as a law clerk to the Honorable Jan E. Dubois in the U.S. Eastern District of Pennsylvania. He received a B.S. from Duke University and a J.D. from Harvard Law School.