

# Transatlantic Perspectives on Fintech Innovation and Regulation

New York City, 28 March 2018



## INVITATION

### PROGRAM

- 3.00 – 3.10 p.m.** **Welcoming Address** by Anne-Claire Legendre, Consul General of France
- 3.10 – 3.30 p.m.** **The State of Digital Finance Innovation in Europe**, ACPR Innovation Hub
- 3.30 – 4.15 p.m.** **Introducing Innovative Products & Services to the E.U. & U.S. Markets**, panel moderated by Lisa Rabbe
- 4.30 – 5.15 p.m.** **French Banking Authorities' Initiatives to Foster Innovation**, ACPR and Banque de France
- 5.15 – 6.00 p.m.** **Transatlantic Trends and Challenges in Digital Finance Innovation**, panel moderated by Lisa Rabbe
- 6.00 – 6.15 p.m.** **Closing Remarks** by Thomas Philippon, Professor at NYU

with speakers from :

*Cross River Bank, Le Swave, Quantcube, Ripple, Roadzen, Stratumn, Stripe, Orange Silicon Valley*

The Symposium will be followed by a Reception

### VENUE

Consulate General of France, 934 5<sup>th</sup> Avenue, New York, NY 10021 (ID required to attend)



Please join us for this half-day symposium that will convene start-ups, investors, regulators and institutions shaping the FinTech agenda on both sides of the Atlantic. This event will provide an opportunity to discuss FinTech regulatory issues with French banking authorities and to share experiences, approaches and perspectives on a wide range of technological issues related to the US and European FinTech ecosystems: blockchain, digital identity, artificial intelligence, cyber security...

Representatives from the Innovation Hub of the **Autorité de Contrôle Prudentiel et de la Résolution** (the French Banking Regulator) will present the French regulatory single point of entry approach for project initiators and will discuss France's licencing process. **Banque de France's** experts will discuss the Central Bank's approach to financial technologies and some of the Bank's flagship projects that are at the forefront of FinTech experiments in the Eurosystem.

**R.S.V.P.**

Please confirm your presence by 14 March 2018 via the secure link in the email  
For further information, please contact us at [nyoffice@banque-france.fr](mailto:nyoffice@banque-france.fr)



# CONFIRMED SPEAKERS



- **Lisa Rabbe** will be our moderator. She is the founder and CEO of Stratosphere Advisors Limited, a political risk and public policy consultancy, and of Stratosphere Analytics LLC, a RegTech startup. The **Stratosphere group** companies assess political, policy and regulatory changes, identifying risks and opportunities for FinTechs, RegTechs and other clients. Ms Rabbe is an advisor to the European Cloud Alliance, an organization dedicated to supporting and promoting successful use of the cloud in Europe. She is currently an instructor on the Oxford Saïd Business School's inaugural FinTech Course. She is a founding member of the RegTech Council, which convenes financial regulators, RegTech start ups and other stakeholders to facilitate common modes of connectivity between RegTech suppliers and their clients.

Prior to this, Ms. Rabbe was Managing Director and Head of Public Policy for the Europe, Middle East and Africa (EMEA) region for Credit Suisse, and Managing Director and Head of Government Affairs in the EMEA region for Goldman Sachs International. She began her career at Sullivan & Cromwell in the Corporate Finance practice. She currently serves on the Advisory Board of the Oxford MSc in Law & Finance, and is the industry advisor to its student Fintech society. Ms. Rabbe has also been a member of the Advisory Board of the European Corporate Governance Institute since 2012. She has been recognized by Financial News in its "100 Most Influential Women in Finance" list from 2010-2015. Ms. Rabbe holds a B.A. in Government from Dartmouth College.



# CONFIRMED SPEAKERS



- **Rohan Malhotra** is the CEO and co-founder at **Roadzen Inc**, a startup that is transforming auto insurance in India, China and the USA. A serial entrepreneur and a respected member of the Startup community, his vision is to add value to the industry with operational excellence backed by technology. Previously, Rohan was the CEO at Avacara - an enterprise software and data analytics company that did product development for Fortune 500 clients. He also worked as a Management Consultant at CGN Global in the strategy and operations domain. Rohan has a Masters from Carnegie Mellon University where he studied Robotics, AI and control systems.



- **Ryan Zagone** is the Director of Regulatory Relations at **Ripple**, a payment technology company named one of the 50 Smartest Companies by MIT and the recipient of the World Economic Forum's Technology Pioneer Award. Ryan manages Ripple's relationships with over 30 central banks and regulators. He is a recognized thought leader, focusing on the regulatory responses to new technology. Ryan is currently a delegate to the IMF's High Level Advisory Group on Fintech a member of the Industry Advisory Panel of the United States Conference of State Bank Supervisors, the consortium of state regulators a member of the research advisory board of the United Nations' Better Than Cash Alliance – an effort to accelerate financial inclusion through electronic payments. From 2015-2017, Ryan served on the Steering Committee of the Federal Reserve's Faster Payments Initiative. Previously, he focused on product strategy at Deloitte and regulatory policy at the American Bankers Association. Ryan holds a degree in economics and lives in New York.



# CONFIRMED SPEAKERS



- **Nathalie Beaudemoulin**, a Sciences-Po Paris graduate, is the Head of the Autorité de Contrôle Prudentiel et de Résolution (**ACPR**) **Fintech Innovation Unit**. This unit is dedicated to Fintech and innovation in the financial sector. Nathalie chairs the working group of the European Banking Authority on financial innovation and participates, with her team experts, in the works of the Basel Committee of Banking Supervision and the Council of financial stability regarding similar issues. Nathalie has over 20 years' experience in banking regulation and supervision. She was previously Deputy Director of the Licenses, Authorizations and Regulation Department of the ACPR.



- **Moses Choi** is Senior Product Manager for FinTech at Orange Silicon Valley, the Bay Area presence of **Orange**, one of the world's leading telecommunications operators, serving 265 million customers across 29 countries. He pursues product innovation and investment opportunities through emerging technologies such as the artificial intelligence, blockchain, and machine learning in support of Orange and its financial services business units. Prior to joining Orange, Moses was Vice President at Morgan Stanley, where he focused on cross-asset capital markets origination and emerging technology opportunities. Moses worked for several years at Citigroup in special situations and corporate and investment banking. Moses has executed over \$3.0Bn in capital markets and principal investment transactions and began his career in fixed income trading at Citigroup. Moses holds an MA from the Fletcher School at Tufts University and a BS and BA from Cornell University.



# CONFIRMED SPEAKERS



- **Thanh-Long Huynh** is the CEO of QuantCube Technology, a leading start-up specialized in Big Data Analytics to predict macro trends and financial forecasts such as real-time economic growth, inflation index but also political elections. QuantCube Technology has been well known for its ability to predict in-a-row the Brexit, the Trump election one week and the French elections. QuantCube Technology has built up one of the largest data warehouse, Earth Observation satellite data, shipping data and social networks in different languages including English, French, Arabic, Japanese and Chinese. Thanh-Long, Fulbright scholar, graduated with MS Financial Mathematics from the University of Chicago, MS Statistics from ENSAE ParisTech and MS Wealth Management from ESCP-Europe.



- **Gilles Gade** the founder, President and CEO of Cross River, having served as Chairman for the company since its inception in 2008. Gade's vision is steering Cross River as an innovation-driven, state-chartered bank and provider of trusted financial solutions, to the marketplace lending and next-generation payment processing arenas. Gade graduated from the MBA Institute IMIP (Groupe IPESUP) in Paris, with a Masters of Science in International Management. In 1990 he began his career at Citicorp Venture Capital. Later on he served as CFO of First Meridian Mortgage, and was Co-Founder and Managing Director of Chela Technology Partners. In addition, he was Technology Investment Banker at Barclays Capital, and FIG Investment Banker at Bear Stearns.



# CONFIRMED SPEAKERS



- **Richard Caetano** co-founded **Stratumn** in 2015 and leads the team as CEO. Richard Caetano is a veteran software designer from California. After 10 years of enterprise development in high tech security, government accounting and manufacturing and 3 years working with startups in digital music he discovered the Bitcoin Whitepaper in 2011. Since the discovery, he oriented his career around evangelizing this powerful new technology. He is the author of the book Learning Bitcoin and developer of the popular iPhone app, btcReport. In 2015 he co-founded the company Stratumn, located in Paris France, to focus on delivering enterprise grade tools that secure workflows using proof systems, cryptography and blockchains.



- **Pierre Bienvenu** works at the **Innovation Unit of the Autorité de Contrôle Prudential et de la Résolution** where he deals with innovation in banking, payment, compliance and risk management (RegTech, e-identification...). A graduate of both Sciences Po Paris and École Polytechnique, he joined the Banque de France in 2013. Pierre worked in banking supervision teams, especially within the framework of the Single Supervisory Mechanism (SSM).



# CONFIRMED SPEAKERS



- **Michael Cocoman** leads the Regulatory team at **Stripe**, a global technology company that builds economic infrastructure which enables businesses to accept online payments and run complex global operations.

With Stripe expanding in terms of both product offering and global coverage, and facing an increasingly regulated environment in both existing and new markets, Michael manages payment regulatory issues for Stripe, leading a team of regulatory lawyers.

Before joining Stripe, Michael worked as a regulatory lawyer in private practice in competition law with Irish law firm A&L Goodbody. He also worked with the European Commissioner for Internal Market and Services, and with an NGO in Delhi, India. Michael holds a bachelor degree in Law and Business from University College Dublin, and master degrees in international law from Trinity College Dublin, and competition law from King's College London.



- **Thierry Bedoin** is the Chief Digital Officer of **Banque de France** since 2016, in charge of leading the central bank's Digital Transformation. He supervises the digitalization of business processes, data management and the development of new digital usages and a digital culture at Banque de France. He also manages the development of an Innovation Center for digital experimentation known as "**Le LAB**" **Banque de France**. Prior to this, Thierry was the Head of Information System Transformation Directorate (Banque de France 2012-2016). He is also the former French representative at the Eurosystem IT Committee and chairman of the Eurosystem Architecture Task-Force;





# CONFIRMED SPEAKERS



- **Thomas Philippon** is Professor of Finance at **New York University**, Stern School of Business. Philippon was named one of the “top 25 economists under 45” by the IMF in 2014. He also won the 2013 Bernácer Prize for Best European Economist under 40, the 2010 Michael Brennan & BlackRock Award, the 2009 Prize for Best Young French Economist, and the 2008 Brattle Prize for the best paper in Corporate Finance. He was elected Global Economic Fellow in 2009 by the Kiel Institute for the World Economy.

Philippon has studied various topics in macroeconomics and finance: systemic risk, crisis resolution mechanisms, the dynamics of corporate investment and household debt, and the size of the finance industry. His recent work has focused on the Eurozone crisis and on financial regulation. He currently serves on the Monetary Policy Advisory Panel of the Federal Reserve Bank of New York, and as a board member and director of the scientific committee of ACPR, the French prudential regulator of banks and insurance companies. From 2012 to 2013, he was the Senior Economic Advisor to the French Finance Minister.

Philippon graduated from Ecole Polytechnique, received a PhD in Economics from MIT, and joined New York University in 2003.



- **Édouard Plus** is the managing director of **Le Swave**, the first French fintech innovation platform, operated by Paris&Co. Before creating Le Swave, Edouard was Deputy Head of Research at Novethic, a subsidiary to the French Caisse des Dépôts & Consignation.

He is the co-founder of Beyond Ratings, a RegTech that designs tools to shift financial flows to a low-carbon economy, and worked as a stock market analyst for several years for Crédit Agricole SA and BNP Paribas.

Edouard is a graduate from Sciences po Lille and ESSEC MBA and holds a Master of Sciences in Environmental Engineering & Management from the Ecole des MinesParisTech.