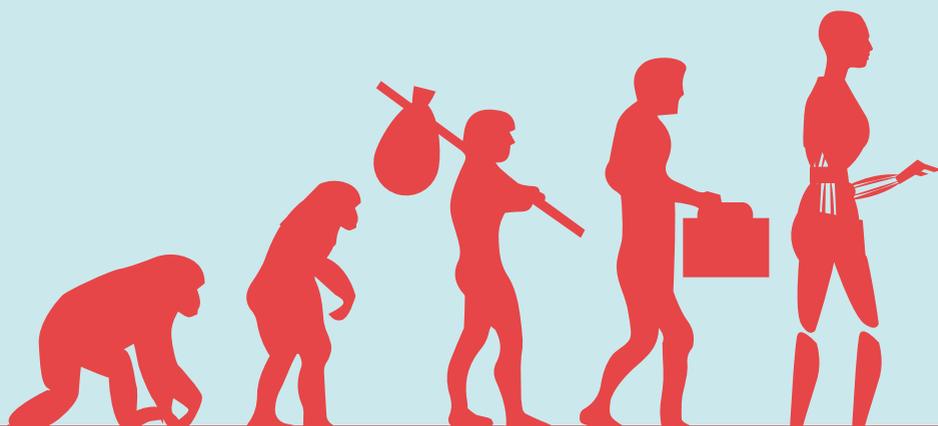


# THE *FUTURE* OF **FINANCE** 2016

Data & technology & their impact on  
financial services and markets

**22-23 March 2016, Oxford**



PROGRAMME

# Useful information

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## ASSISTANCE

Please direct all conference queries through conference manager Wendy Ball  
**contact@futureoffinance2016.com**

The registration/help desk will be staffed throughout the conference - please don't hesitate to ask if you need assistance or advice.

## ICE

If the evacuation alarm sounds please leave the building by the nearest available exit and congregate outside the Park End Street Entrance.

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“SBS-CONF”

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## CATERING

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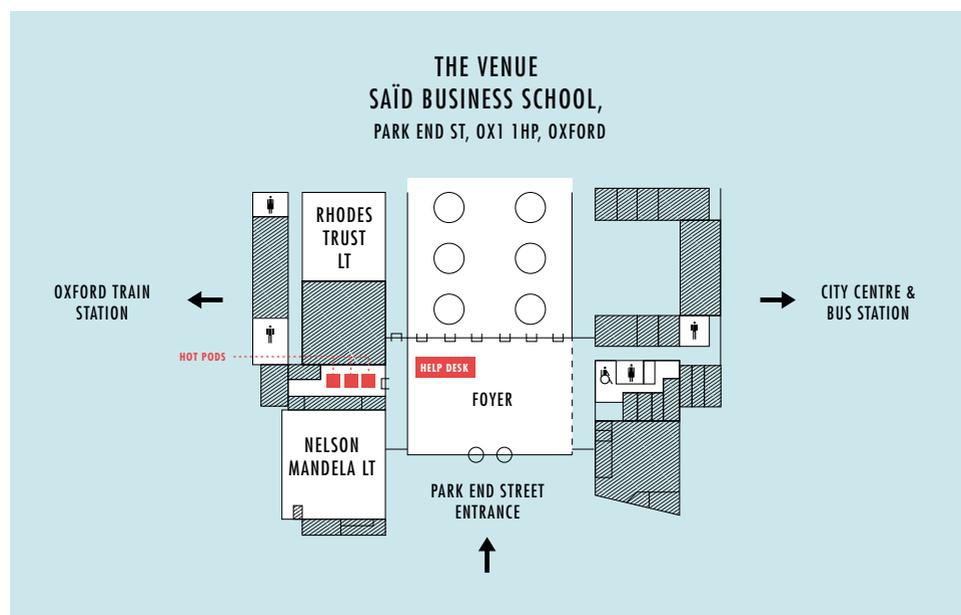
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Password: fof2016

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The Future of Finance 2016 is the second in a series of conferences that aims to discuss challenges and issues in the financial services sector in an independent and collaborative fashion involving a wide array of stakeholders: Traditional economists, 'new' economists, quant scientists and mathematicians, high-powered computer scientists, innovators, policy-makers, regulators, and, of course, the financial services industry. The first conference in 2013 covered structure, regulation, ethics and innovation. The Future of Finance 2016 will discuss how new technologies and a more adroit use of data will transform financial services and society.

The UK Government has been extremely pro-active in promoting new technologies for the sector. Two Blakett Reviews carried out in the past twelve months by the Government Office for Science, one on Fintech and the other on Distributed Ledger Technologies, have provided accurate analysis of these technologies and have guided regulatory, industry and government policy. I urge you to read them. In addition, there are initiatives, both public and private, that are aimed at developing applications for these technologies, including a distributed ledger laboratory in Leeds.

So we are at the cusp of what could be a revolution: The use of Machine Learning, AI and the emergence of Quantum Computing; access to new data in bewildering amounts and to use this data in incredible ways; the ability to structure alternative financial products without the use of leverage; the ability to settle and clear financial products in real-time; a burgeoning demand for transparency and better environmental, social and governance credentials; demographic changes...all will and are impacting the way the sector does business, as well as the way we transact. Will we be safer? Will we be wealthier? How should we regulate without restricting growth? These are just some of the questions we will ask over the next two days.

Chris Sier, FiNexus

## DAY 1: Tuesday 22<sup>nd</sup> March

Time	Event
⌚ 8.00am – 9.00am	<b>Registration</b>
⌚ 9.10am – 9.20am	<b>Conference Welcome</b>  Chris Sier, Director, FiNexus
⌚ 9.25am – 9.45am	<b>TISA Agents For Change. Digitisation of financial services.</b>  Peter Smith, Head of Strategic Policy Development, TISA  Chair: Dominic Hobson, COOConnect  TISA, who are they? How have they got involved to support digitisation of UK financial services and discovered the needs for digital ID and resultant potential consumer benefits. Digital identity has the potential to streamline and de-risk transactions for individuals to get engaged with financial services. This will require, collaboration among key stakeholders to push identity forward and deliver consumer benefits.
<b>SESSION 1</b>	<b>How can we use technology to restore trust in financial services firms?</b>
⌚ 9.45am – 10.30am	Danilo Cattaneo, CEO, InfoCert & Chairman, DTCE Daniel Godfrey, Independent Director and Consultant Ravi Jagannathan, MD & CEO, Y-Cash Software Solutions and Chairman & Founder, KrypC Technologies Alan Morrison, Professor of Law & Finance, SBS, University of Oxford Stan Stalnaker, Founding Director, HubID & Ven digital currency Moderator: Emanuela Vartolomei, Founder & CEO, All Street Research  No part of the financial services industry is untouched by the reputational damage caused by the financial crisis and subsequent revelations. There is a widespread perception that banks, investment banks, fund managers, brokers, wealth managers and insurers use information asymmetries and opaque pricing and products to exploit customers for their own benefit. However, public trust in technology companies is also declining, chiefly because they are perceived to exploit personal data for commercial gain. New entrants also find their untested proposition is less trusted even than the incumbent providers. This session will explore how technology can be used to build trusting relationships with clients, by communicating regularly and using automation to liberate time, but especially by being open, transparent and sharing valuable information.
⌚ 10.30am – 11.00am	<b>Coffee</b>

**SESSION 2** **How can we use technology to replace expensive human intermediaries?**

⊙ 11.00am – 12noon

**Nici Audhlam-Gardiner, Managing Director, Saga Investment Services**  
**Mike Halsall, Chairman, slowVoice**  
**Robin Hanson, Associate Professor of Economics, George Mason University**  
**Jaidev Janardana, CEO, Zopa**  
**Anders Sandberg, James Martin Research Fellow, Future of Humanity Institute, University of Oxford**  
**Devika Thapar, Financial Services Lead at IBM Watson Group, UK & Ireland**  
**Moderator: Genevieve Leveille, CEO, KrypC**

The costs of financial intermediation, measured as a share of the national income, is higher than at any period for which data exists – even without taking the risks incurred into account. This has not translated into compensating improvements in social welfare, such as improved measurement and pricing of risk, lower costs of borrowing, or better price information. In fact, increased financial intermediation has probably led to a negative social return, in that the high returns accruing to the financial services sector until 2006 turned out to consist of risks underwritten by taxpayers. In other words, the lavish fee structures and high rates of remuneration in financial services do not reflect higher levels of productivity, but only a form of rent-seeking. This session will examine how technology can be used to support disintermediatory alternatives such as crowd funding, P2P finance and artificial intelligence.

**SESSION 3** **How can we use technology to lower the barriers to entry to financial markets?**

⊙ 12noon – 1.00pm

**Steve Beauregard, CEO, GoCoin**  
**Tom Britton, CTO, Syndicate Room**  
**Nick Davies, Richer Data Strategy Lead, DWP**  
**Steve Podmore, Founder, BIGCrowd**  
**Nir Vulkan, Associate Professor of Business Economics, SBS, University of Oxford**  
**Moderator: Con Keating, Head of Research, BrightonRock**

Financial services firms have erected high barriers to entry, through size, cross-subsidisation, technology capture and especially the exploitation of regulatory licence and privileges (such as access to central bank money). This incumbency creates inertia and inhibits competition. Large technology companies with customer bases of their own are now starting to compete with traditional providers. However, technology can also empower smaller new entrants to reach two groups of consumers that are not wedded to existing providers: young people (who are comfortable with digital technology) and the financially excluded (who cannot afford existing products and services). New entrants can also take advantage of disruptive information (such as API and Blockchain) and social technologies (such as crowd funding). This session will discuss how technology can make financial markets more competitive.

⊙ 1.00pm – 2.00pm **Lunch**

⊙ 2.00pm – 2.40pm **Artificial Intelligence to solve the world's most complex problems?**

**Kay Firth-Butterfield, Chief Officer & member of the Lucid Ethics Advisory Panel, LUCID AI & Adjunct Professor of Law, University of Texas School of Law**

**Chair: Mike Halsall, Chairman, slowVoice**

In this speech Kay Firth-Butterfield will consider how AI can be used to solve some of the world's most complex problems as it becomes ever more ubiquitous in our lives. Currently, although many do not know it, narrow Artificial Intelligence is all around us – from uses in banking to the virtual assistants in our phones. As AI develops it will open new ways of doing everything and our world today will be increasingly unrecognisable. For example, AI will help to prevent new banking crises, drive our cars to create environmental gain and reason across huge data sets to find new medical advances. AI will also change the way we work, what we do, how we access finance for business and personal use and how we are provided for in our seven ages – from infancy to old age. Amongst other issues this session will consider how we should prepare for these changes so that we can gain the most out of the advancing tide of AI.

**SESSION 4** **How can we use technology to eliminate financial exclusion by creating simpler and cheaper money transmission, insurance and savings products?**

⊙ 2.45pm – 3.30pm

**Robert Hockett, Professor of Law, Cornell**  
**Tim Jones, CEO & Co-Founder, Tibado Limited**  
**Mark Lamb, CEO, Coinfloor**  
**Felix Martin, Author, Money: The Unauthorised Biography**  
**Colin Mayer, Professor of Management Studies, University of Oxford**  
**Moderator: Tania Ziegler, Research Programme Manager, Cambridge Centre for Alternative Finance**

A financially inclusive society is one in which every adult, irrespective of their income, has access to a bank account, credit, life and household assurance, and savings products. Without these, excluded consumers are denied the benefits of paying by direct debit and borrowing from reputable sources, vulnerable to catastrophes, and without the means to survive temporary or permanent setbacks without an income. The current financial system has proved inept at servicing consumers who consume most of their income but adept at manufacturing and distributing complex and over-priced credit and savings products. This session will consider how technology can facilitate the development of alternative service providers to deliver simpler and cheaper banking, insurance and savings products based on transparency and superior control of costs and measurement of risk.

⊙ 3.30pm – 4.00pm **Coffee**

**SESSION 5** **How can we use technology to reduce frictional costs in financial markets?**

⌚ 4.00pm – 4.45pm

**Brian Bartaby, Founder & CEO, Proplend**  
**Michael Laven, CEO, Currency Cloud**  
**Jason Nabi, Head of EMEA, itBit**  
**Peter Randall, COO, SETL**  
**Carlos Silva, Co-Founder, Seedrs**  
**Moderator: Dominic Hobson, COOConnect**

The financial services industry has a well-deserved reputation for complex and opaque pricing, and for extracting value from their superior knowledge of market prices. The result is higher transaction costs, despite the fact that the industry is highly automated and most of its data digitized. A series of recent scandals in the money markets, coupled with growing political pressure for greater transparency into fees, commissions and bid-offer spreads, have prompted regulators to force banks and fund managers to disclose and control the transaction costs they incur on behalf of investors. This session will analyse how technology can lower transaction costs through higher levels of automation, but especially by eliminating unnecessary intermediation.

**DAY 2: Wednesday 23<sup>rd</sup> March**

**Time** **Event**

**SESSION 6** **How do we invent new forms of corporate organisation and restore old forms (such as partnerships, mutuals and friendly societies) through technology?**

⌚ 8.45am – 9.30am

**Jane Fuller, Co-Director, Centre for Study of Financial Innovation**  
**Alexander Hoare, Partner, C. Hoare & Co.**  
**William Lazonick, University of Massachusetts Lowell**  
**Patricia de Middel, COO, Konbini**  
**Saule Omarova, Professor of Law, Cornell**  
**Moderator: Donald Lawrence, Senior Research Fellow, UCL**

Finance capitalism is facing a major crisis of legitimacy. A Victorian invention - the joint stock, limited liability corporation - is the dominant organisational form in both the financial services industry and the corporate sector whose securities are issued, underwritten, traded and invested in by financial services firms. This has created insoluble principal-agent conflicts, evident in excessive levels of remuneration of senior management, and - through the financialisation of economies - led to lower levels of investment and innovation and a decline in productivity. This session will scrutinise recent research into corporate governance and shareholder value, and ask whether technology can play a part in fostering more diverse forms of corporate organisation and ownership, such as family-owned businesses, partnerships, mutuals and friendly societies. It will also inquire whether technology is more effective than political solutions at redistributing value between producers, suppliers, distributors, employees and customers.

**SESSION 7** **Data Science: Challenges and Opportunities for the Future of Finance**

⌚ 9.30am – 10.00am

**Patrick J. Wolfe, Deputy Director, Alan Turing Institute**  
**Chair: Dominic Hobson, COOConnect**

This talk will give perspective from the newly-formed Alan Turing Institute, the UK's National Institute for Data Science. It will describe how the Institute can develop and shape research in this area.

**SESSION 7** **How do we use technology to extract and summarise knowledge from the data trapped in financial market prices, media, social media and corporate and regulatory documents?**

⌚ 10.00am – 10.40am

**Emmanuel Haven, School of Management, University of Leicester**  
**Chris Miller, Founder and CTO, Percentile**  
**Anna Pajor, Head of Capital Markets Intelligence, GreySpark Partners**  
**Lisa Schutz, Managing Director, InFact Decisions**  
**Moderator: Elizabeth Lumley, Director, Global Ecosystem Development, Startupbootcamp FinTech & InsurTech**

Financial markets manufacture epic quantities of data every day in terms of prices set, agreed and paid, and documents published, yet comparatively little of the vast amount of data is made available in structured formats that allow it to be turned into actionable information to drive decisions or create value. It is ironic that an industry in which competitive advantage has always depended on information should be among the last to use databases and algorithms to search for correlations that can improve relationships with individual customers; sell more products and services; improve existing products and services, or launch new ones; cut production and distribution costs; mitigate risks; set business and investment priorities; and make predictions about the future course of markets. This session will show how more powerful technology and faster data processing is transforming other industries by turning data into knowledge, how they could do the same for the financial markets, and how consumers and clients can be rewarded for contributing to industry data sets.

⌚ 10.40am- 11.00am **Coffee**

**SESSION 8** **How can new technologies such as block-chain drive innovation in financial services?**

⌚ 11.00am – 11.45am

**Dave Birch, Director of Innovation, Consult Hyperion**  
**Clara Durodié, Independent Director, TeraVault Technology Investment Fund**  
**Colin Kwan, CEO, Magnr**  
**Vili Lehdonvirta, Oxford Internet Institute**  
**Hakim Mamoni, Chief Technology Officer/Co-Founder, Coinsilium**  
**Svi Rosov, Analyst, Capital Markets Policy, CFA Institute**  
**Moderator: David Wood, Chair, London Futurists**

Ten years ago, it was widely believed that innovation in financial markets was reducing risk and volatility. Since the financial crisis, the opposite view has prevailed. In reality, innovation in financial markets was either illusory (being merely a variation of discounted cash flow) or based on inductive fallacy, in which unsound theories of value and risk were derived from analysis of copious amounts of data, largely because the data was available. Confidence in all of the tools of modern financial theory (such as Black Scholes and VAR) is now extremely low. In other industries, by contrast, innovations tend to stem from re-engineering existing products or processes or applying fresh ideas or technologies to new fields. Blockchain is an example of this process now being applied to financial services. This session will probe what makes some businesses more successful than others at exploiting scientific knowledge, paradigm shifts in technologies, social and intellectual trends, and the wider environment and its cultural socio-economic structures, such as the openness of the markets in which businesses operate and the nature of their relationship with the universities and the State.

⊙ 11.45am – 12.15pm **How to regulate finance in the digital age**

**Jürg Müller, Economics Editor, Neue Zürcher Zeitung**

**Chair: Simon Carne, Proprietor, Simon Carne – Business Consulting**

Financial technology could revolutionize finance. There is just one problem: The regulatory framework is hopelessly outdated. As a result, financial innovations turn out bad most of the time. If we do not change course now, financial technology will eventually cause another crisis. This is why we have put forward a simple but fundamental change to the concept of limited liability. Our proposed systemic solvency rule prevents systemic risks from building up in the first place. In the digital age, such an approach is preferred to today's one, which tries to contain risks. A systemic solvency rule will finally revive competition in finance and unleash the constructive potential of financial technology.

**SESSION 9**  
⊙ 12.15pm- 1.00pm **How can we use technology to regulate markets in ways that work effectively at much lower cost?**

**Stephen Markscheidl, Partner, Wilton Partners**

**Henry Raschen, Head of Regulatory & Industry Affairs Europe, HSBC Securities Services**

**Robert Sams, CEO and Co-Founder, Clearmatics, London**

**Alan Shipman, Lecturer in Economics, Open University**

**Moderator: Simon Carne, Proprietor, Simon Carne – Business Consulting**

Even though financial markets were de-regulated before the financial crisis, they remained relatively heavily regulated by comparison with many other industries, and since the crisis have become still more heavily regulated. This is one reason why the financial services industry is poor at innovation, because regulation inhibits competition by raising barriers to entry. However, regulation also creates opportunities for technology companies to arbitrage regulation by competing with the banks, fund managers and insurers at lower cost in certain lines of business, albeit usually in collaboration with existing providers, providing a useful tool for de-consolidation of firms that are too big to fail. Regulation itself remains largely untouched by technology in the meaningful sense of using technology to develop alternative approaches, test them, and adopt those that yield the best outcomes in terms of effectiveness, economy and lack of damaging side-effects. This session will place regulators in their proper context, as actors and managers of risk with- in the complex, adaptive systems that make up the financial markets, and ask whether technology could either improve their performance or provide a workable alternative (for example, in detecting bad behaviour).

⊙ 1.00pm – 2.00pm **Lunch**

⊙ 2.00pm - 2.20pm **The Age of Em**

**Robin Hanson, Author**

**Chair: Mike Halsall, Chariman, slowVoice**

Human-level artificial intelligence in the form of brain emulations, or “ems,” are probably feasible within a century. They'd change everything, including: mind speeds, body sizes, security, management, job training, career paths, wages, identity, retirement, life cycles, reproduction, mating, conversation, wealth inequality, city sizes, growth rates, politics, governance, law, and war.

⊙ 2.20pm - 4.00pm **Financial Inclusion Challenge - Round 1 - Pitches**

**Facilitator: Mike Halsall, Chairman, slowVoice**

The quest begins for the entrepreneur(s) whose business is believed by the judging panel to be the most likely to significantly reduce financial inequality, globally.

⊙ 4.00pm – 4.30pm **Coffee**

⊙ 4.30pm – 4.55pm **Financial Inclusion Challenge - Round 1 - Results**

Those shortlisted at FoF16 will be invited to attend a workshop event in London in June 2016 ahead of a final selection event in July 2016 where the winner will be announced. Prizes will include a place on Singularity University's Executive Programme at NASA Research Park, Silicon Valley, California.

⊙ 4.55pm - 5.00pm **Close**

**Chris Sier, Director, FiNexus**

# Collaborating Partners



**- ALMANIS.** [ALMANIS.COM](http://ALMANIS.COM)

The wisdom of crowds started when a pioneer of statistical concepts, Sir Francis Galton, ran an experiment at a 1906 county fair. He observed 800 people guess the weight of an ox. No-one got it right.

Galton analyzed the results and found, surprisingly, that the mean of the results was within 0.075% of the correct figure of 1197 pounds. Thus began the journey of unlocking the wisdom of crowds.

Following the Internet's rise we can harness this collective intelligence to improve the way we read our world.

Predictions on almanis cover geopolitics, industry, market outcomes, healthcare research and even epidemics.



**- COINSILIUM.** [COINSILIUM.COM](http://COINSILIUM.COM)

Coinsilium is a blockchain technology investment and development company, supporting early-stage blockchain companies through investment, acceleration, development and education.



**- COOCONNECT.** [COOCONNECT.COM](http://COOCONNECT.COM)

COO Connect is a peer group network of chief operating officers in the investment management industry.



**- FINEXUS.**

FiNexus is a specialist services entity that facilitates integration between the financial services industry, research centres and SMEs. The e-ecosystem being built by FiNexus will allow problem owners from within the financial services industry to easily and effectively access academics, entrepreneurs, technology companies, HPC centres and data providers in a mutually productive and collaborative way. The core activities of FiNexus are based around



**- INFOCERT.** [INFOCERT.IT/INTERNATIONAL](http://INFOCERT.IT/INTERNATIONAL)

InfoCert is a leading player in the field of Digital Transactions Management (DTM) and trusted services. In the last 15 years InfoCert served a significant number of customers, having issued more than 5 million qualified signature certificates, stored 700 million documents in long term law compliant digital preservation and handling every day more than 1 million registered e-mail and dozens of thousands electronic invoices. Building on this high volume law compliant trust services in the last 5 years InfoCert patented and offered to the market innovative paperless solutions, that helped enterprise customers innovate their processes, increase security and improve in effectiveness and cost efficiency, growing from 25 Million euro revenues in 2012 to 47 in 2015.

We develop trust solutions to make every approval, decision and transaction digital combining the usage of document management components, digital preservation, digital signature and registered e-mailing services. Our proposition enables every organization to dematerialize its business processes with simple, efficient, state-of-the-art management solutions which fully meet organizational needs, general regulatory constraints and specific sector rules.

Our mission is to lead and enhance the digitalization in Italy and Europe, implementing solutions that help Public Administrations, Enterprises and Professionals in dematerializing processes, document workflows and communications.



**- KNOWLEDGE TRANSFER NETWORKS.** [KTN-UK.CO.UK](http://KTN-UK.CO.UK)

KTN: The Knowledge Transfer Network was established, by Innovate UK, to foster better collaboration between science, creativity and business. The KTN has specialist teams covering all sectors of the economy – from defence and aerospace to the creative industries, the built environment to biotechnology and robotics. The KTN has helped thousands of businesses secure funding to drive innovation, and we support them through their business cycle to see that investment through to success.



**- KRYPC.** [KRYPC.COM/KRYPC](http://KRYPC.COM/KRYPC)

KrypC is a FinTech solution and service provider focusing on bringing innovative solutions in the field of Blockchain & Digital Currency.

The goal of KrypC's technology services is to help businesses understand the power and utility of Distributed Ledger Technology (DLT), assess the potential areas of application, provide technical framework & design and effective implementation of the technology solution.

We integrate and connect real world business applications to the DLT Network. Using our proprietary connectors, businesses can create digital assets, build business rules for asset flow

and obtain validation information of transactions and digital assets in the DLT network. Our specialized connectors for financial industry are custom built for money transfer, trade finance and pre-approved loans.



**- OMI** [OXFORD-MAN.OX.AC.UK](http://OXFORD-MAN.OX.AC.UK)

The Oxford-Man Institute of Quantitative Finance is a world-leading centre for interdisciplinary research into the financial economy. We answer fundamental questions about financial markets, and develop new quantitative methods and insights with the potential to transform them.

Our researchers have deep and often internationally leading experience in fields that include mathematics, economics, computation, statistics, law, engineering and data science. Their work has shed new light on subjects that range from identifying hidden risks and uncertainties in the financial system to extracting valuable information from noisy market data-streams. We form a bridge between academia and industry. Our co-founder and strongest industrial supporter is Man Group plc, whose research laboratory shares our building and whose staff work closely with OMI researchers to share expertise and identify areas for future investigation.



**- PROPLEND.** [PROPLEND.COM](http://PROPLEND.COM)

Proplend is a Peer to Peer marketplace lending platform for sub £5m Commercial Real Estate debt in the UK. We offer investors, individual and institutional, attractive rates of risk adjusted fixed income returns by unlocking access to individual commercial mortgage assets at higher yields than those offered by traditional Commercial Mortgage Backed Securities (CMBS). Proplend's unique Loan Tranche model splits the Borrowers Loan across up to three Loan to Value (LTV) based tranches, allowing investors with different risk profiles and return requirements all to participate in the same transaction but different parts of the capital structure. The technology and capital efficiency of the platform offers borrowers an alternative to traditional bank finance and investors attractive returns from 5-15% per annum with interest being paid monthly. All loans are secured by way of a 1st legal charge over an income producing commercial property. In 2015, Proplend was the second fastest growing UK peer-to-peer platform, as per the Liberum Altif Volume Index UK.



**- SYNDICATEROOM.** [SYNDICATEROOM.COM](http://SYNDICATEROOM.COM)

SyndicateRoom is the only UK-based investor-led equity crowdfunding platform. SyndicateRoom allows its members to co-invest alongside experienced angel investors in highly sophisticated investment opportunities, while enjoying the same economic terms as the lead investors. SyndicateRoom was founded by Gonçalo de Vasconcelos and Tom Britton, and its own lead investors and advisers are UK Business Angel of the Year Peter Cowley and super-angel Jonathan Milner. SyndicateRoom is authorised and regulated by the Financial Conduct Authority.



**- UKTI.** [UKTI.GOV.UK](http://UKTI.GOV.UK)

Financial Services Organisation (FSO), UK Trade & Investment (UKTI)  
Trade and Investment support for the financial, business and professional business services  
UKTI is the UK government department that helps overseas companies bring high quality investment to the UK's dynamic economy, acknowledged as Europe's best place from which to succeed in global business. It also assists and supports local UK companies export, or grow their exports via its vast network of international trade advisors and overseas networks in its consulates and overseas embassies. The UKTI FSO is comprised of a team of dedicated professionals with a sector specific approach to financial and related professional and business services.

**The UKTI FSO has two principle aims:**

1. To attract high value foreign direct investment (FDI) into the UK
2. To help UK companies grow through international trade

Through our bank of knowledge, extensive networks and teams of specialists UKTI FSO can help identify and leverage potential opportunities, both for trade and investment.

# Speaker Profiles



## - NICI AUDHLAM-GARDI. MD, SAGA INVESTMENT SERVICES

Nici joined Saga in August 2015 from Williams & Glyn, the UK challenger bank, where she held the role of Marketing Director. She was previously Products and Marketing Director for the Corporate Bank of RBS and has held Retail Director roles at Santander and Lloyds Banking Group. Nici's earlier career was at McKinsey, with a focus on the financial services sector. She holds a BA from the University of Oxford, an MBA from Harvard Business School, and sits on the board of Catalyst, a social housing company. Nici reports to the JV Board of Saga Investment Services but also attends the Saga Executive Committee.



## - BRIAN BARTABY. CEO AND FOUNDER, PROPLEND

CEO and founder of Proplend, a Peer to Peer lending platform specialising in the massively underbanked sub £5m commercial real estate debt sector. We offer investors direct access to attractive rates of risk adjusted fixed income returns, all investments are secured against UK income producing Commercial Property. In 2003 Brian founded Longcross Capital, a firm specialising in providing financial solutions for real estate investors and developers. He spent 12 years successfully structuring funding deals to meet his clients ever changing requirements, which ultimately led him to develop the Proplend platform. Prior to property finance he spent 13 years working in London, NY and HK managing FX and Options trading desks as part of the worlds biggest marketplace, where he developed a solid understanding of risk.



## - STEVE BEAUREGARD. CEO, GO COIN

Steve is serial entrepreneur and angel investor with a keen eye for emerging technologies trends and the business instincts to position companies in the critical path. In 2013, while running a mobile and eCommerce professional services firm, Steve founded GoCoin, the world's highest volume Blockchain payment and loyalty company processing up to 10% of the daily transactions on the Bitcoin network. GoCoin was featured in Entrepreneur Magazine as the "Hottest LA Startup" for 2014. Prior to GoCoin, Steve had a diverse 25-year career as a technology pioneer in Fintech, mobile apps and eCommerce landing multi-year contracts with industry giants DIRECTV, BlackBerry, AT&T, T-Mobile, Verizon, TRW, Sony Pictures, Universal Studios, Honda, Microsoft, IBM, Wells Fargo Bank, Countrywide, Hughes, LIONSGATE Films, Creative Artists Agency and myriad state & federal gov't agencies. Steve has been COO of a publicly traded eCommerce business, conducted due diligence and



## - DAVID G.W BIRCH. DIRECTOR OF INNOVATION, CONSULT HYPERION

David G.W Birch Director of Innovation at Consult Hyperion, the secure electronic transactions consultancy. He is an internationally-recognised thought leader in digital identity and digital money; named one of the global top 15 favourite sources of business information (Wired magazine) and one of the top ten most influential voices in banking (Financial Brand); listed in the top ten Twitter accounts followed by innovators, along with Bill Gates and Richard Branson (PR Daily); ranked in the top three most influential people in London's FinTech community (City A.M.), voted one of the European "Power 50" people in digital financial services (FinTech Awards) and ranked Europe's most influential commentator on emerging payments (Total Payments).



## - TOM BRITTON. CTO SYNDICATEROOM

Born in Los Angeles, Tom moved to the UK to play football, and after three fairly successful years realised it was time to focus on his non-sporting career. Before joining SyndicateRoom as a co-founder, Tom worked in product development on a number of software-based projects including managing the development of mobile applications for TheTrainline. Tom completed his MBA at Cambridge where he focused on developing startups, and has taken a keen interest in ventures focused on helping other startups. Tom leads SyndicateRoom's website development team, though his skills and experience ensure that he does a lot more than that. In his spare time Tom volunteers for Camp Footprints, rock climbs, and still plays the odd five aside game.



## - SIMON CARNE. PROPRIETOR, SIMON CARNE - BUSINESS CONSULTING

Simon Carne likes advising organisations for whom solving the problem is not enough. Convincing an external audience – from the court of public opinion to a court of law – is just as important to most of his clients as arriving at the right solution in the first place. Organisations commission him to work with them as a consultant on policy issues, a sounding board to test and challenge their ideas, a facilitator to run structured decision-making sessions or as a writer or editor of the output. He has had extensive policy involvement over the past 20 years – especially in the UK's regulatory environment – from utilities to financial services, from professions to regulation of the press. For nine years he was a policy adviser to the UK's first economic regulator, OfTel. Other regulator-clients include the Financial Reporting Council, for whom he developed a conceptual framework for actuarial regulation, and Ofwat whom he is working with currently. He has a long-standing interest in the presentation of complex financial information, which he developed when running the forensic division at EY. Many years later, this experience led him to a role as visiting lecturer in written and spoken communications at Imperial College Business School.



**- DANILLO CATTANEO.** INFOCERT & CHAIRMAN DTCE

Danilo Cattaneo, 47, COO of InfoCert SpA since 2010 and CEO since 2015. In this role, he managed a company turnaround, from being a large player in the field of digital signature, Registered Mail and archiving, to a digital transaction management leader in the Italian marketplace. Many organizations have invested in InfoCert services and its revenues grew double digits every year, being in 2014 double than 2010, while investing more and more in research and development creating innovative solutions and patents in the trusted services area. Since 2013 he is Chairman of Digital Trust and Compliance Europe, an association of European digital trust service providers based in Brussels. Before joining InfoCert, Cattaneo spent 12 years in Oracle Corporation, managing increasing responsibilities in Italian and European markets.

The beginning of Cattaneo's career occurred in IT and management consulting, with Andersen Consulting, Sintel Consulting and Magaldi Research. Cattaneo has also been for two years Researcher at Middlesex University in London. He graduated with honors in Computer Science at the University of Salerno, completed a Masters in Business Administration from the Ecole Nationale des Ponts et Chaussées in Paris and an ExecMBA from the University of Edinburgh.



**- NICK DAVIES.** RICHER DATA STRATEGY LEAD, DWP

Nick Davies (deputy chair of the End-User Needs Working Group) is a tax inspector and policy advisor in HMRC by trade and negotiated the legislation and implementation of the BACs leg of the PAYE in Real Time system.

Since then he has been on secondment to DWP- the largest user of direct credit in the UK- where he advises ministers on payment strategy. Nick is working to brigade the government- as -customer requirement of the payments industry and align that with the PSR's statutory remit both to improve administration and delivery and to benefit corporate and individual taxpayers, welfare claimants and pensioners, bringing the prospect of safe, secure real time digital government closer.



**- PATRICIA DE MIDDEL.** COO, KONBINI

With a strong conviction of the positive role Social Media can play across spheres, Patricia made the ultimate career jump leaving her 17 year financial background at JPMorgan to join Konbini as Global COO.

Konbini is a multi format media company producing its own mix of Culture, Art and engaging News content. It promotes the new post-journalism era, advocating an editorial line with a clear cut on Positive Pop Culture and a commitment to develop local emerging talents. The platform is seen by over 50 million visitors a year.

With an MBA and Graduated in International Relations, Patricia tries to make the best use of both her experience as Senior Banker in London and her passion around the power of clear and positive communication in this new multi-cultural reality. She is also involved as mentor at Cambridge business School and tries to maintain an active role within the Arts community.



**- CLARA DURODIE.** INDEPENDENT DIRECTOR, TERAVALT TECHNOLOGY INVESTMENT FUND

Clara serves on Boards of European investment funds and the Advisory Board of The Innovation Institute of America. In her roles, Clara integrates strategic planning and innovation with sound knowledge of governance, financial rigour and building businesses. Clara was an executive and Board Director at Ackermans & van Haaren (AvH)\* downstream financial services companies in London and Luxembourg respectively. AvH Group has 22,633 staff, €5.9Billion in revenues in 2014 and is listed on BEL20, Private Equity NXT of Euronext Brussels and European DJ Stoxx 600. She lead strategic change programs with focus risk management, client engagement and operations. Prior to commencing her MBA degree at Oxford, Clara was Managing Director and Founder of The Barna Group which had business interests in management consulting, procurement, commerce, technology and education. Clara is a member of the Chartered Institute for Securities and Investment (CISI) London UK, holds a Certified Diploma in Investment Management (IMA) and MBA from University of Oxford.



**- KAY FIRTH-BUTTERFIELD.** CHIEF OFFICER & MEMBER OF THE LUCID ETHICS ADVISORY PANEL, LUCID AI & ADJUNCT PROFESSOR OF LAW, UNIVERSITY OF TEXAS SCHOOL OF LAW

Kay Firth-Butterfield is a Barrister and part-time Judge and has worked as a mediator, arbitrator, business owner and professor in the United Kingdom. In the United States, she is Chief Officer, and member, of the Lucid.ai Ethics Advisory Panel (EAP) and Professor. She is a humanitarian with a strong sense of social justice. Kay has advanced degrees in Law and International Relations. Kay advises governments, think tanks and non-profits about artificial intelligence, law and policy. Her role as Chief Officer of the Lucid EAP goes beyond the traditional ethics and compliance. Kay co-founded the Consortium for Law and Policy of Artificial Intelligence and Robotics at the University of Texas and teaches its first course: Artificial Intelligence and emerging technologies: Law and Policy. Kay is Vice Chair of an IEEE Industry Connections Committee considering Artificial Intelligence and ethical design. She thinks about how AI and other technologies will impact business and society and how business can prepare for that impact in its internal planning and external interaction with customers and other stakeholders. Kay regularly speaks to international audiences addressing many aspects of these challenging changes.



**- JANE FULLER.** CO-DIRECTOR, CENTRE FOR STUDY OF FINANCIAL INNOVATION

Jane Fuller is co-director of the Centre for the Study of Financial Innovation, an independent think-tank, and – as Pensions Fellow – author of ‘The Death of Retirement’ (July 2015). She is also director of Fuller Analysis, a consultancy that she founded after leaving the Financial Times in 2005. She is a member of the Audit and Assurance Council of the FRC, the UK regulator, and a Fellow of CFA Society of the UK, serving on the financial reporting and analysis committee. Her advisory work focuses on savings and investment – including the online investment manager, Nutmeg – and on accounting and corporate governance. She spent 19 years at the FT, where her roles included Lex writer, UK companies editor and financial editor, becoming part of the senior management team. She still trains FT journalists and is a columnist for Accounting & Business magazine.



**- DANIEL GODFREY.** INDEPENDENT DIRECTOR AND CONSULTANT

Daniel Godfrey has worked in financial services for 35 years. He has experience of insurance, pensions and asset management but asset management is where the bulk of his experience and his passion lies. He has a sales, marketing, communications and strategy background, but for most of the last twenty years he has held CEO roles at two trade associations. Firstly as Director General of the Association of Investment Companies where he led the development of corporate governance for directors and a nationwide TV advertising campaign. For the last three years, he was CEO of the Investment Association the trade body for the UK's £5.5 trillion investment management sector. At the Investment Association, he led a programme of industry self-improvement designed to "make investment better" so as to put the industry beyond reproach so as to secure optimised regulatory settlements, consumer outcomes and commercial success for members. This encompassed better transparency, improvements to stewardship and proposals to improve operational standards in a number of areas. He left the Investment Association in October and is currently a Non-Executive Director of Big Issue Invest Fund Management, the Investor Forum and the Ethical Capitalism Group.



**- MIKE HALSALL.** SINGULARITY UNIVERSITY

Mike Halsall is a serial entrepreneur in technology, construction and real estate, including co-founding substantial real estate fund structures in Luxembourg with Calpers and Jones Lang LeSalle, successfully selling one to AXA. Technology successes with investment participation include e-procurement vendor Bravo Solution SPA [an Italian joint venture between Ital Cementi SPA and McKinsey Milan], and Singularity University based at NASA's Silicon Valley research facility.

Mike established the successful Grand Challenge campaign in the UK, sending several British based entrepreneurs to Silicon Valley for education and venture capital financing, and has recently co-established the UK Government's Grand Challenge, involving 40,000 British civil servants.

Mike is a member of TechCast, the Washington DC think tank on new technologies, advises the UK's Gvt Office for Science (Go-science) on Fintech and Blockchain technologies, and is an award winning participant and co-initiator of Iarpa's recent science and technology forecasting project. In 2012 he joined Almanis in Australia as investor and Chairman.



**- ROBIN HANSON.** ASSOC. PROFESSOR OF ECONOMICS, GEORGE MASON UNIVERSITY

Robin Hanson is associate professor of economics at George Mason University, and research associate at the Future of Humanity Institute of Oxford University. He has a doctorate in social science from California Institute of Technology, master's degrees in physics and philosophy from the University of Chicago, and nine years experience as a research programmer, at Lockheed and NASA. He has 2800 citations, 60 publications, 420 media mentions, and he blogs at OvercomingBias.



**- EMMANUEL HAVEN.** SCHOOL OF MANAGEMENT, UNIVERSITY OF LEICESTER

Emmanuel Haven is a Professor at the School of Management, University of Leicester. He is interested in understanding how concepts from a variety of areas of physics can be applied to social science. He published with Andrei Khrennikov the book 'Quantum Social Science' (Cambridge University Press). Together with Sandro Sozzo he set up the 'Institute for Quantum Social and Cognitive Science' (IQSCS) at the University of Leicester. He published his work in economics; physics; applied mathematics and psychology journals. He just co-edited (with Andrei Khrennikov) a special issue on papers presented at the Fields Institute (University of Toronto) on the topic of quantum probability and the mathematical modelling of decision making.



**- ALEXANDER HOARE.** PARTNER, C. HOARE & CO.

Alexander Hoare graduated from the University of Edinburgh with a B.Comm with honours in marketing and is the first of the eleventh generation of C. Hoare & Co. Partners. Having worked as a Marketing Consultant for P A Consulting Group he joined C Hoare & Co in 1987 and was Chief Executive from 2001 until 2009. He has held trustee positions with Training for Life and Trinity Hospice, been a Non-Executive Director of Jupiter Green Investment Trust, the President of the Groupement Européen de Banques, and a member of the Westminster Abbey Finance and Advisory Council. He is now active in the field of social and impact investing. Alexander's recreations involve many sports, notably cricket, tennis, real tennis and sailing. He also likes to travel off the beaten track.



**- DOMINIC HOBSON.** FOUNDER, COOCONNECT

Dominic Hobson is the founder of COOConnect, a peer group network for fund managers and asset owners. He was a founder, and for many years editor in chief, of Global Custodian magazine. He also writes for Financial News, contributes occasionally to the BBC on financial markets issues, and undertakes a variety of research and consultancy projects for financial services firms. Dominic is a published author, with three books to his name. He was also amanuensis to Nigel Lawson, former Chancellor of the Exchequer, in the preparation of his memoirs. Dominic was born in Southern Rhodesia in 1958, and educated there and at Magdalene College, Cambridge. He spent four years in investment banking before working for himself.



**- ROBERT C. HOCKETT.** CHAIRMAN, SLOWVOICE, EDWARD CORNELL PROFESSOR OF LAW CORNELL UNIVERSITY

Robert Hockett is the Edward Cornell Professor of Law at Cornell University. His principal research, writing, and teaching interests lie in the fields of organizational, financial, and monetary law and economics in both their positive and normative, as well as their national and transnational, dimensions. His guiding concern in these fields is with the legal and institutional prerequisites to a just, prosperous, and sustainable economic order, and his many publications appear in the legal, economic, and philosophical literatures.

A Fellow of the Century Foundation and regular commissioned author for the New America Foundation, Hockett also does regular consulting work for the Federal Reserve Bank of New York, the International Monetary Fund, Americans for Financial Reform, and a sizable number

of federal and state legislators and local governments. He has testified multiple times before the U.S. House and Senate, and also is Senior Counsel at Westwood Capital Holdings, a Manhattan-based investment bank that brings socially responsible investors together with publicly beneficial projects.

Hockett holds advanced degrees from Yale, Oxford, and the University of Kansas. Prior to doing his doctoral work and entering academe, he worked for the International Monetary Fund and clerked for the Honorable Deanell Reece Tacha, Chief Judge of the U.S. Court of Appeals for the Tenth Circuit.



**- RAVI JAGANNATHAN.** MD & CEO, Y-CASH SOFTWARE SOLUTIONS & CHAIRMAN & FOUNDER, KRYPC

Ravi Jagannathan has a vast experience of starting and grooming various consumer technology ventures. He is a visionary and his passions for consumer oriented solutions have created successful ventures in the past which include Ypaycash, eMudhra and Taxsmile in India. From Digital Signature to wallet and now cryptocurrency, his new venture - KrypC merely reiterates the objective of innovation and addressing the need of the hour through technology. A Fellow Member of the Institute of Chartered Accountants of India, he has provided management, tax, audit, project finance, International JV consulting related services to global clients during initial years of his career and later diversified his interest and focused on the Information Technology industry. As part of Senior Management team in UBICS Inc, ICICI InfoTech Inc and 3I InfoTech Ltd., he was spearheading multiple functions in their US, UK and India operations. He has a global experience of over 30 years in the fields of Management, Finance, Project Management, Technology Consulting and Business Development. He is regularly called upon to participate in many Indian and International panel discussions and seminars.



**- JAIDEV JANARDANA.** CEO, ZOPA

Jaidev joined Zopa in 2014 as COO, driving the operations of the business, including marketing, credit risk, technology and customer service. He became CEO in August 2015, shortly after Zopa became the first UK platform to lend its billionth pound. Prior to Zopa, Jaidev spent 12 years with Capital One, both in the US and the UK. He was the CMO for Capital One UK, responsible for Marketing, Product, Credit and Risk Operations for the UK business, and was instrumental in bringing the UK business back to profitability and growth.



**- TIM JONES.** CEO & CO-FOUNDER, TIBADO LTD

Tim Jones is an experienced CEO with specialisms in financial transactions including payment systems, retail banking and pensions. Tim is the former CEO of NEST Pensions in the UK and serves additionally as an Independent Director at ITG Inc., a NYSE listed institutional broker dealer in New York.

Earlier in his career, Tim spent seventeen years at NatWest Bank in the UK where, from 1990, he led the development of Mondex digital cash, as well as becoming Chief Executive of Retail Banking in the late 1990s. Tim is now introducing Tibado, a new global digital cash venture, to which he will be devoting his full attention from 2016 as he concludes his period leading NEST.



**- CON KEATING.** HEAD OF RESEARCH, BRIGHTONROCK GROUP

In a career spanning more than forty years, Con has worked as an infrastructure project financier, corporate advisor, investment manager and research analyst in Europe, Asia and the United States. Con's career commenced as a graduate trainee with Hambros Bank in 1969 and included periods with Kleinwort Benson, First Boston, Banque Paribas and CIGNA, and was characterised by specialisation in quantitative modelling and analysis. This has varied from the financial modelling of infrastructure projects, to credit, insurance and securities pricing and encompassed pension projection and valuation.

He has served on the boards of a number of educational and charitable foundations and as a trustee of several pension schemes. He is currently Head of Research for the nascent BrightonRock insurance group.

Con is currently a member of the steering committee of the financial econometrics research centre at the University of Warwick and of the Societe Universitaire Europeene de Recherche en Finance. As a research fellow of the Finance Development Centre he published widely on the regulation of financial institutions and pension systems, and also developed new statistical tools for the analysis of financial data, such as Omega functions and metrics. From 1994 to 2001, Con was chairman of the committee on methods and measures of the European Federation of Financial Analysts Societies and currently is a member of their Market Structure Commission. Con has also served as an advisor and consultant to the OECDs private pensions committee and a number of other international institutions



**- COLIN KWAN.** CEO, MAGNR

Colin has always had a drive for entrepreneurial innovation from early beginnings. His passion for technology and finance came from watching his father's successful computer games business.

He has an MBA and BSc (Computer Science). Served as Vice President at Deutsche Bank and UBS. Accumulated over 23 years of Investment banking and IT experience. He is a board member of the UKDCA with a focus on regulation of Digital Currencies. As CEO of Magnr, his vision is to bring simple and affordable investment finance to anyone, everywhere by creating the World's Bitcoin Bank.



**- MARK LAMB.** CEO, COINFLOOR

Mark Lamb founded Coinfloor in 2013 in response to the lack of a professional trading exchange for Bitcoin and the difficulty consumers and investors in the UK were facing in the purchasing of the new digital asset. He is a dedicated member of the Bitcoin community and is committed to building the most reliable, compliant and secure platform for traders and investors.

Mark founded his first business, Zeltor Technology Solutions and quickly realised his passion for building and growing technologies to solve people's problems. He received Angel Funding for Rewardr, a mobile app which introduced him to the virtual currency space and later Bitcoin.

Mark is passionate about sales, business development, and managing teams of highly skilled

and focused people. His vision is for Coinfloor to facilitate Bitcoin's growth and adoption and enable it to bring about the world-changing potential for banking the unbanked and freeing people to make payments without borders and restrictions.



**- MIKE LAVEN.** CEO, CURRENCY CLOUD

Behind Mike's avuncular exterior lies one of the sharpest minds in the financial technology industry. Over the last fifteen years, Mike has held leadership roles at a number of a FinTech firms. He joined Currency Cloud in 2011, growing the firm to processing over \$10bn of international payments per annum.

As COO at Traiana, Mike played a pivotal role in ICAP's \$274m purchase of a controlling interest. Mike was CEO at Infinity Financial Technology, Cohera and Coronet, and Chairman at FRS Global. As home in Silicon Valley as in the financial services world in London, you will be unsurprised if you meet Mike to learn that he has several degrees, including from Harvard. In his early career, he even spent six years working for the United Nations. In his spare time, Mike plays classical and jazz piano, a topic on which he can bore even the most ardent music aficionado rigid.



**- DONALD LAWRENCE.** PROFESSOR, UCL ENGINEERING DEPT IN FINANCIAL COMPUTING AND ANALYTICS GROUP

Donald Lawrence is a professor in UCL Engineering dept in Financial Computing and Analytics Group. Donald is an SME in capital markets and risk management and an advisor in the wholesale financial markets. Working for financial institutions, multinationals and public sector on projects related to capital management, strategy, implementation of operational and technology process re-engineering and change management. Maintaining active affiliations with global academic institutions and regularly presenting guest speaker sessions at various industry forums.

Donald serves as board advisor in both an industrial and academic capacity:

- UCL Future Leader industry outreach program
- Director-Computational Finance
- Market Manager Genesis Corporation
- Chair of UCLFINDS Society
- NED roles; board member & Head of Development Committee for ISP;
- PRIMA board member & Head of the Education Committee;
- Foundation for Fund Governance, Advisory board, Washington DC;
- MCSI designation - Chartered Institute of Securities and Investment

Previously Donald has worked with Citibank Private & Investment Bank (USA, EU, Middle east/Asia) within FICC; BAML, MD Capital markets Europe and Deutsche Bank as an adviser.



**- WILLIAM LAZONICK.** ECONOMIST, UNIVERSITY OF MASSACHUSETTS LOWELL

William Lazonick is professor of economics at University of Massachusetts Lowell and president of the Academic-Industry Research Network. Lazonick holds a B.Com from University of Toronto, M.Sc. (Econ) from London School of Economics, and Ph.D. in economics from Harvard University.. Previously, Lazonick was assistant and associate professor of economics at Harvard University, professor of economics at Barnard College of

Columbia University, and distinguished research professor at INSEAD. Primary funders of his recent research on innovation and financialization have been the Institute for New Economic Thinking, Ford Foundation, and European Commission. His book Sustainable Prosperity in the New Economy? Business Organization and High-Tech Employment in the United States (Upjohn Institute for Employment Research, 2009) won the 2010 International Joseph A. Schumpeter Prize. His article, "Innovative Business Models and Varieties of Capitalism," received the Henrietta Larson Award from Harvard Business School for best article in Business History Review in 2010. His Harvard Business Review article "Profits Without Prosperity: Stock Buybacks Manipulate the Market and Leave Most Americans Worse Off," has received the HBR McKinsey Award for outstanding article in Harvard Business Review in 2014. Lazonick is currently completing a book, The Theory of Innovative Enterprise, to be published by Oxford University Press.



**- VILI LEHDONVIRTA.** RESEARCH FELLOW AND DPHIL PROGRAMME DIRECTOR AT THE OXFORD INTERNET INSTITUTE, UNIVERSITY OF OXFORD

Dr Vili Lehdonvirta is a Research Fellow and DPhil Programme Director at the Oxford Internet Institute, University of Oxford. He is one of the authors of the UK Government Distributed Ledger Technology report. His research deals with the design and socioeconomic implications of digital marketplaces and platforms, using conventional social research methods and novel data science approaches. He has a PhD in Economic Sociology from Turku School of Economics and an MSc in Information Networks from Helsinki University of Technology. Previously he worked at London School of Economics, University of Tokyo, and Helsinki Institute for Information Technology. Before his academic career, he worked as a game programmer. He has advised companies, startups, and policy makers in the United States, Europe, and Japan, including Rovio, Government of Finland, and the World Bank. His book Virtual Economies: Design and Analysis (with Edward Castronova) is published by MIT Press and translated to Chinese by China Renmin University Press.



**- GENEVIEVE LEVEILLE.** CEO, KRYPC

Genevieve Leveille is the CEO of KrypC, a new venture fostering digital currency by assisting the regulators across the globe in deploying a highly secure digital currency architecture that can be offered parallel to fiat currencies. KrypC also focuses on distributed ledger technology toolkits for various industry verticals allowing them to simplify their technology stack. KrypC is setting up a Global Distributed Ledger Competency Center that shall focus on offering offshore consulting and service delivery for these emerging technologies.

FinTech is about problem solving, rethinking old problems and building the technology to make things easier, faster and less costly. Genevieve's attitude towards change and new technologies are reflected in her successful journey and her recent selection as a finalist in the Women in IT Awards 2016 in the category 'Security Champion'.

Previous to joining KrypC, Genevieve was the Managing Director of IdenTrust, Inc. where she was responsible for the International Market, advocating the use of the existing trust and security building blocks to tackle challenges in commerce at the individual and corporate level.

Having deep understanding of the moving parts and pain points in the financial sector,

Genevieve's ambition is to collaborate on and build innovative solutions to address inefficiencies and obstacles towards the simplification of the customer journeys.



**- ELIZABETH LUMLEY.** DIRECTOR GLOBAL ECOSYSTEM, STARTUPBOOTCAMP FINTECH & INSURTECH

Liz Lumley is Director, Global Ecosystem Development, Startupbootcamp FinTech & InsurTech. She has spent over 20 years working in the financial technology space, most recently as an editor at financial services and technology newswire, Finextra. In addition to being an internationally recognised conference speaker and moderator, she is also a regular contributor to Brett King's Breaking Banks radio show on the VoiceAmerica Business channel.



**- HAKIM MAMONI.** CTO & CO-FOUNDER, COINSILIUM

Hakim Mamoni is a co-founder and the chief technology officer of Coinsilium, a fintech company focused on blockchain technology. Along with Eddy Travia, he co-founded Seedcoin (now part of the Coinsilium Group), the world's first bitcoin start-up virtual incubator, which launched in July 2013, and by the end of March 2014 had invested in six start-ups. Given his 20 years' experience developing software for investment and central banks in England, Luxembourg, France, Greece and West Africa, as well as writing a unified telecommunication platform providing services to travellers facing language barriers in China, it is easy to see why he believes in the transformational potential of blockchain technology. Hakim is also a founding member of the United Kingdom Digital Currency Association, a non-profit organisation created in London to establish a dialogue with regulators and government and to educate businesses, the public and regulatory bodies about digital currencies.



**- STEPHEN MARKSCHEID.** PARTNER, WILTON PARTNERS

Stephen Markscheid is a partner at Wilton Partners, a Shanghai based boutique investment bank. He serves as non-executive director of CNinsure, Inc., Jinko Solar Inc., China Ming Yang Wind Group Co. Ltd., and ChinaCast Education Corporation. Steve is also a trustee of Princeton-in-Asia.

From 1998-2006, Steve worked for GE Capital. During his time with GE, Steve led GE Capital's business development activities in China and Asia Pacific, primarily acquisitions and direct investments. Prior to GE, Steve worked with the Boston Consulting Group throughout Asia. Steve was also a commercial banker for ten years in London, Chicago, New York, Hong Kong and Beijing with Chase Manhattan Bank and First National Bank of Chicago. His career began with the US-China Business Council, in Washington D.C. and Beijing. Steve holds an MBA from Columbia University, an M.A. in International Affairs from Johns Hopkins SAIS, and a B.A. in East Asian Studies from Princeton University. He lived and worked in Asia for over twenty years, including China, Singapore, Hong Kong, Taiwan, and Thailand. Besides his native English, Steve is fluent in Chinese and conversant in Japanese and French.



**- FELIX MARTIN.** PROFESSOR OF LAW & FINANCE, SBS, UNIVERSITY OF OXFORD  
AUTHOR, MONEY: THE UNAUTHORISED BIOGRAPHY

Felix Martin is a macroeconomist and fund manager. He began his career at the World Bank in Washington, DC, and in 2008 moved to the asset management industry in London. He was educated in the UK, Italy, and the US, and holds degrees in classics, international

relations, and economics, including a D.Phil. in economics from Oxford. Felix writes regularly on economic and financial topics in the trade and popular press – including the Real Money column for the New Statesman – and is the author of Money: The Unauthorised Biography (2013), which has been translated into 12 languages and was a finalist for the 2013 Guardian First Book Award and the 2014 German Economic Book Prize.



**- COLIN MAYER.** PROFESSOR OF MANAGEMENT STUDIES, UNIVERSITY OF OXFORD

Colin Mayer is the Peter Moores Professor of Management Studies at the Said Business School at the University of Oxford. He is a Professorial Fellow of Wadham College, Oxford and an Honorary Fellow of Oriel College, Oxford and St Anne's College, Oxford. He is a Fellow of the British Academy, the European Corporate Governance Institute, and the Royal Society of Arts. He is a member of the UK Competition Appeal Tribunal, the UK Government Natural Capital Committee and the International Advisory Board of the Securities and Exchange Board of India.

Colin Mayer was the first professor at the Said Business School in 1994, the Peter Moores Dean of the Business School between 2006 and 2011, and the first Director of the Oxford Financial Research Centre between 1998 and 2005. He was a Harkness Fellow at Harvard University, a Houlblon-Norman Fellow at the Bank of England, the first Leo Goldschmidt Visiting Professor of Corporate Governance at the Solvay Business School, Université de Bruxelles, and has had visiting positions at Columbia, MIT and Stanford universities. Colin Mayer was chairman of Oxera Ltd. between 1986 and 2010 and was instrumental in building the company into what is now one of the largest independent economics consultancies in Europe. He is a director of Aurora Energy Research Ltd. He has consulted for numerous large corporations and for governments, regulators and international agencies around the world.



**- CHRIS MILLER.** FOUNDER AND CTO AT PERCENTILE

With over 20 years of experience as a software engineer, Chris spent 8 years developing the Risk platform for a global investment bank. He has a wealth of experience in writing high-performance software, spearheading the scalable distributed computing of Percentile's Risk Technology.



**- ALAN D. MORRISON.** INFOCERT & CHAIRMAN DTCE

Alan Morrison is Professor of Law and Finance at Said Business School and Fellow of Merton College. Alan has been at Oxford since 2000, initially as Reader in Finance and, since 2006, as a Professor. Alan was previously a Director of SG Warburg, where he established and ran the currency options trading business. Alan's research interests are in bank regulation, corporate finance, corporate governance, and the structure and operation of the investment banking business. He served as specialist advisor to the House of Lords Economic Affairs Committee inquiry on Banking Supervision and Regulation. He has published widely in the fields of commercial and investment banking in leading journals, including the American Economic Review, the Journal of Finance, the Journal of Financial Economics and the Review of Finance. He is joint author of Investment Banking: Institutions, Politics, and Law

(Oxford University Press, 2008). At Saïd Business School, Alan has created and directed core finance courses for MBA, EMBA and MSc Finance students. He designs, directs and teaches the Oxford Finance and Corporate Governance Programme. He has also directed and/or taught on custom programmes for several banks and multinational corporations. He can be reached at alan.morrison@sbs.ox.ac.uk



**- JÜRIG MÜLLER.** ECONOMICS EDITOR, NEUE ZÜRCHER ZEITUNG

Jürg Müller is an economics editor at Neue Zürcher Zeitung (NZZ) covering the financial system and the digitization of the economy. Together with an investment banker, he has recently published *The End of Banking: Money, Credit, and the Digital Revolution*, a book about the effects of information technologies on the financial system. He holds a Ph.D. in economics from ETH Zurich and an M.Phil. in economics from the University of Cambridge. In his doctoral thesis, he investigated the impact of banking on macroeconomic stability and welfare; parts of his thesis have been published in the *Journal of Economic Theory*.



**- JASON NABI.** HEAD OF EMEA, ITBIT

Jason Nabi is the Head of EMEA for itBit. He has over 20 years of business leadership experience at securities services banks and technology firms. He started as a dealer on the London Stock Exchange before he established his reputation as a developer of new businesses in the capital markets post-trade industry. After trading, Jason moved to Bloomberg and helped run business development in EMEA and established Bloomberg's presence in a number of new locations. With the emergence of the Internet in financial markets, Jason moved to IBM Global Services to focus on "e-enabling" banks, which led to a focus on post-trade. He took a leadership role at BNP Paribas Securities Services, where he was head of the UK Clearing, Settlement, and Custody business. He spent time at Markit, where he helped drive Asset Servicing, before joining Société Générale to lead development of a new strategy and launch a new business delivering post-trade services. Jason is a frequent contributor to industry media and has in the last 10 years established a number of industry thought leadership forums focused on market infrastructure and regulatory developments. More recently, Jason has helped the London market establish the focus on blockchain in capital markets post-trade, acting as both a member of industry working groups, and hosting a series of industry forums. Jason has qualifications including Chartered Institute for Securities & Investment (CISI), Chartered Institute for Marketing (CIM) and he has held a number of FCA controlled functions.



**- SAULE T. OMAROVA.** PROFESSOR OF LAW, CORNELL UNIVERSITY

Saule T. Omarova is Professor of Law at Cornell University. Her research interests include the regulation of financial institutions and markets, banking law, and international finance. Her scholarship on the roles of financial evolution and regulatory accommodation in the transformation of American banking has drawn attention both in the academy and among U.S. legislators, who regularly seek Professor Omarova's advice and Congressional testimony. 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 2006-2007, she served at the U.S. Department of the Treasury as a Special Advisor for Regulatory Policy to the Under Secretary for Domestic Finance. Professor Omarova earned her undergraduate degree from the Department of Philosophy at Moscow State University, her Ph.D. in Political Science from the University of Wisconsin at Madison, and her J.D. from Northwestern University.



**- ANNA PAJOR.** HEAD OF CAPITAL MARKETS INTELLIGENCE, GREYSPARK PARTNERS

Anna is an experienced strategy consultant specialising in financial markets. She runs the Capital Markets Intelligence practice within GreySpark Partners, a financial markets consultancy. Her practice delivers thought leadership, strategic advice and market benchmarks to leading investment banks, hedge funds, asset managers, trading venues and technology providers.

Anna studied Mathematics and Natural Sciences, as well as Management and Leadership. Prior to joining GreySpark, she worked for the Boston Consulting Group. In addition to the professional duties, she supports her community as a board member of a large non-profit. Anna is a frequent commentator in the industry press. Her current areas of interest include investment banking e-commerce and technology for financial markets.



**- STEVE PODMORE.** ASSOC. PROFESSOR OF ECONOMICS, GEORGE MASON UNIVERSITY FOUNDER, BIGCROWD

Steve Podmore is the founder of a soon to be launched new financial institution, Transform Global, and its sister company which will provide deal flow, marketing and engagement, called BIGCrowd.

Over 9 years ago Steve identified an interrelated group of system challenges that were damaging to our local and global economies. And so he determined to unpick, understand and do something about them. After several focussed years of development, the result is Transform Global, a model for a Private Innovation and Development Bank - of which Steve is Founder and CEO. The Transform Global vision includes a set of game-changing innovations for how investment funds can be raised and deployed to address known market failures and risk and resilience threats around the world. Currently Steve is putting in place partners, team and investment that will come together in an exciting 'ScaleUpSpeedUp.com' launch event on the 18th April. The focus is on creating, scaling up and speeding up intelligent funding mechanisms for early stage sustainable innovation, development and role out activity. Doing so to free up vast pools of hidden capital, where bottlenecks have prevented widespread social and environmental challenges to be addressed on a scale to make a difference. The focus, is system innovation to broadly address the 17 Global Goals for Sustainable Development.



**- PETER RANDALL.** COO, SETL

Peter Randall was the first Executive Director of FIX Protocol, which is now the ubiquitous standard for buy-side, sell-side, & exchange-side electronic communication. He was one of the founders and Chief Executive of Chi-X Europe which on November 2nd 2007 the date that MiFID came into force, traded over €1 billion, currently BATS Chi-X is the largest stock

exchange in Europe with a market share of over 26%. He has successfully driven change in financial markets at the boundaries between technology, regulation and adoption. He is the CEO of SETL, which seeks to offer distributed ledger technology to banks, asset managers, market infrastructure providers and regulators. He was educated at the London School of Economics and the University of Oxford.



**- HENRY RASCHEN.** HEAD OF REGULATORY & INDUSTRY AFFAIRS  
EUROPE, HSBC SECURITIES SERVICES

Henry Raschen joined Samuel Montagu, now part of the HSBC Group, in 1989. He carried out a number of European financial reporting and investment analysis roles before moving to HSBC Securities Services. In his current role as Head of Regulatory Engagement at HSS he is responsible for identifying and assessing regulatory and market changes worldwide in order to specify future client services, as well as for liaising with regulators, market infrastructures and other organisations. He was a member of the ECB's T2S Advisory Group from 2007-2012 and is the current chairman of the T2S UK National User Group. Henry is a chartered accountant.



**- SVIATOSLAV ROSOV.** ANALYST, CAPITAL MARKETS POLICY, CFA INSTITUTE

Sviatoslav Rosov is analyst in the Standards and Advocacy group at CFA Institute, with a focus on capital markets. He has a PhD in Finance from the Australian National University and moved to CFA Institute in 2014 after teaching positions at University College London and London School of Economics. He became a CFA charter holder in 2015 and his main area of research is market microstructure although this is increasingly being supplemented by fintech issues as well.



**- ROBERT SAMS.** CEO & CO-FOUNDER,  
CLEARMATICS, LONDON

Prior to founding Clearmatics, Robert was a hedge fund manager and macro specialist focused on central bank policy with over 11-years experience in interest rate derivatives trading.

Robert's interest in financial cryptography dates back to his student days, when he first learned of David Chaum's work, and has been thinking about how to apply cryptography to digital cash and alternative forms of money and finance ever since. An early critic of aspects of the Bitcoin protocol, he is the inventor of cryptocurrency stabilisation schemes, and was an early contributor to the Ethereum project. Some of his work on applying blockchain technology to financial markets has been published in journals such as \*Risk\* and the \*Journal of Financial Transformation\*. Also an avid programmer, fan of functional programming languages, and promoter and author of open source code.



**- ANDERS SANDBERG.** JAMES MARTIN RESEARCH FELLOW,  
FUTURE OF HUMANITY INSTITUTE

Dr Anders Sandberg's research at the Future of Humanity Institute centres on management of low-probability high-impact risks, societal and ethical issues surrounding human enhancement, estimating the capabilities of future technologies, and very long-range futures. He is currently senior researcher in the FHI-Amlin industry collaboration on systemic risk of risk modelling. Topics of particular interest include global catastrophic risk, cognitive biases,

cognitive enhancement, collective intelligence, neuroethics, and public policy. He is research associate to the Oxford Martin Programme on the Impacts of Future Technology, the Oxford Uehiro Centre for Practical Ethics, the Oxford Centre for Neuroethics and the Institute of Future Studies (Stockholm). He is on the advisory boards of a number of organisations and often debates science and ethics in international media.



**- LISA SCHUTZ.** MD, INFACIT DECISIONS

Lisa has a career focus on the strategic use of data and analytics across financial services, telecommunications and media. Lisa's work focuses on the use of decision analytics, incorporates work on cloud based approaches where the consumer (not the organisation) controls the flow of data, as well as the use of wisdom of the crowds/collective intelligence to provide new insights that can drive better decision making. Lisa has just launched a consumer agency banking application - Verifier - and is working on a small business evaluation platform using both analytics and collective intelligence.

Lisa's work is informed by her research on information sharing in credit markets and her experience with credit bureaus (her first data start-up was sold to Equifax Australia), credit card schemes (for several years Lisa ran the GE Money relationship for MasterCard through Asia Pacific, Middle East and Africa) and her experience in setting up a marketing services division for Australia Post - focused on commercialising the Postal Address File and ecommerce shipping data.

Lisa has just completed a book – Decisions Not Data - designed to assist senior managers in getting value from analytics by helping them focus in on their key, strategic decisions first and technology and analytics methodological issues second.



**- ALAN SHIPMAN.** LECTURER IN ECONOMICS, OPEN UNIVERSITY

Alan Shipman worked in economic research, emerging-markets analysis [for the Economist Intelligence Unit, Business Monitor International and Oxford Economics] and business journalism before joining the Open University economics department in 2009. He now researches financial services, personal finance and macroeconomics, also writes about the Eastern European and Chinese economies, and contributes to economics and social science course design. His most recent book is Capitalism Without Capital (Palgrave 2015). He is currently completing a book on economic and political elites and planning a biography of Wynne Godley, one of the few economists whose stock-flow-consistent approach enabled him to predict the 2007-8 financial crisis and the Eurozone problem.



**- CHRIS SIER.** DIRECTOR, FINEXUS

Chris is Co-MD of FiNexus, a knowledge-transfer and research organization, and advises the UK Government, Regulators and various trade bodies on pension fund Corporate Governance and Cost Transparency. Chris also advises a range of stakeholders including the UK Government on innovation and fintech. Previously he was is Managing Director of KAS Bank UK, an Asset Servicing and Pension Fund specialist, and Director of the Financial Services Knowledge Transfer Network, a research, innovation and knowledge transfer organisation for financial services, bridging industry, academia and government. He has also

held various strategy management consulting roles, starting as Associate at AT Kearney, ending as partner in boutique firm specialising in advisory to the Buy-side. In the dim and distant past he was a police officer in Edinburgh.



**- CARLOS SILVA.** CO-FOUNDER, SEEDRS

Carlos is a co-founder of Seedrs, the leading equity crowdfunding platform in Europe, and is also a founding member of Beta-I, a Portuguese non-profit to promote entrepreneurship and innovation. Carlos is also a mentor at several acceleration programmes (Seedcamp, Lisbon Challenge, Founder Institute, etc.) and serves as an advisor to multiple innovative start-ups. He has been distinguished with a Young Gun award in the UK, for the most promising individuals under 35, and has been distinguished as one of Portugal's 40 under 40. Carlos holds a Computer Engineering degree from Instituto Superior Técnico and an MBA from the University of Oxford.



**- PETER SMITH.** HEAD OF STRATEGIC POLICY DEVELOPMENT, TISA

Peter is currently Head of Policy Strategy Development at TISA, the premier independent industry funded body working with (and occasionally challenging the status quo of) the financial services industry, UK political parties, European Parliament, Treasury, HMRC, DWP, TPR, and the FCA, to enhance & improve the range, features, benefits, promotion and quality of savings & investment schemes to all UK citizens.

Peter is a member of the TISA Executive Team and leads on Distribution, Wrap & Platform, Technology Innovation, Consumer Protection and Retirement Policy Councils as well as a number of their project groups including Digital Identity, New Technology Innovation (FinTech), FAMR, MiFID, D2C & Suitability and working parties. He has a strong presence in public affairs and public policy work. He is a regular contributor to industry publications and provides commentary on various industry issues. Prior to TISA, Peter was UK Strategy Sales Director for Legal & General Group. He has over 40 years experience in the UK Intermediary market and a wide knowledge of key strategic industry issues.



**- STAN STALAKER.** FOUNDING DIRECTOR, HUB CULTURE

Stan Stalaker is Founding Director of Hub Culture, the Ven digital currency and HubID digital identity system. He is also Member of the Board and Communications Chair of the Digital Asset Transfer Authority, the premier selfregulatory organization for digital assets. As an author and commentator, his expertise on P2P economies, digital currency, internet identity and social globalisation are regularly found in major consumer media worldwide and in private consultation with the world's leading companies.



**- DEVIKA THAPAR.** FINANCIAL SERVICES LEAD, IBM WATSON GROUP

In her role at IBM Watson Group, Devika partners with strategic accounts in the financial services sector to define their cognitive strategy, identify high impact use cases and collaboratively shape solutions that will drive differentiation and value. A global strategy consultant and account manager by experience, she is driven by a deep curiosity to explore the interplay between technology and people. Her passion projects include running a

travelers club and advocating women in business as part of her alumni association. Devika completed her under graduation in Economics in India and MBA from Yale University.



**- EMANUELA VARTOLOMEI.** FOUNDER & CEO, ALL STREET RESEARCH

Emanuela Vartolomei is the founder and CEO of All Street Research. An economist by training, Emma is dedicated to enabling everyone to get involved in the new financial system that crowdfunding is creating. She believes in the power of shared investment knowledge to transform the alternative finance space. Before setting up All Street, she spent more than ten years working in financial services across corporate banking and asset management for Citigroup, ABN AMRO, UniCredit and Dimensional Fund Advisors. She completed her MBA at Oxford University and holds degrees in Financial Management and European Development Studies.



**- NIR VULKAN.** ASSOCIATE PROFESSOR OF BUSINESS ECONOMICS, SBS, UNIVERSITY OF OXFORD

Nir Vulkan is Associate Professor of Business Economics at Saïd Business School and Fellow of Worcester College, both at the University of Oxford. He is a leading authority on e-commerce and market design, and on applied research and teaching on hedge funds. Nir is author of one of the leading texts on the microeconomics of e-commerce, *The Economics of E-Commerce: A Strategic Guide to Understanding and Designing the Online Marketplace*. The book analyses online trading mechanisms and the way in which web-based technologies such as bidding elves, smart agents and shopping bots, influence the behaviour of consumers and retailers. More recently, Nir has edited, with Al Roth and Zvika Neeman, *The Handbook of Market Design*. The handbook contains a selection of the latest research in the growing field of market design, and draws on Vulkan's interest and expertise in markets, both virtual and those confined to particular geographical locations. He is particularly interested in how lessons from successful and unsuccessful markets can be learned and transferred to different environments. Part of the book examines issues raised by the fact that the internet is now the preferred platform for most markets, and the wide choice this gives consumers. He also examines markets linked to geography where participants have little choice. Even more recently, Nir had worked on equity Crowdfunding authoring the first detailed papers on this subject using data from SEEDRS a leading equity crowdfunding site funded by two of his former students. Nir was the executive and then Academic Director of the Oxford Centre for Entrepreneurship and Innovation (OxCEI) and the co-founder and Director of OxLab, a laboratory for social science experiments, both at Saïd Business School.



**- PATRICK J. WOLFE.** DEPUTY DIRECTOR, ALAN TURING INSTITUTE

Professor Wolfe is deputy director of the Alan Turing Institute and leads its efforts in Data-Centric Engineering. He holds chairs in statistics and computer science at UCL, having joined from Harvard, where he received the Presidential Early Career Award from the White House for contributions to signal and image processing. A Royal Society Research Fellow and an EPSRC Established Career Fellow in the Mathematical Sciences, his interests are in mathematical aspects of data science. His work has appeared in *Proc Natl Acad Sci USA*, *Ann Stat*, *J Roy Stat Soc B* (with discussion), and various IEEE Transactions. He serves on the editorial boards of *Proc Roy Soc A* and *J Roy Stat Soc B*, and is chair-elect of the IEEE



