Advanced Certificate Program on Digital Finance
Program Agenda

When: May 6 to May 10, 2024 (Eastern Daylight Time, or UTC-4:00)

Where: Harvard Law School (Pound Hall, Room 201),
1563 Massachusetts Avenue, Cambridge, MA 02138

DAY 1: MONDAY, MAY 6, 2024
FINTECH AND THE ROLE OF REGULATION

9:00am – 9:25am	**Welcoming Remarks** • John Gulliver (Executive Director of the Program on International Financial Systems) • Jean Pesme (Global Director of Finance at the World Bank)
9:30am – 11:00am	**Lecture: The Role and Regulation of Non-Bank Fintech Firms with focus on Payment Service Providers** • Dan Awrey (Professor of Law at Cornell Law School)
11:00am – 11:20am	**Break**
11:20am – 12:30pm	**Panel Discussion: Regulatory Approaches to Emerging Fintech Firms and Technologies** • Jonathan Jachym (Global Head of Policy at Kraken Digital Asset Exchange) • Keith Noreika (Executive VP at Patomak Global Partners and former Comptroller of the Currency) • Roy Ben Hur (Managing Director of Risk & Financial Advisory at Deloitte & Touche LLP) • Moderated by: Jonathan Ondrejko (Senior Vice President of Programs at the Program on International Financial Systems)
12:30pm – 1:40pm	**Break for Lunch:**
1:40pm – 2:10pm	**Fireside Chat: The Role of Digital Lending – Opportunities and Challenges** • Shivani Siroya (Chief Executive Officer of Tala)

- Moderated by: Jonathan Ondrejko (Senior Vice President of Programs at the Program on International Financial Systems)

2:15pm – 3:15pm

Joint Lecture: The Role and Regulation of Digital Lending: Consumer Protection and Prudential Concerns

- Yesha Yadav (Professor of Law at Vanderbilt Law School)
- Jennifer Chien (Senior Policy Counsel for Financial Fairness at Consumer Reports and former Senior Financial Sector Specialist in Financial Inclusion and Consumer Protection at the World Bank)

3:15pm – 3:35pm

Break

3:35pm –5:05pm

Lecture: Digital Finance Platforms, Financial Infrastructure, and the Regulatory Challenges of Data-Driven Finance

- Douglas Arner (Kerry Holdings Professor in Law at the University of Hong Kong)

5:15pm –7:15pm

Welcome Dinner: Main Dining Room, Harvard Faculty Club 20 Quincy Street, Cambridge MA, 02138

- Welcome by Hal S. Scott (Emeritus Nomura Professor of International Financial Systems at Harvard Law School and President of the Program on International Financial Systems)

DAY 2: TUESDAY, MAY 7, 2024
FINTECH AND THE ROLE OF REGULATION

8:30am

Coffee and Morning Snacks in the Foyer

8:45am – 9:25am

Opening Keynote Presentation: The Role of Venture Capital in Facilitating Innovation

- Josh Lerner (Jacob H. Schiff Professor of Investment Banking at Harvard Business School)

9:30am – 10:00am

Fireside Chat: Fintech and Securities Markets: Policy Challenges in Digital Assets

- Amy Starr (Deputy Director of the Strategic Hub for Innovation and Financial Technology Office at the U.S. Securities and Exchange Commission)
- Moderated by: Jonathan Ondrejko (Senior Vice President of Programs at the Program on International Financial Systems)

10:00am – 11:00am

Lecture: Fintech and Securities Regulation

- Allen Ferrell (Harvey Greenfield Professor of Securities Law at Harvard Law School)

11:00am – 11:20am **Break**

11:20am – 12:50pm **Joint Presentation and Discussion: How Will Fintech Impact Competition and Inclusion in the Financial Services Sector?**

- Lauren Cohen (L.E. Simmons Professor in the Finance & Entrepreneurial Management Units at Harvard Business School)
- Erik Feyen (Head Global Macro-Financial Monitoring and Lead Financial Sector Economist at the World Bank Group)

12:50pm – 2:00pm **Break for Lunch:**

2:00pm –3:30pm **Panel Discussion: What are the Costs and Benefits of Open Banking and Open Finance?**

- Alan Ainsworth (Open Finance Lead at the Cambridge Centre for Alternative Finance at the Cambridge Judge Business School and former Director of Strategy and Policy at the U.K. Open Banking Implementation Entity)
- Dan Awrey (Professor of Law at Cornell Law School)
- Larissa De Lima (Senior Fellow at the Oliver Wyman Forum)

3:30pm – 3:50pm **Break**

3:50pm – 4:35pm **Lecture: The Role and Regulation of Consumer Credit Reporting Infrastructure**

- Jonah E. Kaplan (Senior Program Manager in Consumer Reporting Markets at U.S. Consumer Financial Protection Bureau)

4:35pm – 5:20pm **Breakout Discussion: Development Opportunities and Policy Challenges in Emerging Financial Technologies**

- Alan Ainsworth (Open Finance Lead at the Cambridge Centre for Alternative Finance at the Cambridge Judge Business School and former Director of Strategy and Policy at the U.K. Open Banking Implementation Entity)
- Douglas Arner (Kerry Holdings Professor in Law at the University of Hong Kong)
- Harish Natarajan (Practice Manager, Financial Inclusion and Infrastructure, Finance, Competitiveness & Innovation at the World Bank Group)
- Howell Jackson (James S. Reid, Jr. Professor of Law at Harvard Law School)

DAY 3: WEDNESDAY, MAY 8, 2024
EMERGING GLOBAL ISSUES IN THE FINANCIAL TECHNOLOGY SPACE

8:30am	**Coffee and Morning Snacks in the Foyer**
9:00am – 10:30am	**Lecture: The Emerging Role of Artificial Intelligence in Financial Markets** • Gary Kazantsev (Global Head of Quant Technology Strategy at Bloomberg)
10:30am – 10:50am	**Break**
10:50am – 12:00pm	**Panel Discussion: Legal and Regulatory Considerations in Artificial Intelligence in the Financial Sector** • Mehdi Ansari (Partner and Co-Head of the Intellectual Property and Technology Group at Sullivan & Cromwell and Lecturer in Law at Columbia Law School) • Howell Jackson (James S. Reid, Jr. Professor of Law at Harvard Law School) • Joseph Alicata (Senior Policy Analyst in Government Affairs and Regulatory Strategy at Bloomberg) • Moderated by: Stefan Gavell (Vice Chair at the Program on International Financial Systems)
12:00pm – 1:10pm	**Break for Lunch:**
1:10pm –2:40pm	**Lecture: The Regulation of Digital Asset Markets** • James Angel (Associate Professor at the McDonough School of Business at Georgetown University)
2:40pm – 3:40pm	**Panel Discussion: The Role and Future of Digital Assets in an Evolving Financial System** • Douglas Arner (Kerry Holdings Professor in Law at the University of Hong Kong) • João Pedro Nascimento (Chairman of the CVM Brazil (Comissão de Valores Mobiliários) (Virtual) • Jai Massari (Cofounder & Chief Legal Officer at Lightspark and Fellow at the Berkeley Center for Law and Business) • Justin McCormack (Senior Vice President and Head of Digital Legal at State Street) • Moderated by: Stefan Gavell (Vice Chair at the Program on International Financial Systems)
3:40pm – 4:00pm	**Break**
4:00pm – 5:20pm	**Joint Lecture: Central Bank Digital Currencies, Stablecoins, and the Future of the Global Payment System**

- Hal S. Scott (Emeritus Nomura Professor of International Financial Systems at Harvard Law School and President of the Program on International Financial Systems)
- Caroline Hill (Senior Director of Global Policy and Regulatory Strategy at Circle Internet Financial)
- Harish Natarajan (Practice Manager, Financial Inclusion and Infrastructure, Finance, Competitiveness & Innovation at the World Bank Group)

DAY 4: THURSDAY, MAY 9, 2024
DATA, ANALYTICS, AND FINANCE IN THE CLOUD

8:30am — **Coffee and Morning Snacks in the Foyer**

8:45am – 9:30am — **Presentation: Fintech, Illicit Finance, and Financial Crime**

- Magali Langhorne (Managing Director for Anti-Money Laundering & Sanctions at Deloitte Transactions and Business Analytics and former BSA/AML Officer in the Federal Reserve Bank of New York)

9:40am – 10:30am — **Presentation: A Case Study on the Financial Stability Implications of Fintech**

- Kenechukwu E. Anadu (Vice President of Supervision, Regulation & Credit at Federal Reserve Bank of Boston)

10:30am – 10:50am — **Break**

10:50am – 12:00pm — **Joint Lecture: Cybersecurity and Cyber-Resilience in an Evolving Global Financial System**

- Kathleen Hamm (Founder of the Pearl Advisory Group; former Counsel for Cyber Policy and Financial Regulation at the U.S. Department of Treasury; and former Board Member at the Public Company Accounting Oversight Board)
- David Hoffman (Steed Family Professor of the Practice of Cybersecurity Policy at the Sanford School of Public Policy at Duke University)

12:00pm – 1:00pm — **Break for Lunch:**

1:00pm –1:40pm — **Fireside Chat: The Role of Cloud in the 21st Century Financial System**

- John Gulliver (Executive Director of the Program on International Financial Systems)
- Moderated by: Jonathan Ondrejko (Senior Vice President of Programs at the Program on International Financial Systems)

1:50pm –2:30pm	**Presentation: Cloud Computing, Artificial Intelligence, and Data Localization Requirements** • Sireesh Pachava (Word-wide & U.S. Financial Sector Lead for Regulatory Engagement at Amazon Web Services)
2:30pm – 2:50pm	**Break**
2:50pm – 3:50pm	**Joint Presentation and Discussion: The Future of Digital Identity** • Clare Sullivan (formerly Visiting Professor at the Law Center and a Fellow at the Center on National Security at Georgetown University) • Fredesvinda Montes (Senior Financial Specialist at the World Bank)
3:50pm – 4:10pm	**Break**
4:10pm – 5:10pm	**Presentation: African Central Banks and the Challenges of Structural Economic Transformation** • Célestin Monga (Adjunct Professor of Public Policy (Economics) at the Harvard Kennedy School of Government)
5:15pm – 6:45pm	**Closing Social Event: Grafton Street Pub and Grill** **59 John F. Kennedy St, Cambridge, MA 02138**

DAY 5: FRIDAY, MAY 10, 2024

8:30am	**Coffee and Morning Snacks in the Foyer**
9:00am – 10:00am	**Presentation: Regtech: Utilizing Market Data and New Technology to Supervise Financial Institutions** • Douglas Arner (Kerry Holdings Professor in Law at the University of Hong Kong)
10:00am – 10:20am	**Break**
10:20am – 11:20am	**Lecture: Fintech, Financial Stability, and The Role of Global Standard Setters in Regulating Emerging Financial Technologies with a Cross-Border Impact** • John W. Schindler (Secretary-General, Financial Stability Board)

11:20am – 11:40am **Break**

11:40am – 12:40pm **Lecture: The Regulation and Supervision of BigTech in Financial Services**

- Nobuyasu Sugimoto (Deputy Division Chief of Financial Supervision and Regulation at the International Monetary Fund)

12:40pm – 1:10pm **Closing Keynote Session: Gender-Inclusive Fintech Development**

- Dr. Ruth Goodwin-Groen (Founding Manager Director of the Better Than Cash Alliance of the United Nations Capital Development Fund)

1:10pm – 3:00pm **Lunch and Closing Ceremony:**

- Hal S. Scott (Emeritus Nomura Professor of International Financial Systems at Harvard Law School and President of the Program on International Financial Systems)
- Harish Natarajan (Practice Manager, Financial Inclusion and Infrastructure, Finance, Competitiveness & Innovation at the World Bank Group)
- Jonathan Ondrejko (Senior Vice President of Programs at the Program on International Financial Systems)

World Bank Group/PIFS-HLSEE Advance Certificate Program on Digital Finance Program

May 6-10, 2024
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