Andrew Bennett
Andrew Bennett is an International Trade Specialist and Telecommunications Industry Analyst with the U.S. Department of Commerce International Trade Administration's (ITA) Office of Technology and E-Commerce (OTEC). In this role, he works to further the ITA’s mission of enhancing competitiveness, promoting trade and investment, and ensuring fair trade for the U.S. Information and Communications Technology (ICT) industry. International Trade Specialists at the ITA play a critical role in identifying market barriers that impact U.S. exporters and they work closely with the U.S. Trade Representative to negotiate the removal of these barriers. OTEC also works directly with U.S. technology companies to support industry efforts to export products and services around the world. Andrew’s industry expertise focuses on broadband communications equipment and services, including smart grid technologies, green ICT, and mobile commerce solutions.

Carol Coye Benson
Carol is a founding partner of Glenbrook. Carol offers clients over 25 years of experience in product, marketing, and strategy development with leading financial services providers in both wholesale and retail banking. Before founding Glenbrook Partners, Carol was a managing director of the Global Institutional Services division of Deutsche Bank, in charge of marketing, client online services, and Internet development. At Visa International, she led a group conducting early work on the use of credit cards online, and a project that pioneered database marketing and related consumer-privacy issues. Carol also founded and managed Visa's European product-development office, where she led a series of electronic-commerce and chip-card projects designed to bring European banks online. Prior to her career with Visa International, Carol spent twelve years with Citibank, where she managed the development and market introduction of new payments products. Carol began her career as a corporate lending officer for large multinationals at both Bank of America and Citibank. In addition to her work as a consultant, Carol is the Partner in Charge of Glenbrook's Payments Boot Camp program. This unique program provides executive training for professionals in the payments industry. Glenbrook Payments Boot Camps are held throughout the year both as public events and as customized, private sessions for clients.

Thomas Brown
Tom Brown is a partner in O’Melveny & Myers LLP San Francisco office and a member of the Financial Services Practice. Tom’s practice focuses on competition law and legal issues affecting the financial services industry. Tom has been litigating cases, including class actions, in the financial services industry for more than a decade. He was a member of the trial team that handled the defense of the then largest civil antitrust class action in U.S. history for Visa U.S.A. Inc., In re Visa Check/MasterMoney Antitrust Litigation. He has helped numerous other financial services companies, including Capital One and PayPal, defend against class actions, including an ongoing case challenging the use of PayPal in the eBay marketplace. Immediately prior to joining O’Melveny, Tom was Vice President, Senior Counsel at Visa U.S.A. Inc. There he was responsible for managing the aftermath of the settlement in In re Visa Check/MasterMoney Antitrust Litigation, including the dozens of consumer class actions that were filed following the settlement. He was also deeply involved in the company’s still ongoing transformation from a co-op to a shareholder owned company.

Mark E. Budnitz
Mark Budnitz, Professor of Law, Georgia State University College of Law, Atlanta, teaches Commercial Paper and Payment Systems, Consumer Protection, Sales, and The Law of Electronic Commerce. Prior to teaching at Georgia State, he was an attorney in legal services programs for the poor, including serving as the Executive Director of the National Consumer Law Center. He also headed the Bankruptcy Reorganization branch of the Securities and Exchange Commission's southeastern regional office. In addition, he has taught at Boston University and Emory University.

Professor Budnitz specializes in consumer protection, with a special interest in electronic payment systems. He has published over twenty articles on this and other topics. In addition, he has written books on credit reporting and bankruptcy. Every year he updates two other books, Consumer Banking and Payments Law and The Law of Lender Liability. He lectures widely on payment systems before groups such as the American Bar Association, regulators,
and consumer lawyers. He is a member of the American Law Institute and serves on the board of directors of the National Consumer Law Center. He was a member of the Federal Reserve Board's Consumer Advisory Council. He received the 1998 Writing Competition Award from the American College of Consumer Financial Services Lawyers.

**Benjamin Geva**

Dr. Benjamin Geva is a Professor of Law at Osgoode Hall Law School in Toronto. He specializes in commercial, financial and banking law, particularly in payment and credit instruments, electronic banking and the regulation of the payment system. He held visiting positions, in the United States, at the University of Chicago, the University of Illinois, the University of Utah and Northwestern University as well as taught in the summer program of Duke university in Hong Kong; in Israel at Tel Aviv University; in Australia in Monash, Deakin and Melbourne Universities; and in France at the faculté de droit et de science politique d'Aix-Marseille. He has been a Visitor at the law faculties of Oxford and Cambridge Universities in England and at Max-Planck Institute for Comparative and Private International Law, Hamburg, Germany, as well as a Senior Global Research Fellow, at the Hauser Global Visitors Program, New York University School of Law in the US.

Professor Geva practiced with Blake, Cassels and Graydon in Toronto and under the IMF technical assistance program, has advised and drafted key financial sector legislation for the authorities of several countries, particularly, on missions for Bosnia and Herzegovina, Kosovo, Haiti, Yugoslavia (Serbia), Cambodia, Afghanistan, Timor-Leste, and Sri Lanka. Particularly in Canada but also in the US and in the international arena he has been on legislative drafting committees and working groups in the areas of personal property security, securities transfers, standby credits & independent guarantees and payment law. He is the founding editor in chief of the *Banking and Finance Law Review* (BFLR) and has written extensively in his areas of expertise, including a monograph on *Financing Consumer Sales and Product Defences* in Canada and the US (Toronto: Carswell, 1984), a treatise on the *Law of Electronic Funds Transfer* (New York: Matthew Bender, 1992, with annual updates with contributors to 2007) and a comparative law text on *Bank Collections and Payment Transactions* (Oxford: OUP, 2001). He is a member of various professional domestic and overseas committees and institutions involved in research and law reform. His current research is on the legal history of the payment order, negotiable instruments and funds transfers, and payment and settlement systems.

**Gail Hillebrand**

Gail Hillebrand is a Senior Attorney at the West Coast Office of Consumers Union, nonprofit publisher of *Consumer Reports* magazine. Ms. Hillebrand manages the credit and finance advocacy team and leads Consumers Union’s Financial Services campaign. Her issues include banking, consumer credit, payments, identity theft, the Community Reinvestment Act, arbitration reform, electronic commerce, consumer legal rights and remedies, and the Uniform Commercial Code revision process.

Ms. Hillebrand is the 2004 recipient of the National Consumer Law Center’s Vern Countryman Award. She is a member of the American Law Institute. She is the former founding chair and board member of the California Reinvestment Committee, a statewide coalition working to encourage financial institutions to serve low-income consumers and neighborhoods. Ms. Hillebrand has served on the Consumer Advisory Council to the Board of Governors of the Federal Reserve, and on the boards of the National Community Reinvestment Coalition and the San Francisco Women Lawyers Alliance.

**Chris Jay Hoofnagle**

Chris Jay Hoofnagle is director of the Berkeley Center for Law & Technology's information privacy programs and senior fellow to the Samuelson Law, Technology & Public Policy Clinic. He is an expert in information privacy law.

**Adam J. Levitin**

Associate Professor of Law Adam Levitin specializes in bankruptcy, commercial law, and financial regulation. His research focuses on the role of financial institutions in consumer and business transactions, including mortgage finance, payment systems, and bankruptcy reorganizations.

Before joining the Georgetown faculty, Professor Levitin practiced in the Business Finance & Restructuring Department of Weil, Gotshal & Manges LLP in New York and served as law clerk to the Honorable Jane Richards Roth on the United States Court of Appeals for the Third Circuit. While at Georgetown, he has served as Special Counsel to the Congressional Oversight Panel as the Robert Zinman Scholar in Residence at the American Bankruptcy Institute. Professor Levitin is currently a Fellow at the Center for Law, Economics, and Finance (C-LEAF) at George Washington University.
Ignacio Mas
Ignacio Mas is Deputy Director in the Financial Services for the Poor program at the Bill & Melinda Gates Foundation. Ignacio has been a Senior Adviser in the Technology Program at CGAP, Vice President of Marketing and Account Management at interTouch, Director of Global Business Strategy at Vodafone Group, and Senior Manager responsible for telecoms investments in Europe at Intel Capital. Ignacio has been a Visiting Professor of International Business at the Graduate School of Business at the University of Chicago. He holds undergraduate degrees in mathematics and economics from MIT and a PhD in economics from Harvard University.

Bill Maurer
Bill Maurer is Professor of Anthropology and Law at the University of California, Irvine. He is also the Director of the Institute for Money, Technology and Financial Inclusion. He is a cultural anthropologist who conducts research on law, money and finance, particularly new and experimental financial and currency forms and their legal implications.

His research has been supported by several grants from the National Science Foundation, the Russell Sage Foundation, and other sources. He is the editor of six collections, as well as the author of Recharting the Caribbean: Land, Law and Citizenship in the British Virgin Islands (1997), Pious Property: Islamic Mortgages in the United States (2006), and Mutual Life, Limited: Islamic Banking, Alternative Currencies, Lateral Reason (2005). The latter received the Victor Turner Prize in 2005. He is currently conducting research on the shifting regulatory landscape in the offshore Caribbean; legal issues around Native American tribal bond financing issuances (with Justin B. Richland, UC Irvine); the cultural implications of new forms of electronic money and payment systems (with Scott Mainwaring, Intel Research); and the emerging regulatory landscape for mobile phone-enabled payment systems, for which he has received a new grant from the National Science Foundation. In this research, titled, "Mobile Money. Mobile Regulation: What the 'Savings Challenge' Means for Mobile Communications and Banking," he is conducting interviews with regulatory and industry participants; collecting archival data; and conducting ethnography in industry and regulatory sites to understand the debates and knowledge transfers around emerging regulation of mobile money.

Scott Morris
Scott Morris is Senior Vice President and General Counsel of Trilogy International Partners, a Bellevue-based company that operates mobile communications networks in Haiti, Dominican Republic, Bolivia and New Zealand. Previously, Mr. Morris held senior legal and public affairs positions at Terabeam Corporation, AT&T Wireless Services and McCaw Cellular Communications.

Joel Ngugi
Professor Joel Ngugi joined the faculty of the University of Washington School of Law in 2004. He is Chair of the African Studies Program. His research interests include the role of law in economic development, the role of governments in market regulation and wealth allocation, and legal reforms in transition and developing economies. He teaches Contracts Law and Contracts Theory, Public and Private International Law (including courses in Law and Development, International Business Transactions, Human Rights and Indigenous Peoples Rights, International Economic Law), and Business Organizations. Professor Ngugi was selected by the students as a Philip A. Trautman Professor of the Year for 2004-05.

Prior to joining the faculty, Professor Ngugi practiced law with the Boston law firm of Foley Hoag, LLP, as a corporate and international litigation associate. He also practiced law with the Kenyan firm Kariuki Muigua & Company Advocates. Professor Ngugi has worked with the United Nations Mission in Kosovo (UNMIK) and conducted research work for the Global Coalition for Africa/World Bank, Program on Humanitarian Policy and Conflict Research (HPCR) at Harvard University and at the Global Trade Watch Division of the Public Citizens, Inc. in Washington, DC.

Thaer Sabri
Dr. Thaer Sabri is Chief Executive, The Electronic Money Association, and Managing Director of Flawless Money Limited. He has over 15 years experience in the electronic money and payments industry, in a regulatory capacity as well product management and business development. Dr. Sabri worked at Mondex International and beenz.com before founding Flawless Money in 2001. He is currently Chief Executive of the Electronic Money Association (www.ema.org), and leads industry regulatory interface with regulators.

Dr. Sabri has advised on EU and international regulatory regimes, and leads teams that oversee operational aspects of the payments business including risk management, AML & CTF, IT security and corporate governance. Thaer led industry representation in the review of the Electronic Money Directive 2007-2010. He drafted e-money AML guidance that forms part of the JMLSG Sectoral Guidance. Thaer is a member of the European Commission Market
Experts Group on payments, he participated in the OFT Task Force on Payments, and the current UK Stakeholders’ Group on the PSD and EMD.

Maria Stephens
Maria Stephens has over 18 years of public and private sector experience as a senior level international development and finance technical advisor and program manager. She currently serves as a Senior Technical Advisor within the U.S. Agency for International Development’s Office of Microenterprise Development, managing MED’s mobile money transfer services regulatory and microfinance institutional capacity building programming, and MED’s consumer protection initiatives. Prior to rejoining USAID in 2009, Ms. Stephens served as a Presidential Management Intern and Financial Economist with the U.S. Treasury Department where she played a key role in overhauling Treasury’s savings bond program. Ms. Stephens was also selected to serve on the President’s Task Force on Derivatives which undertook a comprehensive assessment of the Orange County financial crisis.

Ms. Stephens served as Microfinance Unit Director with Catholic Relief Services and, from 2006-2008 she provided in-country technical assistance to GTZ and the People’s Bank of China to develop mainland China’s first private sector microcredit company. Ms. Stephens is a contributing author of Measuring Performance of Microfinance Institutions: A Framework for Reporting, Analyzing, and Monitoring (2005), which remains the microfinance industry’s leading financial reporting tool, and she is a primary author of the USAID-Booz Allen Hamilton Mobile Financial Services Risk Matrix (2010).

Jane Winn
Jane Winn, Charles I. Stone Professor of Law, University of Washington School of Law, is Director for International Programs, Law, Technology & Arts Group. She is also co-director of the Law, Technology & Arts Group and a Fulbright Scholar. Professor Winn is a leading international authority on electronic commerce law and technological and governance issues surrounding information security. She joined the faculty in 2002. Her current research interests include electronic commerce law developments in the United States, the European Union, and China. She is coauthor of Law of Electronic Commerce and the casebook Electronic Commerce. Before joining UW Law School, she practiced law at Shearman & Sterling in New York and taught law at Southern Methodist University and the University of California, Berkeley.