LOYOLA UNIVERSITY CHICAGO
SCHOOL of LAW

CONFERENCE AGENDA
FRIDAY, MARCH 27, 2015

11:45 AM-12:45 PM  •  Lunch / Presentation:
Bitcoin, Blockchain, and Beyond: an Introduction to Digital Currency
Perianne Boring
Chamber of Digital Commerce

12:45-1:15 PM  •  Digital Currency and the Law
Pamela Morgan
Empowered Law

1:15-2:45 PM  •  Panel: Trends, Threats, and Technologies in the World of Digital Currency
Dave Ripley
Glidera
Matt Roszak
Tally Capital
Jonathan Solomon
Coinbase
Moderator: Luke Sully
PricewaterhouseCoopers

2:45-3:00 PM  •  Closing Remarks
Shay Raoofi
Sheena Patel

8:30-9:00 AM  •  Registration / Breakfast
9:00-9:15 AM  •  Opening Remarks
Professor Jane Locke
Professor Lea Shepard

9:15-9:45 AM  •  Introduction to Retail Emerging Payments
Alex Rozman
Deloitte Transactions and Business Analytics

9:45-10:15 AM  •  Mobile Payments and Consumer Protection
Jared Ho
Federal Trade Commission

10:15-10:30 PM  •  Break

10:30-11:00 AM  •  Prepaid Products
Margo Strahlberg
US Bank

11:00-11:30 AM  •  Emerging Payments and Anti-Money Laundering
Carol Van Cleef
Manatt, Phelps & Phillips

11:30-11:45 AM  •  Questions

ABOUT THE SYMPOSIUM  •  The rapidly-growing use of cutting-edge technologies and products in the emerging payments industry has sparked discussion on a global scale as to the future of money and the way it moves from point A to point B. This symposium will examine emerging payment systems that are innovating on traditional payment rails, such as mobile payments and prepaid products, in addition to blockchain technology, the payment rail behind Bitcoin and other cryptocurrencies. Industry professionals will navigate the current landscape of emerging payments by analyzing the technology and business models responsible for the market shift and the legal, regulatory and compliance hurdles encountered by businesses and financial institutions.

REGISTRATION INFORMATION  •  Loyola University Chicago School of Law is pleased to present this symposium at no charge for Loyola students and faculty and individuals not seeking CLE credit. For those who wish to obtain credit, the registration fee is $50, or $40 for alumni. There is no charge for CLE credit for current School of Law students and faculty, and a 50% fee reduction is offered for attorneys working in the areas of government or public interest.

Registration is appreciated as seating is limited. Open seating will be available on a first-come basis to those who do not register.

To register, please email Sheena Patel at spatel43@luc.edu.

This conference has been approved by the Illinois MCLE Board for 4.75 hours of General MCLE credit.

ABOUT THE LOYOLA CONSUMER LAW REVIEW  •  The Loyola University Chicago Consumer Law Review, published three times per year, is the only law review of its kind in the country. Established in 1988, the CLR is dedicated to examining current legal issues as they relate to consumers. The CLR is edited and managed entirely by students and provides a forum for dialogue among practitioners, academics and the rest of the publication’s broad subscriber base. The CLR strives to be approachable to a wide audience while maintaining the highest level of scholarship in the field.

Philip H. Corboy Law Center
25 E. Pearson St.
Chicago, IL 60611

FRIDAY, MARCH 27, 2015 •  8:30 AM – 3 PM
PHILIP H. CORBOY LAW CENTER
POWER ROGERS & SMITH CEREMONIAL COURTROOM, 10TH FLOOR
25 EAST PEARSON STREET, CHICAGO

Symposium Editor: Sheena D. Patel
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REGISTRATION LUC.edu/law/clrsymposium
SYMPOSIUM SPEAKERS

ALEX ROZMAN is a senior manager at Deloitte Transactions and Business Analytics specializing in anti-money laundering compliance in the payments industry. Prior to joining Deloitte, Mr. Rozman worked as a managing partner for a litigation boutique law firm, a director for a consulting company and a chief compliance officer for a broker-dealer. Mr. Rozman has over fifteen years’ experience in the financial services industry and has served as an advisor to the senior management and boards of directors of financial services institutions. He holds a JD from Chicago-Kent College of Law and a BA from the University of Illinois at Champaign-Urbana.

JARED HO is an attorney in the Mobile Technology Unit of the Federal Trade Commission, where he works on a variety of policy and law enforcement actions involving emerging technologies. Mr. Ho previously served as a visiting fellow at the Center of Information Technology at Princeton University and a deputy attorney general for the State of New Jersey. Mr. Ho brought the first action by any state attorney general’s office against a mobile app developer for violations of the Children’s Online Privacy Protection Act. He also negotiated a million dollar settlement against an online video gaming company that created a Bitcoin-mining botnet. Jared holds a JD from Brooklyn Law School.

MARGO STRAHLBERG is an attorney specializing in regulatory compliance relating to prepaid and emerging payment products. As a member of US Bank’s Payments Team, she focuses on disclosures and documentation for payroll cards, government benefit cards, general-purpose reloadable cards, gift cards and reward/rebate cards. Prior to joining US Bank, Ms. Strahlberg was Of Counsel at Bryan Cave, where she represented financial services and retail clients on regulatory and compliance matters. Ms. Strahlberg has published numerous articles and is an experienced speaker on a variety of prepaid matters. She has presented for the Network Branded Prepaid Card Association, the Unclaimed Property Professional Organization, the American Bar Association and the Retail Gift Card Association.

CAROL VAN CLEEF is a partner at Manatt, Phelps & Phillips, where she serves as co-chair of the Global Payments practice group and a member of the Financial Services and Banking practice. Ms. Van Cleef represents financial services companies and other clients in federal and state regulatory, compliance and enforcement matters, including anti-money laundering, electronic payments, federal deposit insurance and other bank regulatory issues. A Certified Anti-Money Laundering Specialist, Ms. Van Cleef is a frequent speaker on AML compliance-related issues and a member of the Editorial Task Force of ACAMS Today. She has created a series of highly-acclaimed AML compliance training programs. Prior to joining Manatt, Ms. Van Cleef was a partner at Patton Boggs.

PERIANNE BORING is the founder and president of the Chamber of Digital Commerce, a Washington, DC-based trade association representing the interests of the digital asset industry and individuals who do not wish to obtain CLE credit.
community. The Digital Chamber’s mission is to educate policymakers and advocate for the acceptance and use of digital assets. Ms. Boring is a frequent speaker at conferences and the author of the “Boring Bitcoin Report,” a leading industry news blog. Prior to forming the Digital Chamber, Ms. Boring was a contributor at Forbes and a television host of Prime Interest an international finance program. Ms. Boring began her career as a legislative analyst in the US House of Representatives, advising on finance, economics, tax and healthcare policy.

PAMELA MORGAN is an attorney, educator and entrepreneur. Beyond her law practice, Empowered Law, where she advises start-ups and established organizations within the Bitcoin space, Ms. Morgan is working on projects related to smart contracts and the use of blockchain technology to reduce risk and uncertainty in business and legal settings. Ms. Morgan works as a consultant for a number of companies and helps them implement multi-signature addresses as part of an overall corporate structure, risk management and governance plan. Additionally, she serves as a board member of She-Crew, a Chicago-based girls’ empowerment organization, and the College Cryptocurrency Network, an international student organization whose mission is to promote cryptocurrency education in colleges and universities worldwide.

LUKE SULLY is a director at PricewaterhouseCoopers, where he co-founded PwC’s Digital Currency Task Force, a cross-functional group that aims to support industry and regulatory authorities in the emerging payments space. The group advises clients on strategies relating to the use, acquisition and dissipation of cryptocurrency and related technologies. Additionally, the group advises federal and state authorities on the impact on future regulation, governance frameworks and operational structures in order to support the professionalization of the industry. Mr. Sully frequently speaks in the US and internationally on the topics of cryptocurrency and blockchain technology. Mr. Sully holds a graduate business degree from the Sloan School of Management at the Massachusetts Institute of Technology and an honors degree in languages from the University of the West of England.

DAVE RIPLEY is the co-founder and CEO of Glidera, a digital currency venture headquartered in Chicago, IL. Mr. Ripley brings over fifteen years of diverse business experience to Glidera. He has worked across multiple industries, including technology and financial services. Most recently, as principal for The Boston Consulting Group, Mr. Ripley advised executive teams of Fortune 500 companies on their strategic priorities. Prior to his time at BCG, Mr. Ripley held roles in software engineering and product management with Syclo, a mobile enterprise software company (acquired by SAP). Mr. Ripley received his graduate business degree from the Kellogg School of Management at Northwestern University and a BS in electrical engineering from the University of Illinois at Urbana-Champaign.
MATT ROSZAK is the founder and CEO of Tally Capital, a venture capital firm focused on blockchain-enabled technologies and currencies. Named as one of the “who’s who of the crypto-currency world” by the Wall Street Journal, Mr. Roszak is a Bitcoin investor, advocate and speaker. Mr. Roszak has invested in over 20 Bitcoin start-ups and is an advisor to several Bitcoin accelerators. Additionally, Mr. Roszak is a producer of the first Bitcoin documentary, “The Rise and Rise of Bitcoin.” Mr. Roszak founded the Bitcoin Supper Club and is the co-chairman of the North American Bitcoin Conference, the chairman of BitcoinCares, a member of the National Venture Capital Association, an executive committee member of the Chamber of Digital Commerce and a lifetime member of the Bitcoin Foundation. Mr. Roszak has spent over eighteen years in private equity and venture capital and has invested over $1 billion of capital in a broad range of industries.

JONATHAN SOLOMON is a member of the business development team at Coinbase, the world’s largest Bitcoin company. Mr. Solomon strives to bring Bitcoin to the masses by helping companies find ways to integrate Bitcoin and related technologies into their payment systems. He recognizes Bitcoin’s potential for real-time payments and as a store of value for underbanked areas and countries with distressed central banks. Mr. Solomon holds a JD from the Thomas M. Cooley Law School, where he focused on international law and attended the 2011 Paris Institute on International and Comparative Law.
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