

About the Editors

Sumeet H. Chugani

General Counsel at Cloaked, Ex-Coinbase, Citizens Bank, Apple Bank; Ex-Litigator

Sumeet H. Chugani is currently General Counsel + Chief Compliance Officer at Cloaked. He was previously an Associate General Counsel at Coinbase, Deputy General Counsel at Apple Bank, and VP, Senior Counsel at Citizens Bank. Prior to his in-house roles, Sumeet was a regulatory consultant at PwC, and a consumer financial services litigator at Akerman LLP and Diaz, Reus & Targ LLP.

Sumeet has been in the trenches building state-of-the-art banking, blockchain, and de-identification technology, including acting as lead counsel for Coinbase's Multi-Party Computation wallet, Native Decentralized Exchange (DEX), Retail Advanced Trade, and International Exchange. He also led Citizen's build of the iPhone Upgrade Program, Microsoft Xbox All Access Program, and other Citizens Pay Buy-Now-Pay-Later solutions. As General Counsel at Cloaked, Sumeet launched Cloaked and Cloaked Pay, allowing users to create secure, instant identities to protect their personal identifiable information and payment details against identity theft, breach, and privacy exposure.

Stephen T. Gannon

Partner, Davis Wright Tremaine LLP

Stephen T. Gannon is a financial services industry leader with over 40 years of experience in private practice and in-house counsel positions. He began his career at Hunton & Williams (now Hunton Andrews Kurth) focusing on securities litigation and went on to establish securities practices at other firms.

Steve previously served as the General Counsel of Citizens Financial Group, the nation's 12th-largest retail and commercial bank. In this position, he served on the Executive Committee and was responsible for all legal, corporate governance, corporate transactions, government relations, regulatory relations, and litigation functions. Prior to Citizens, he served

as Head of the Legal Department at Capital One Financial Corporation as well as General Counsel for Wachovia Securities (now Wells Fargo Advisors). He is now a partner at Davis Wright Tremaine LLC.

During the course of his career, Steve has held significant leadership positions in several financial industry organizations including the Securities Industry and Financial Markets Association (SIFMA) (Advisory Council, Co-Chair of Bank Regulation Sub-Committee); Bank Policy Institute (General Counsel's Forum); The Clearinghouse Association (Chair, Managing Board); and The Financial Services Roundtable. Steve has spent the last two decades as a senior advisor at the highest levels of strategic decision-making for several of the country's largest financial institutions. He advises the banking industry on regulatory and strategic matters ranging from public policy and corporate governance to litigation, regulatory compliance, and administrative actions. He also focuses on helping the industry stay abreast of burgeoning fintech and blockchain/digital asset spaces, about which he is a frequent writer and speaker.

About the Contributors

Joseph Aminov

Law Clerk, McDermott Will & Emery

Joseph Aminov focuses his practice exclusively on cryptocurrency and blockchain, with a specific emphasis on cryptocurrency-related litigation, regulatory advice, bankruptcies, and government investigations.

Mark M. Attar

Partner, Davis Wright Tremaine LLP

Mark, a former lawyer at the Securities and Exchange Commission for 12 years and co-lead of the firm's securities regulatory business line of the Banking and Financial Services practice group, has extensive experience counseling domestic and international participants in the financial markets, with a particular focus on federal securities laws and market regulation issues. He has advised a wide range of market participants, including broker-dealers, investment advisers, digital asset firms, trading platforms, institutional investors, clearing organizations, and credit-rating agencies. His practice includes the representation of clients in examinations and enforcement proceedings, with a particular focus on SEC and FINRA financial and operational rules, including rules relating to net capital, custody, margin, books and records, reporting, and risk assessment. He assists clients with broker-dealer formation, SEC registration, and FINRA membership and helps firms satisfy their independent consultant undertakings with regulators.

During his tenure at the SEC, Mark served as branch chief and senior special counsel in the Division of Trading and Markets. In those roles, he managed attorneys responsible for numerous rulemaking initiatives, including mandated rulemaking under the Dodd-Frank Act relating to security-based swap dealer capital, margin, and segregation, statutory and regulatory credit rating reference removal, and broker-dealer reporting, audit, and notification requirements. He handled numerous interpretive issues and provided formal guidance

in the form of no-action and interpretive letters. He acted as a primary liaison on enforcement and examination matters involving broker-dealer financial responsibility rules, and represented the SEC on several international initiatives, including as a member of Joint Forum and IOSCO working groups.

Mark was a shareholder at McGonigle, P.C., before the firm combined with Davis Wright Tremaine.

Patrick Austin

Cybersecurity & Data Privacy Counsel, Woods Rogers Vandeventer Black | Ex-DWT

Patrick Austin is Of Counsel in the Cybersecurity and Data Privacy practice group of Woods Rogers Vandeventer Black. Patrick works in the Richmond, Virginia office of Woods Rogers advising clients on breach response, data privacy, information security, and regulatory compliance related to domestic and international privacy laws, including the General Data Protection Regulation (GDPR), California Consumer Privacy Act (CCPA), Virginia Consumer Data Protection Act (VCDPA), Health Insurance Portability and Accountability Act (HIPAA), and the Freedom of Information Act (FOIA).

Patrick is a Certified Information Privacy Professional with expertise in both U.S. and European law (CIPP/US & CIPP/E) by the International Association of Privacy Professionals (IAPP) and Co-Chair of the IAPP's Richmond KnowledgeNet Chapter.

Patrick obtained his Juris Doctorate from the George Mason University School of Law where he served as Editor-in-Chief of the National Security Law Journal.

Darren Azman

Partner, McDermott Will & Emery

Darren Azman is a member of the firm-wide Management Committee and a partner in the Business Restructuring group. Darren's practice focuses on corporate restructurings, creditors' rights, and distressed acquisitions. His clients include troubled companies, official creditors' committees, private equity sponsors, financial and strategic purchasers of distressed assets, and others in connection with in-court and out-of-court restructurings.

Darren has distinct restructuring experience in the fields of energy, manufacturing, healthcare, blockchain and cryptocurrency, technology, maritime and transportation, and cross-border restructurings, including insolvency proceedings involving Canada, British Virgin Islands, Brazil, Germany, Japan, South Korea, and other countries. He routinely litigates matters in US Bankruptcy Courts.

Darren is a recognized leader in the cryptocurrency space, having led the representation of the official committee of unsecured creditors in the first-ever crypto Chapter 11 case, Cred. Inc. His efforts in Cred have led to the development of novel case law that has generated millions of dollars of recoveries for creditors, including obtaining a court order requiring Cred's former chief capital officer to return more than \$6 million of stolen cryptocurrency within 30 minutes after the court hearing concluded. Darren subsequently led the representation of the official committee of unsecured creditors in the Chapter 11 case of Voyager Digital, a crypto exchange with more than 1 million customers. He also represented the official committee of unsecured creditors in the first crypto mining Chapter 11 case,

Compute North. Darren is currently representing Prime Trust, a leader in the crypto space with more than \$3.8 billion of crypto and fiat under custody at its peak, in its Chapter 11 bankruptcy case. Darren is frequently asked to speak around the country on the intersection of bankruptcy and cryptocurrency and regularly publishes articles on that topic, including in the American Bankruptcy Institute Journal, the Journal of Corporate Renewal, and Law360.

Michael T. Borgia

Partner, Davis Wright Tremaine LLP

Mike Borgia leads DWT's information security group in the technology, communications, and privacy and security practice. He advises clients on data breach prevention, readiness and response, complex internal investigations, and compliance with global security laws and regulations. Mike draws on his years of experience as outside counsel, cybersecurity consultant, in-house counsel at a global technology consultancy, and implementation project manager at a major software firm to help clients identify and tackle their toughest information security problems.

Mike's practice spans every phase of the information security lifecycle. He advises clients on compliance with global security, privacy, and information technology laws, frameworks, and standards. He works with clients of all sectors and sizes to assess and improve their incident readiness and security posture.

A veteran incident response professional, Mike has led investigations of and responses to hundreds of security incidents, from ransomware attacks to trade secret theft to sophisticated nation-state hacking campaigns. After incidents occur and threats are contained, Mike works closely with his clients to identify root causes and incorporate lessons learned into their information security programs.

Madison Breshears

Associate, Davis Wright Tremaine LLP

Madison Breshears obtained her juris doctorate with a concentration in the regulation of financial services from George Mason University, Antonin Scalia Law School, where she was the 2019 F.A. Hayek Law and Economics Scholarship recipient.

Prior to joining DWT's financial services practice group, Madison served as a legal intern to Commissioner Hester Peirce at the Securities Exchange Commission as well as a research assistant at the Cato Institute, where she assisted legal and policy scholars within the Center for Monetary and Financial Alternatives.

Madison has worked closely on academic and legal matters pertaining to digital assets and blockchain technology, securities enforcement actions and defense, as well as banking law and legal issues faced by various regulated financial intermediaries.

Mike Carter

Senior Managing Director, FTI Technology

Mike Carter is an expert in digital assets, regulatory compliance, and financial crimes investigations. Mr. Carter has extensive experience providing advisory and investigative services

for financial crime matters globally, including leading complex engagements for financial institutions, digital asset service providers, financial technology and payments companies, and gaming companies to address risk and compliance concerns.

Mr. Carter most recently served as the Chief Compliance Officer (CCO) from 2020 to 2023 at a major digital asset exchange where he led the scaling and redesign of the global compliance program addressing issues related to money laundering, sanctions, fraud, data privacy and protection, market surveillance, product risks, licensing, and regulatory examinations.

In addition to his experience as CCO, Mr. Carter has led numerous compliance and regulatory projects at global consulting firms, including addressing regulatory risks at numerous digital asset companies during startup and growth phases, supporting government-appointed monitors, conducting sensitive investigations for high-profile matters, building executable compliance roadmaps and implementing data models to assess risk.

Mr. Carter served as the Anti-Money Laundering (AML)/Bank Secrecy Act (BSA) Committee Chair for the Virtual Commodity Association from 2019 to 2020 and on the AML Committee for TRUST Travel Rule from 2020 to 2023. He authored the digital assets section of the Committee of Sponsoring Organizations of the Treadway Commission (COSO) and the Association of Certified Fraud Examiners (ACFE) 2023 Fraud Risk Management Guide.

Mr. Carter is a United States Army combat veteran and served in Operation Enduring Freedom. He also serves as a board member of The Ability Experience and a board member of the Association for Women in Cryptocurrency. He holds PMP, CFE, CAMS, and CGSS certifications, and earned his MBA from George Mason University.

Jason M. Covert

Partner, Taft Stettinius & Hollister

Jason is a partner in Taft's Compliance, Investigations, and White Collar Defense group. He counsels clients through a wide range of matters, from evaluating the efficacy of compliance programs to defending regulatory and criminal investigations and litigating complex civil disputes. His clients include financial institutions, payment companies, private equity funds, and manufacturers in highly regulated industries. Jason leverages his experience and knowledge as a trusted advisor and a former prosecutor to provide clients with the guidance they need to navigate the ever-increasing complexity of the federal regulatory and criminal justice systems.

Prior to joining Taft, Jason spent more than a decade with the federal government, serving the last six years as a white-collar prosecutor with the U.S. Department of Justice's (DOJ) Criminal Division, Fraud Section, and before that, as an enforcement attorney with the Office of the Comptroller of the Currency (OCC). At the DOJ, he served as a prosecutor in the Market Integrity and Major Frauds unit, where he investigated and prosecuted individuals and corporations engaged in complex white-collar matters, including securities fraud, accounting fraud, investment fraud, bank fraud, environmental fraud, insider trading, FCPA violations, and money laundering. At the OCC, he investigated nationally chartered banks and thrifts and institution-affiliated parties (IAPs) and negotiated institutional and individual

administrative enforcement actions. His experience at the OCC included matters related to unsafe and unsound banking activities, compliance with the Bank Secrecy Act, and violations of other federal regulations and statutes.

Jason is an active member of the American Bar Association and currently serves on the ABA's Banking Law Committee as the vice-chair of the Enforcement, Insider Liability, and Troubled Banks subcommittee. He also maintains a robust pro bono practice that includes representing clients in immigration and asylum proceedings and providing training to attorneys and judges in the Maldives.

Joseph B. Evans

Partner, McDermott Will & Emery

Joseph (Joe) B. Evans is the co-head of the FinTech & Blockchain Practice and head of Crypto Litigation and Regulatory Defense at McDermott. He is widely recognized as a leader in the crypto industry. The American Lawyer recognized Joe as a "Trailblazer" for his progressive work in crypto and he is one of the few individuals that Chambers ranked in Crypto-Asset Disputes. Joe runs the industry's only crypto-exclusive team whose members spend 100% of their time serving the crypto industry. That team is one of the few Chambers ranked in crypto-asset disputes.

Since 2013, Joe has been representing companies and individuals in all aspects of crypto and blockchain-related legal matters, spanning from defending government investigations, pursuing cutting-edge crypto litigation, obtaining money transmitter and other state licenses, and advising on initial coin offerings. Joe leads a team of crypto lawyers who are devoted exclusively to working on crypto and blockchain matters.

Joe has been recognized for his success in crypto-related litigation. Joe has demonstrated success in pioneering first-of-its-kind crypto litigation, including crypto trading, decentralized autonomous organization (DAO) litigation, and pursuing actions against fictitious entities and anonymous founders. Joe's in-court successes include a series of wins in connection with the crypto industry's largest bankruptcy cases in the United States and intellectual property litigation between competing crypto companies. Joe has qualified crypto tracing experts in federal court and obtained immediate recovery of stolen crypto. Joe also obtained emergency relief in intellectual property litigation against competitors using the same and similar names for competing crypto. Joe has defended crypto exchanges and other market participants in federal and state investigations. With regularity, Joe successfully defends these crypto regulatory investigations without penalties, fines, enforcement actions, or media attention of any kind.

Joe regularly rolls out crypto exchanges and other technology companies nationwide by obtaining state-by-state money transmitter and similar licenses and seeking no-action relief. Joe specializes in banking regulations, money transmitter laws, and securities regulations as they pertain to crypto and other FinTech companies. Joe and others from McDermott obtained a first-of-its-kind determination by the Wyoming Division of Banking holding that a particular Wyoming trust company is permitted to custody crypto as a qualified custodian under the Investment Advisers Act of 1940. Joe also advises crypto companies and other digital payment platforms on anti-money laundering, regulatory, sanctions, and other compliance issues.

For many years Joe has been publishing crypto-related articles and performing at speaking engagements. Joe was recently called upon to provide a training program on crypto tracing to a federal law enforcement agency.

Joe has defended government officials and senior executives in some of the nation's most high-profile government investigations and criminal jury trials. Joe represents clients in complex litigation matters and appeals in state and federal courts, with a primary focus on fraud-related litigation. Joe also defends public figures, senior executives, and corporate defendants in a variety of state felony and misdemeanor matters.

Joe is a Certified Fraud Examiner and a member of the Association of Certified Fraud Examiners.

Josh Garcia

Partner at Ketsal PLLC

Joshua has worked closely with developers, funds, exchanges, NFT platforms, and investors in the fintech and blockchain space for nearly a decade. His counsel draws from experience at tech-forward international law firms Cooley, White & Case, and Goodwin Procter. Joshua has been recognized as a thought leader by CoinDesk, Coin Center, Bitcoin Magazine, and others. He has counseled and presented to the Money Transmitter Regulators Association, the New York City Bar Association, congressional hill staffers, the Israel Securities Authority, the State Bank of Pakistan, and at various international industry events. He focuses on advocating sound crypto policy and advising clients on strategies for managing regulatory risk. His legal expertise focuses on securities, commodities, lending, consumer protection, and payments laws.

Michael Glotz

CEO, SRA Consulting and Co-Founder

Mr. Glotz is the Chief Executive Officer and Co-founder of Strategic Risk Associates (SRA) Consulting and is the firm's practice leader for risk management, governance, capital management, and digital assets activities. He has led numerous risk management and capital planning engagement efforts for national, regional, and community organizations. Mr. Glotz served as Senior Vice President and Strategic Financial Officer for Crestar Bank and later SunTrust Bank through acquisition.

During his tenure with SunTrust Bank, he held various senior financial positions including Strategic Financial Officer and head of Strategic Cost Management. Immediately before SRA's founding, Mr. Glotz was a Managing Vice President with Capital One Financial Corporation. Mr. Glotz held a number of senior positions with Capital One including Managing Vice President of Corporate Audit and Credit Review Services for Capital One Bank, which included the oversight and development of over 100 audit and risk professionals.

Mr. Glotz also supported the implementation of Enterprise Risk Management and led independent assessments of bank acquisition and integration activities for large-scale mergers. Mr. Glotz is Risk-Reward Co-Chair of the American Association of Bank Directors

and is a faculty member of the Institute of Bank Director Education. Mr. Glotz was a Faculty Professor of the Virginia Bankers School at the University of Virginia where he taught Risk Governance and ERM. He has delivered Bank Director training for many State Banking Association, and individually for a number of Boards.

Mr. Glotz received a BBA Degree in Business from the University of Wisconsin, an MBA from the University of Richmond, and completed the Executive Development Program at Wharton, University of Pennsylvania. He is a Certified Risk Professional.

Andrew W. Grant

Partner at Runway LLP

Andrew is a seasoned attorney who specializes in providing regulatory, compliance, and transactional guidance to financial institutions and fintech companies. He has extensive experience advising banks, non-bank lenders, money transmitters, blockchain technology firms, and other entities involved in financial services on a variety of issues, with a particular focus on eCommerce, payments, and digital assets.

His legal practice involves counseling both bank and non-bank financial services companies on a wide range of regulatory and transactional issues, including federal consumer protection laws such as the Truth-in-Lending Act (TILA); the Equal Credit Opportunity Act (ECOA); Unfair, Deceptive, or Abusive Acts or Practices (UDA(A)P); the Fair Debt Collection Practices Act (FDCPA); the Fair Credit Reporting Act (FCRA); the Consumer Leasing Act (CLA); and the Electronic Fund Transfer Act (EFTA). Relatedly, Andrew advises clients on federal and state laws and payment network rules related to payments, including credit cards, prepaid cards or other forms of stored value, and other payment methods. In addition, he is knowledgeable about and has advised on various articles of the Uniform Commercial Code, including Articles 2A, 3, 4A, 9, and 12, as well as state laws, including state lending laws and loan brokering laws. Andrew is also proficient in state money transmitter laws and their application to digital currency companies and has expertise in virtual currency specific issues including issues and obligations surrounding stablecoin issuance and custody arrangements and agreements.

For transactional and contracting experience, Andrew has assisted banks and fintechs in all aspects of their relationships. For transactional work, Andrew represented clients in negotiating bank partnership agreements, “banking-as-a-service” agreements, card network program agreements, and other related matters. For consumer-facing contracts, Andrew has assisted clients with drafting loan agreements (credit cards, open-end credit, and closed-end credit), user agreements, terms of service, and other customer-facing materials.

Andrew has experience analyzing electronic signature and record platforms for compliance with all relevant laws and regulations, including the Electronic Signatures in Global and National Commerce Act (ESIGN) and state Uniform Electronic Transactions Acts. He also counsels non-bank marketplace lenders and banks on “Madden” and True Lender concerns, and assists clients with privacy and data security matters, including compliance with the Gramm-Leach-Bliley Act, the Telephone Consumer Protection Act, and the CAN-SPAM Act.

Before joining Runway, Andrew worked at a boutique fintech practices firm, a top 10 law firm, and a boutique financial services firm in Washington, D.C. In his free time, he enjoys outdoor activities with his partner Lisa, caring for his small zoo (cats, snakes, and fish), gardening, and reading or listening to any kind of espionage or cyberpunk novel.

Andrew also publishes his newsletter, *Legal-tender: Your fin-tastic guide to crypto & fintech*, which covers the latest legal developments in the fintech and virtual asset space.

Maneesha Gupta

Group Counsel—Banking, Vencora, a part of Constellation Software Inc.

Esha is Group Counsel—Banking at Vencora, a part of Constellation Software Inc (TSX: CSU) where she advises a global portfolio of financial services software companies across the United States, Canada, South America, and Europe. In this role, Esha is responsible for overseeing the company's legal functions around the world, including regulatory affairs, mergers and acquisitions, corporate formation and structuring, reorganizations, corporate governance, litigation, ethics and compliance, contracts, all aspects of employment, privacy, cybersecurity incident response, and intellectual property.

Prior to her current role, Esha worked at Baker & McKenzie LLP, Norton Rose Fulbright LLP, and Counsel—Wealth at a top-four Canadian bank. Esha received Osgoode Hall Law School's Gold Key Award as the "One-to-Watch" for exceptional leadership, professionalism, and compassion not only in her career, but in her dedication to promoting mental health and opportunity for racialized lawyers, women, youth, and people with disabilities. She was also honored as a TEDx Speaker, 50 Under 50 Indo-Canadians, and the Top 25 Most Influential Lawyers by Canadian Lawyer Magazine.

Aside from practicing law, she is also a speaker and has given lectures at universities and colleges across Ontario, and presented in panel events at the Law Society of Ontario and Toronto Region Board of Trade. Esha judges various national advocacy competitions and lectured at her alma mater, Osgoode Hall Law School, and the Ted Rogers School of Management. She regularly writes and presents cases involving privacy and cyber risks associated with AI adoption.

Esha is the owner of Mindful Lawyer Canada where she teaches meditation and mindfulness to legal professionals. The group was founded to tackle psychological distress, anxiety, and depression across all areas of the legal fraternity.

Eric Cheung Hall

Associate, DLA Piper LLP (US)—Litigation

Eric is a blockchain- and web3-focused litigator whose clients have included major centralized and decentralized exchanges in litigation, as well as foreign token issuers, DeFi protocols, NFT projects, and other virtual asset service providers. To these clients, Eric brings his experience navigating commercial disputes, regulatory investigations and enforcement actions, and consumer class actions across multiple jurisdictions. Eric also serves as an editor on DLA Piper's Blockchain and Digital Asset News and Trends newsletter. Outside of his work for DLA Piper, Eric is a bona fide Web3 citizen. He participates in DAO governance, collects digital art, and experiments enthusiastically with DeFi.

Emily J. Honsa Hicks

Senior Financial Regulatory Attorney, DLA Piper

Emily Honsa Hicks is a Senior Financial Regulatory Attorney with DLA Piper, with over ten years of legal experience largely centered in consumer financial services regulation, electronic signature compliance, and other risk management needs, including federal and state compliance, construction and review of robust compliance management systems, review of electronic transaction systems, secured and unsecured lending, and blockchain and cryptocurrency/virtual currency.

Prior to joining DLA Piper, Emily served as underwriting counsel assisting title insurance agents in their resolution of complex real estate legal issues on behalf of a leading real property title insurance underwriter; performing consumer regulatory audits, supporting multiple lines of business to ensure regulatory, bankruptcy, and foreclosure compliance, and handling compliance review of escalated regulatory complaints and complaint reporting, trending, and analysis at a national bank, her breadth of experience informs her practice—her uniquely practical perspective allows her to tailor advice for the operational reality her clients face. In multiple roles, she has interpreted supervisory guidance and actions to assist clients in reviewing and developing compliant policies, procedures, risks, and controls. She has also served as a court mediator, aiding homeowners and financial institutions in reaching resolutions in one of the markets hardest hit by the foreclosure crisis.

Emily is a graduate of Hiram College and holds an Executive Certificate in Negotiation and a Certificate in Strategies for Conflict Management from the University of Notre Dame's Mendoza College of Business. She earned her J.D. at Cleveland-Marshall College of Law (now Cleveland State University College of Law), where she received the Steven J. Werber Collegial Integrity Award and the Joseph M. Perry, Jr Award for Parliamentary Advocacy among other recognitions. While attending law school, she interned at the U.S. Attorney's Office for the Northern District of Ohio and the Naval Criminal Investigative Service (NCIS) in Washington, D.C., handling immigration and criminal matters at the U.S. Attorney's Office and administrative labor law and criminal matters at NCIS.

Emily enjoys pro bono legal work and is qualified for recognition on the D.C. District Court's Capital Pro Bono Honor Roll. In her free time, she enjoys spending time with family and engaging in community service, as well as various artistic and creative pursuits.

Samridhi Jain

Designer and Project Manager, Banking [on] Blockchain

Samridhi Jain is a freelance legal writer and content marketer. She works with independent legal professionals, legal technology companies, law firms, and consultants around the world to help them with their content requirements. She has over four years of experience building and executing marketing strategies from scratch, writing website copy such as sales and landing pages, and creating content assets for websites such as articles, eBooks, Whitepapers, and case studies. She has written for clients in CLM, document automation, contract review, matter management, eDiscovery, intake, eBilling, productivity, low-code/no-code, cryptocurrency, finance, commercial law, mergers and acquisitions, technology

law, and contracting. For her law firm clientele, she has written case summaries, case wins, partner profiles, and practice area pages, and has also designed brochures, infographics, and decks.

Alongside her freelance business, Samridhi has served as a legal intern at multiple legal consultancy firms. She's currently pursuing her law degree from India and started her freelance business back in 2020 by creating helpful content for the legal community on LinkedIn. Samridhi has worked closely on numerous legal design projects that involve the simplification of privacy policies, terms and conditions, standard NDAs, and MSAs.

Samridhi enjoys empowering the legal community to create content on social media platforms and has authored chapters and articles on personal branding for legal professionals in various books and on multiple platforms.

Jenny Leung

Partner at Ketsal PLLC

An Associate at Ketsal PLLC, Jenny advises on a range of regulatory and legal issues specific to blockchain, cryptocurrencies, and fintech. She focuses on issues related to U.S. securities laws, state money transmitter laws, data protection laws, and payments regulatory matters. Prior to joining Ketsal, Jenny was a regulatory attorney at the Australian Securities and Investments Commission (ASIC). In her capacity there, she oversaw the ASX's attempted implementation of distributed ledger technology (DLT), worked closely with fintech startups that came through the Innovation Hub, and drafted ASIC's first piece of regulatory guidance regarding DLT. Jenny was also a Key Contributor to Australia's National Blockchain Roadmap RegTech Working Group. She also consulted on GDPR, CCPA, and other data privacy issues at PwC.

Jenny is a regular publisher and speaker on blockchain and crypto regulation. She enjoys discussing and questioning dystopian ideas involving technology, 90's music, and hanging out with her two dogs.

Bobby Lowe

Senior Director, FTI Technology

Bobby Lowe is the former compliance governance lead for a prominent digital asset exchange and compliance professional with a focus on FinTech and digital assets. Mr. Lowe focuses on regulatory risk, financial regulatory compliance, safety and soundness, and financial crime risks across various industries. In addition to his regulatory work, he has conducted financial due diligence and compliance investigations in the United States, Europe, Middle East, and Asia and developed models to assess risk for firms with global footprints across multiple industries. Mr. Lowe possesses a strong understanding of how examiners and third-parties evaluate internal compliance, financial, and operational controls related to regulatory obligations.

In his role as the compliance governance lead for a prominent digital asset exchange, Mr. Lowe's regulatory duties included maintaining the firm's state money transmitter license posture which involved leading numerous state examinations with examiners, reporting

to and communicating with regulators, and licensure applications with various regulatory bodies including the NYDFS. Mr. Lowe's efforts directly led to improved relationships with previously adverse regulators and multiple positive Reports of Examination. Mr. Lowe's governance duties involved, but were not limited to, leading the reporting function between internal audit and compliance, maintaining the compliance training program and compliance policies and procedures, and assisting with the maintenance of the exchange's external banking and third-party vendor relationships.

Prior to his time in the digital assets industry, Mr. Lowe led workstreams surveying regulatory risks and conducting investigations into potential fraud and other financial crime matters for a global consulting firm. Mr. Lowe is also experienced in assisting government-appointed monitors and preparing expert witnesses. Mr. Lowe earned his Bachelor's Degree from the University of Florida and J.D. from Stetson University College of Law.

Ciaran McMullan

Ciaran has held multiple CEO roles in the U.S. community and regional banking market and has extensive international experience at multinational banking organizations, financial technology companies, and advisory firms.

He was most recently President and CEO of Suncrest Bank in California (prior to its sale in 2022) leading the bank through a period of significant growth. Suncrest was the fastest growing publicly traded bank in the U.S. between 2013 and 2018, receiving multiple awards and nominations including Top 100 Performing Community Banks (5&P Global), Top 200 Healthiest Banks (DepositAccounts.com); Best Banks to Work For (American Banker Magazine); and Best Small Cap IR (Investor Relations Magazine).

Since the sale of the bank, Ciaran has been consulting with financial technology companies, banks, and industry associations advising on topics including market entry strategy, acquisitions, capital raising, business planning, financial technology, decentralized finance (defi), and regulatory strategy.

Previous senior roles include Chief Executive Officer of National Australia Bank's US Regional Bank, based in Chicago, where he led multiple acquisitions including the Great Western Bank; Chairman of the Great Western Bancorporation based in Sioux Falls, SD; Senior Advisor with Cappello Capital, a boutique investment bank in Los Angeles; Banking Partner with Cap Gemini Ernst & Young in Melbourne, Australia, leading advisory projects ranging from strategy development through to financial technology deployment.

He has also served on the Board of Directors of the Greater Sacramento Economic Council and was one of the founders of the region's Fintech Consortium. Ciaran began his career as a Market Analyst with Abbey National Bank in London.

He is a graduate of both Stirling University and Sheffield Hallam University in the UK and has attended Harvard Business School's Executive Education Programs in both FinTech and Agribusiness. He recently completed a certification in Decentralized Finance (defi) at Duke University.

Ciaran was born and raised in Northern Ireland and has lived and worked on five continents. An avid mountaineer when he was younger, he has climbed four of the seven summits and multiple other high-altitude peaks around the world.

Daniel M. Payne

Securities and Crypto Attorney, Blockade United, PLLC

Mr. Payne has developed an expertise in advising crypto companies in the myriad issues they face in the current unsettled U.S. regulatory environment. Mr. Payne currently serves as counsel and strategic advisor to a dozen companies disrupting various industries (financial services, health and wellness, gold mining, marketing, etc.) by incorporating blockchain technology and cryptocurrency. Mr. Payne has architected the decentralization strategy and legal risk mitigation efforts at these companies. The architecture involves multi-stage decentralization, DAO-like governance, and a Swiss-based company called Node Governance.

Mr. Payne was previously a shareholder at the law firm of Murphy & McGonigle, the Securities Regulation Law Firm of the Year in 2021 and 2022. Murphy & McGonigle was acquired by Davis Wright Tremaine in 2022.

Norman Reed

Norman Reed is currently Interim CEO of Binance.US. He is a graduate of Columbia Law School and has worked for the Federal Reserve Bank of New York and the Division of Trading and Markets at the Securities and Exchange Commission. He also served as General Counsel for Ripple Labs. He spent eight years as the General Counsel of Omgeo LLC, which at that time was a joint venture of The Depository Trust & Clearing Corporation and Thomson Reuters. Given the US Financial Systems Reliance on decades old technology and the subsequent cost and risk to investors, Mr. Reed now works in San Francisco where he hopes new technologies will pave the way for a better, fairer, cheaper financial infrastructure that will benefit all Americans.

David Stier

Partner, DLA Piper LLP (US)—Global Investigations & Compliance, White Collar Defense

David is a litigator, trial attorney, and strategic advisor leading global compliance and advisory matters and investigations involving anti-money laundering (AML), anti-fraud, anti-corruption, sanctions, and export controls, and securities laws and regulatory issues. He counsels clients in highly regulated industries, including financial institutions and financial services and advisory companies, digital asset and blockchain-based companies, chemicals and precious metals companies, and others.

With more than twenty years of experience in both government and private practice, David has a proven record of successfully leading teams through complex investigations, litigations, and prosecutions, including navigating historic challenges in the aftermath of the 2008-2009 global financial crisis, and through the global COVID-19 pandemic. As a skilled strategic advisor, David assists clients in the design, implementation, and improvement of thoughtful, risk-based compliance controls designed to avoid, or mitigate the impact of, costly litigation and investigations.

Prior to joining DLA Piper, David served in various government positions, including at the U.S. Department of Justice (DOJ) and the U.S. Treasury Department.

During his time at the DOJ, David was a prosecutor in the Money Laundering and Asset Recovery Section's (MLARS) Bank Integrity Unit and the DOJ Fraud Section's Market Integrity and Major Frauds Unit where he investigated and prosecuted individuals and corporations in connection with complex white collar matters, including financial fraud, securities fraud, investment fraud, accounting fraud, bank fraud, insider trading, BSA and FCPA violations, and money laundering. David was also a member of an interagency law enforcement group providing guidance to the Treasury Department and the Financial Action Task Force (FATF) on emerging anti-money laundering regulatory issues.

While at the U.S. Treasury Department, David served in senior roles as an investigator and compliance advisor for the Office of Financial Stability, as the Assistant Chief Investigative Counsel, and in other roles for the Office of the Special Inspector General for the Troubled Asset Relief Program (SIGTARP). David led nationwide investigations involving complex securities fraud, bank fraud, and government program fraud, and liaised with the U.S. Attorney's Offices, the Securities and Exchange Commission, and financial regulators throughout the country. David further created and administered compliance and audit review policies and procedures for Treasury Department financial agents, including those involved in mortgage-backed securities trading and housing finance.

David is an active member of the American Bar Association and serves on the ABA's Banking Law Committee as the Vice Chair for the Bank Secrecy Act and Anti-Money Laundering subcommittee. He is also a member of DLA Piper's Corporate Transparency Act Working Group helping advise the firm and its clients on the implementation of the historic AML legislation involving the creation of a beneficial ownership database.

Heidi Wilder

Lead Blockchain Security Researcher Coinbase Unit 0x Team

Heidi Wilder is a Lead Blockchain Security Researcher on Unit 0x at Coinbase. Her work focuses on identifying and mitigating potential blockchain security threats both internally and externally.

Before starting work on the Security side, Heidi was a Manager for Special Investigations at Coinbase. Her work primarily concentrated on combating terror funding campaigns, sanctions evasion, and large-scale money laundering networks, among other major risk areas.

Prior to joining Coinbase, Heidi led a Crypto Intelligence team at the blockchain intelligence company Elliptic in London. While at Elliptic, she oversaw the team responsible for collecting, assessing, and analyzing data that sustained the Elliptic suite of tools. Before entering the cryptocurrency space, Heidi was an Associate at PwC's Global Intelligence practice where she worked on numerous private and public sector engagements.

Heidi received a master's degree in public policy and a bachelor's degree in economics from the University of Virginia.

Grayson Williams

Associate, McDermott Will & Emery

Grayson Williams focuses his practice on restructuring and insolvency, emphasizing bankruptcy, corporate restructuring, workouts, creditors' rights, and commercial litigation. Grayson also teaches Bankruptcy Law in the Paralegal Studies Department at Collin College.

Following law school, Grayson served as a term clerk to the Honorable Harlin D. Hale for the US Bankruptcy Court for the Northern District of Texas.

Chen Xu

Counsel, Debevoise & Plimpton

Chen Xu is a corporate counsel and a member of the firm's Financial Institutions and Special Situations Groups. In addition, he is an active thought leader on emerging issues in the bank regulatory space. Mr. Xu's insights have appeared in the Reuters and the American Banker and he has authored articles on a wide range of bank regulatory topics, including in Lexology: Getting the Deal Through.

Mr. Xu is recognized as an up and coming lawyer by Chambers USA (2023), where clients say he is "responsive, intelligent and pragmatic," "a model of efficiency" and "an industry leader in the US regulatory capital space." He is also said to provide "consistently high-quality advice" and is "a great resource for his clients." In previous editions of the guide, sources note that he is "just exceptional at working through the real technical nuances of capital rules and the other quantitative aspects of technical regulations." Mr. Xu is also noted as a Rising Star by IFLR1000 (2022).

Mr. Xu joined the firm in 2013. He received a J.D. in 2013 from Columbia Law School, where he was a Harlan Fiske Stone Scholar. Mr. Xu received a B.A. with High Honors from the University of California, Berkeley in 2010, where he was elected to Phi Beta Kappa.