

Bios



Paper, Plastic... or Mobile? An FTC Workshop on Mobile Payments

Brigitte Acoca

Brigitte Acoca joined the Secretariat to the OECD Committee on Consumer Policy in 2005. She has been actively involved in the development of analytical reports and OECD instruments pertaining to e-commerce, including online and mobile payments, online identity theft, dispute resolution and redress, and cross-border fraudulent commercial practices. Prior to joining the OECD, Ms. Acoca practiced EC competition law in top 10 international law firms in Brussels. She holds a Legal Master Degree in European Community Law from the College of Europe (Bruges, Belgium) and a postgraduate degree in EU and private international law from University Paris II Panthéon-Assas. She is a member of the Paris Bar.

James Anderson

James Anderson is Senior Vice President of Mobile Product Development at MasterCard Worldwide. In this role, he is responsible for developing mobile payment services for use throughout the MasterCard network. Mr. Anderson also supports commercialization efforts, and sales and business development

activities, around the world. Mr. Anderson has spent his career at the intersection of mobile, payment, and internet technologies in the functional areas of product development and business development. He serves as Vice Chairman of the NFC Forum.

Carol Coye Benson

Carol Coye Benson is a founding partner of Glenbrook Partners, a payments industry strategy consulting firm. Ms. Benson's practice at Glenbrook focuses on mobile payments, consumer payment behavior, bill payment, and business-to-business payments. Before founding Glenbrook Partners, Ms. Benson held a series of management positions in new payments product development at Deutsche Bank, Visa International, and Citibank. She 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, Ms. Benson is the Partner in Charge of Glenbrook's industry education program, which provides executive training for professionals in the payments industry. She is co-author of the book *Payments Systems in the U.S.*



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Thomas P. Brown

Thomas P. Brown is a partner at Paul Hastings LLP and adjunct Professor of Law at UC Berkeley Law School. Mr. Brown's practice focuses on competition and consumer protection issues affecting the financial services industry. He has litigated notable competition and consumer protection cases, including class actions, for eBay, Visa, and others. Mr. Brown also advises financial technology start-ups on regulatory and strategic issues. He has created a class on the law and policy of consumer credit and payments, which he teaches at UC Berkeley Law School, and he writes and speaks about the industry frequently.

James Chen

James Chen is a senior attorney at the Federal Trade Commission in the Division of Financial Practices. Prior to joining the FTC, he was an associate at Sidley Austin, LLP. Mr. Chen also previously served as a law clerk for the Honorable Ricardo M. Urbina of the U.S. District Court for the District of Columbia. He received his B.A. from the University of Wisconsin, and his J.D. from Georgetown University Law Center.

Marianne Crowe

Marianne Crowe is Vice President of the Payment Strategies Group at the Federal Reserve Bank of Boston. Her primary responsibilities include industry analysis and applied research on emerging retail payments, with a current focus on mobile banking and payments. Ms. Crowe leads the Mobile Payments Industry Workgroup,

advises the Boston Consumer Payments Research Center on retail payment trends, and chairs the Boston Fed's Management Council. Previous management responsibilities at the Fed include the Consumer Payments Research Center, Retail Business Development, the National Check Image Archive Service, and the Boston Check Operation. Prior to joining the Fed in 2001, Ms. Crowe worked at Bank of Boston in various leadership positions in MIS, IT, and Deposit Operations. She is a member of the BITS Mobile Payments Workgroup and the NACHA Internet Council. Ms. Crowe has an M.B.A. from Babson College.

Mallory B. Duncan

Mallory B. Duncan has served as Senior Vice President, General Counsel for the National Retail Federation for more than fifteen years. He is responsible for coordinating strategic legislative and regulatory initiatives involving customer data privacy, financial services, and consumer protection. He is a member of the NRF Executive Staff. Prior to joining NRF, Mr. Duncan served as corporate counsel in the Washington office of the JC Penney Company Inc., where he advised stores and headquarters on federal and state legislative and regulatory issues, and gained experience with retail credit granting procedures. Mr. Duncan was an attorney advisor in the Office of Policy Planning at the Federal Trade Commission, working on the policies underlying U.S. credit laws, and was previously associated with the law firm of Sutherland, Asbill & Brennan. Mr. Duncan is a graduate of Pomona College and Yale Law School.



Kyle Enright

Kyle Enright heads business and corporate development for the Payments Group at Google, where he is responsible for driving major strategic partnerships for Google Wallet with the mobile and financial services ecosystems. During his four years at Google, Mr. Enright has also been a leader in global partnerships, distribution, and strategy for Google's mobile activities. In that role, he worked closely with both the Google Mobile Services group and Google's Android efforts. Prior to Google, Mr. Enright spent seven years at Intel, as both an Investment Director and in product marketing and new business development roles. Mr. Enright holds a B.A., *magna cum laude*, from Harvard College and an M.B.A. from the Stanford Graduate School of Business.

Stacy Feuer

Stacy Feuer is the FTC's Assistant Director for International Consumer Protection. She works on enhancing international enforcement cooperation and the consumer policy dimensions of new technologies. She serves on the U.S. delegations to various international organizations, including the OECD, where she has coordinated U.S. positions on numerous Internet-related consumer policy issues. Ms. Feuer also has led technical assistance missions to consumer protection agencies around the world and is the editor of the international law chapter of the ABA's *2011 Review of Consumer Protection Law Developments*. Before joining the FTC's Division of Advertising Practices in 2000, Ms. Feuer was a partner in a boutique Washington, DC law firm

specializing in international law. She also served as a law clerk for a federal district court judge, and is a graduate of Cornell University and the New York University School of Law.

Harley Geiger

Harley Geiger is policy counsel at the Center for Democracy & Technology (CDT). Mr. Geiger's work at CDT has focused on consumer privacy, health information technology, and national security. He is also a leading voice for consumer privacy in out-of-home behavioral advertising, including facial recognition and mobile payments. For more information on Mr. Geiger and his work, please visit <http://cdt.org/personnel/harley-geiger#>.

Susan Grant

Susan Grant is Director of Consumer Protection at the Consumer Federation of America, a nonprofit association of some 300 nonprofit consumer groups that was established in 1968 to advance the consumer interest through research, education, and advocacy. Ms. Grant works specifically in the areas of privacy, deceptive marketing, online safety and security, fraud, electronic and mobile commerce, and general consumer protection issues. She coordinates CFA's Fake Check Task Force, conducts CFA's annual Consumer Complaint Survey, and is a recognized authority on combating consumer fraud and deception. Ms. Grant began her career in 1976 in the Consumer Protection Division in the Northwestern Massachusetts District Attorney's Office and has worked in the consumer protection field ever since.



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Brad Greene

Brad Greene is a Senior Business Leader for Visa, responsible for the company's strategic business development efforts in the mobile industry as it rolls out its global strategy to bring mobile payments and financial services to consumers in both developed and emerging markets. Before joining Visa, Mr. Greene was global head of business development for the GSMA, the mobile industry association representing over 800 mobile operators worldwide. Prior to that, he was a corporate development executive for BellSouth, responsible for M&A deals and strategic equity investments. Before joining BellSouth, Mr. Greene was an investment professional with Summit Partners, focusing on growth-stage investments in technology companies. He has served on several private-company boards, including a solutions provider for mobile web developers, a semiconductor design firm focused on mobile communications, and a manufacturer of consumer plastic products. Mr. Greene holds an M.B.A. from Emory University and a B.S. degree from Georgia Tech.

Jörgen Gren, Ph.D.

Jörgen Gren, Ph.D. (cantab), is working notably with negotiating the financial framework for the Connecting Europe Facility on broadband and digital services. He is also responsible for developing the mobile solutions and payments issues for DG INFSO and chaired an interservice working group preparing for the Commission Green Paper on payments (SEPA). Mr. Gren started his career in the private sector working

for IBM in Sweden and Kreab-Gavin Anderson, an international consultancy in Brussels. He was educated in France (M.A., *institut d'études politiques*) and in England at Queens' College Cambridge (M.Phil., Ph.D.). In his free time, Mr. Gren also lectures at the University of Sorbonne, Paris.

Andrew Hasty

Andrew Hasty is a Mobile Technology Program Specialist in the Division of Financial Practices at the Federal Trade Commission, focusing on issues related to mobile commerce, privacy, and security. As part of the FTC's Mobile Technology Unit, Mr. Hasty was one of the primary authors of the FTC's recent staff report, *Mobile Apps for Kids: Current Privacy Disclosures Are Disappointing*, and has helped support numerous other policy and enforcement efforts related to interactive technologies. He joined the FTC in 2008 after receiving a B.A. in economics and government from the University of Virginia, and is currently pursuing a J.D. as an evening law student at The George Washington University Law School.

Ryan Hughes

Ryan Hughes is the Chief Marketing Officer of Isis™, a joint venture between AT&T Mobile, T-Mobile USA, and Verizon Wireless. As CMO, Mr. Hughes is responsible for establishing and building the Isis brand, business development, and product strategy, covering payments, loyalty, and offers. Prior to joining Isis, Mr. Hughes spent five years with Verizon Wireless, where he was a key player in the development of the



mobile commerce joint venture that became Isis. In his most recent role as Vice President of Business Development and Partner Management, Mr. Hughes managed strategic partnerships for Verizon, and oversaw business development in new and emerging platforms including mobile commerce, application ecosystems, network APIs, and other critical growth initiatives. Mr. Hughes is a graduate of Cornell University and a former professional hockey player.

Sarah Jane Hughes

Sarah Jane Hughes has taught payments law and banking regulation, among other things, since 1989. Her research and public presentations increasingly focus on payments systems innovations including mobile payments, payments fraud, privacy and data security. Professor Hughes is a presenter at American Bar Association meetings and CLE programs and a regular contributor to the American Bar Association's Survey of Cyberspace Law on issues related to payment cards, mobile payments, and other e-payments and financial services developments. She is an elected member of the American Law Institute and served as the reporter to the Payments Study Committee for the ALI and Uniform Law Commission (ULC) on Check 21 and as the ABA's representative to the ULC's Money Services Act Drafting Committee. Professor Hughes worked in the FTC's Seattle Regional Office and at the FTC's Bureau of Consumer Protection from 1974 to 1988 in staff and line positions. She is a graduate of Mount Holyoke College and of the University of Washington School of Law (Seattle).

Michelle Jun

Michelle Jun is a Senior Attorney at Consumers Union, the advocacy division of Consumer Reports. Ms. Jun focuses on payments, including prepaid cards, gift cards, payroll cards, and mobile payments. She is often consulted by policymakers at the state and federal levels and by the media. Ms. Jun has authored legal and public policy studies on mobile payments and prepaid cards, which can be viewed at www.consumersunion.org/pdf/Mobile-Pay-or-Mobile-Mess.pdf and www.consumersunion.org/pdf/Prepaid_Cards_Report_2012.pdf. Prior to her payments work, Ms. Jun worked on passing stronger legislation to protect consumers' sensitive personal information. She holds a J.D. from the University of San Francisco and a B.A. in History from the University of California, Los Angeles.

Thomas Kane

Thomas Kane is a senior attorney in the FTC's Division of Financial Practices. Much of Mr. Kane's work since he joined the agency in 1990 has focused on the Fair Debt Collection Practices Act, Section 5 of the Federal Trade Commission Act, and the Fair Credit Reporting Act. In his role as coordinator of the Commission's debt collection education and enforcement program for more than a decade, Mr. Kane brought a number of FTC enforcement actions, consulted on many more, and spoke to a wide variety of consumer and industry groups. While continuing to work on debt collection matters, he now also focuses on mobile payment issues and mortgage



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servicing issues. Mr. Kane is a graduate of the University of Virginia and the University of Maryland School of Law.

Robin Leidenthal

Robin Leidenthal is currently a senior leader at Intuit Inc., responsible for global strategic partnerships with the card schemes, acquirers, processors, and risk services providers. Ms. Leidenthal has over 20 years of payments experience, including managing Treasury solutions for Fortune 500 companies at Bank of America, strategic acquiring partnerships for Wells Fargo Online Merchant Services, payment industry relationships for PayPal, and leading the Visa Global Acquirer Risk programs. Ms. Leidenthal serves on several Merchant Risk Council, Merchant Acquirer Council (MAC), and Electronic Transaction Association (ETA) committees, and is a frequent speaker at payment industry events. Ms. Leidenthal lives in Los Altos, California.

Adam Levitin

Adam Levitin is a Professor of Law at the Georgetown University Law Center. He teaches and writes in the areas of bankruptcy, commercial law, and financial regulation, with particular focuses on consumer finance and debt restructuring. He has authored several articles about the law and economics of payment cards. 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 and as the Robert Zinman Scholar in Residence at the American Bankruptcy Institute. Professor Levitin holds a J.D. from Harvard Law School, an M.Phil and an A.M. from Columbia University, and an A.B. from Harvard College.

Ben Milne

Ben Milne is a payments outsider and founder of Dwolla, a next generation payment network charged with picking up the torch that Visa and MasterCard lit over 50 years ago. With its cutting edge technologies and innovative processes, the new system fixes the underlying inefficiencies, hazards, and fraud encumbering today's current electronic payments landscape. A repeat entrepreneur, Mr. Milne built his first international company at the age of 19, turning a \$1,200 investment into a multi-million dollar company with overseas operations and consulting clients, including Toyota and Ford. Having become obsessed with traditional card fees, Mr. Milne sold the company in 2008 to focus on Dwolla full-time. He also has extensive leadership, investment, and mentorship experience with numerous companies, charities, and organizations in the Silicon Prairie region. In 2012, he was named in Forbes's 30 Under 30 lists.

Malini Mithal

Malini Mithal is an Assistant Director for the Bureau of Consumer Protection's Division of Financial Practices at the Federal Trade



Commission. Ms. Mithal works on a broad range of consumer credit and financial services issues, including supervising federal court and administrative litigation enforcing the FTC Act and other consumer protection laws. These enforcement actions challenge deceptive or unfair practices by non-bank lenders, providers of mortgage assistance relief services, debt collectors, payday lenders, and other financial service providers, as well as enforcing particular consumer credit-related statutes such as the Fair Debt Collection Practices Act; the Truth in Lending Act and its implementing Regulation Z; and the Electronic Funds Transfer Act. Ms. Mithal also oversees a number of policy areas, including managing the Bureau of Consumer Protection’s Mobile Unit and Auto Task Force.

Manas Mohapatra

Manas Mohapatra is a senior attorney in the FTC’s Mobile Technology Unit. He was previously an attorney in the FTC’s Division of Privacy and Identity Protection, where, among other things, he helped develop the FTC’s enforcement action and settlement with Facebook, and led the team that organized the FTC’s Facial Recognition Workshop. Mr. Mohapatra also previously served on detail as an attorney-advisor to FTC Commissioner Edith Ramirez. Prior to joining the FTC, he was a litigation associate at Goodwin Procter, and a judicial law clerk for the Chief Judge of the U.S. District Court in Puerto Rico. Before law school, Mr. Mohapatra worked as a senior web developer for Nickelodeon Online and as a database programmer for a distance education software company.

Martine Niejadlik

Martine Niejadlik is Compliance Officer and Vice President, Customer and Merchant Support for Boku and brings almost 20 years of experience creating and leading risk management and fraud prevention for financial institutions and payment leaders across the web. Prior to her current position at Boku, she worked at PayPal, eBay, and Amazon and was also one of the developers of the infamous “FICO Score.” She is also a founding member of the Merchants Risk Council, a group working together to protect users on the web.

Patricia Poss

Patricia Poss is the Chief of the Mobile Technology Unit in the Federal Trade Commission’s Bureau of Consumer Protection. As head of this unit, Ms. Poss leads the Bureau’s law enforcement and policy work related to mobile technology. Ms. Poss was one of the primary drafters of the FTC’s recent staff report, *Mobile Apps for Kids: Current Privacy Disclosures Are Disappointing*. Previously, Ms. Poss served five years as counsel to the Director of the Bureau, and before that, she spent several years investigating and litigating consumer protection cases that challenged Internet fraud (including phishing), spam, and telemarketing fraud. Prior to joining the FTC in 1999, Ms. Poss clerked for the Appellate Court of Illinois and the Minnesota Court of Appeals. Ms. Poss received a B.A. from Viterbo University, an M.A from Emerson College, and a J.D. from the University of Minnesota Law School.



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Paul Rasori

Paul Rasori currently serves as VeriFone's Senior Vice President of Marketing. He has global responsibility for all financial payment systems marketing efforts and oversees the global product management, global marketing programs, and all local demand generation marketing functions across North and South America, EMEA, and Asia Pacific regions. Mr. Rasori is a twenty-year veteran of the electronic payments industry, having held positions in product development, product management, marketing, and sales management. In more than ten years with VeriFone, Mr. Rasori has led the introduction of the industry's most comprehensive and successful portfolio of payment solutions that span many different vertical markets. Mr. Rasori has a B.S. in computer science from the University of Massachusetts.

Jessica Rich

Jessica Rich is the Associate Director of the FTC's Division of Financial Practices. Ms. Rich oversees enforcement and policy work related to mortgage and debt relief fraud, debt collection, payday lending, auto financing, mobile payments, and other consumer protection issues arising in the financial sector. A 20+ year FTC veteran, Ms. Rich has held a number of senior positions at the agency, including Associate Director of the FTC's privacy division and Deputy Director of the Bureau of Consumer Protection. Ms. Rich's accomplishments include development of a number of FTC regulations; enforcement against companies such as Google, Microsoft, ChoicePoint, TJX, and LexisNexis; testifying

before Congress on a variety of consumer protection issues; and spearheading policy initiatives, such as the FTC's Privacy Staff Reports and Mobile Program. Ms. Rich is a graduate of Harvard University and New York University Law School.

Lauren Saunders

Lauren Saunders is Managing Attorney of the National Consumer Law Center in Washington, DC, where she directs the Center's federal legislative and regulatory work. She regularly speaks, writes, and testifies in areas including the Consumer Financial Protection Bureau, prepaid cards, mobile payments, small dollar loans, bank accounts, and preemption. She is a co-author of NCLC's *Consumer Banking and Payments Law*; *Unemployment Compensation Prepaid Cards*; *Stopping the Payday Loan Trap: Alternatives that Work, Ones that Don't*; and other legal treatises, reports, white papers and issue briefs.

Andrew Schlossberg

Andrew Schlossberg is an honors paralegal in the Division of Financial Practices at the Federal Trade Commission, focusing on issues related to mobile commerce, privacy, and security. As a member of the Bureau of Consumer Protection's Mobile Technology Unit, Mr. Schlossberg is responsible for supporting a wide range of policy and enforcement efforts related to the emerging mobile marketplace. He joined the FTC in 2011 after receiving a B.A. in political science from the University of Pennsylvania.



Michael Spadea

Michael Spadea co-leads the U.S. privacy practice for Promontory Financial Group, an international consulting company with a focus on financial services. Prior to joining Promontory, Mr. Spadea was responsible for information governance for enterprise clients in Microsoft's Services Division. He has significant international privacy experience from his years in London as global privacy counsel for Barclays Bank and later as head of privacy for Barclays Wealth. At Wealth, he developed an enterprise privacy risk management tool that measured and displayed privacy risk and control status in real time. Mr. Spadea was a member of the Barclays team awarded the 2009 IAPP award for privacy innovation.

John Valentine

As the East Coast Vice President of LevelUp, John Valentine is in charge of launching and managing new cities on LevelUp's mobile payment system, with his initial focus on Philadelphia, Chicago, Atlanta, and New York City. In only nine months of existence, LevelUp's pay phone app has expanded to nine cities, surpassed 100,000 users, and achieved \$1MM+ in transactions per month. Mr. Valentine earned a J.D. from Villanova University and a B.A. in economics from Tufts University. He currently lives and works in Boston, MA, when he's not on the ground in LevelUp cities.

Pat Walshe

Pat Walshe works in the Public Policy Department of the GSM Association and is

responsible for the GSMA's work on privacy. Mr. Walshe is currently working with GSMA members and other key stakeholders to establish dialogue and explore ways to shape, collaboratively and collectively, the way privacy is advanced, managed, and protected across the mobile ecosystem. Mr. Walshe has over thirteen years experience in data privacy and regulatory policy in the fixed, mobile, and internet sectors. He has represented industry on a number of privacy matters with various regulatory and international public interest groups. Mr. Walshe has a degree in Social Anthropology and Development and holds privacy and information security qualifications. He has served on the International Standard Organisation's Privacy Steering Committee and is a member of the British Computer Society.

Katherine White

Katherine White is a senior attorney in the Division of Privacy and Identity Protection at the FTC. Her responsibilities focus primarily on enforcement and policy work in the areas of the Fair Credit Reporting Act, privacy, and data security. In addition, she has worked extensively on rulemaking under the FCRA relating to risk-based pricing notices and disclosure of credit scores. Before joining the FTC, she practiced information and privacy law at the Transportation Security Administration, where she worked on the privacy aspects of high profile programs such as Secure Flight. She is a graduate of the University of Virginia and the George Washington University School of Law.



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