**PROGRAM**

_Sunday, April 30_

**8:00AM – 8:30AM**

**BAFT Golf Shotgun Tournament Breakfast**  
Cart Staging Area

Sponsored by:

![BNP PARIBAS](#)

**8:30AM – 1:30PM**

**BAFT Annual Golf Shotgun Tournament**  
Soffer Course

1:00PM – 6:00PM  
**BAFT Registration Open**  
East Foyer

1:30PM – 6:30PM  
**Meetings and Networking**

The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings. We request attendees to conduct meetings strictly during these times, or before/after the general session programming each day.

**6:30PM – 7:30PM**

**Opening Night Reception**  
Magnolia Courtyard

Sponsored by:

![Deutsche Bank](#)

**7:30PM – 10:00PM**

**Opening Night Dinner**  
Grand Ballroom

Featuring Future Leaders Class of 2017 Graduation Ceremony

Sponsored by:

![BNY MELLON](#)

---

**Future Leaders Class of 2017**

- **Client On-boarding Best Practices**  
  Project Sponsor: Kimberly Burdette, PNC Bank N.A  
  Project Mentor: Chady Alido, Banque Libano-Française, Future Leaders Class of 2016

- **Natalia Nobre**: Scotiabank  
  **Brent Causey**: City National Bank  
  **Olga Krenz**: Commerzbank
  **Stephanie Palmer**: HSBC Bank USA, N.A.  
  **Steve Holt**: Wells Fargo Bank  
  **Courtney Roberts**: PNC Bank  
  **Daniel Bendersky**: D+H

- **FinTech Report**  
  Project Sponsor: Claudia Colic, UBS Switzerland AG  
  Project Mentor: David Lorente, BBVA, Future Leaders Class of 2016

- **Natalie Sullivan**: Banner Bank  
  **Leo Lee**: US Bank  
  **Tiffany A. Tye**: BNY Mellon  
  **Ryan Zagone**: Ripple  
  **Vladimir Rudenko**: Bank of Montreal  
  **Jing Zhang**: JPMorgan  
  **David Scozzelli**: Commonwealth Bank of Australia  
  **Poh Kuan Khaw**: Malayan Banking Berhad (Maybank)

- **De-risking Report**  
  Project Sponsor: David Scola, Barclays Bank  
  Project Mentor: Miriam Ratkovicova, Deloitte, Future Leaders Class of 2016

- **Jesper Linden**: Skandinaviska Enskilda Banken AB (SEB)  
  **Jose Maria Seisdedos**: BBVA  
  **Aurélie Rix**: Société Générale  
  **Victoria Gale**: Bank ABC  
  **Colomban Vitoux**: BNP Paribas  
  **Theresa Giambona**: Western Union  
  **Angela Luceri**: UBS Switzerland AG  
  **Dany Hoyek**: Banque Libano-Française

- **Transaction Banking Basic Training**  
  Project Sponsor: Craig Weeks, US Bank  
  Project Mentor: Adriano Scaramella, Intesa Sanpaolo Bank, Future Leaders Class of 2016

- **Rony Favel**: National Bank of Canada  
  **Luca Strazzabosco**: Credit Suisse AG  
  **Michael McCullin**: Northern Trust  
  **Karyn Folino**: Barclays Bank  
  **Greg Gouka**: Fusion Financial Corp  
  **Mahmoud Tamim**: Bankmed sal  
  **Megan Levy**: Deloitte

---

**BAFT recognizes and supports the need to invest in the next generation of banking leadership. While individual institutions invest in leadership development for high potential employees, the mission of the BAFT Future Leaders Program is to engage future leaders in solving common industry challenges.**
Monday, May 1

Audience Response System is available during all general session presentations.

Sponsored by:

Wi-FI is available in the ballroom.

Sponsored by:

PROGRAM

9:00AM – 9:30AM
Keynote Address
Grand Ballroom

Keynote Speaker
Patrick Burke
President and CEO
HSBC North America Holdings Inc.

9:30AM – 9:45AM
Nominating Committee
Grand Ballroom

Rita Gonzalez
BAFT Chair Nominating Committee

9:45AM – 10:45AM
The Politics of Neighbors: Trump, Tariffs, Trade and Taxes
Grand Ballroom

An economic and political update on Latin America and how President Trump’s domestic and foreign policies might affect the outlook for the region. In addition, session will touch on how Latin America’s outlook might affect South Florida.

Speaker
Susan Kaufman Purcell
Independent Consultant

10:45AM – 11:00AM
Morning Coffee Break
East Foyer

Sponsored by:

BMO Capital Markets

11:00AM – 12:00PM
Correspondent Banking: De-risking vs. Re-risking
Grand Ballroom

A look back at the factors that led to de-risking. A current assessment of de-risking today, its economic and social impact and the subsequent banking challenges and effects. A future view of correspondent banking, re-risking opportunities and potential disrupters and displacers. The panel will offer frank and unique perspectives in a lively discussion on the much discussed issue that affects the international banking community.

Moderator
Mark Garfield
Head, Global Financial Institutions
Zions Bancorp

Panels
Henry Balani
Head of Global Strategic Affairs
Accenture

KYRAN CULHANE
Head of Correspondent Banking
ICG Bank Group

Sally Yearwood
Executive Director
Caribbean-Central American Action

Andrew Yangou
Managing Director of Andrew Yangou Consulting
Board Director, Capital Security Bank

12:00PM – 1:00PM
Innovation: Latest Technology Update in Financial Services Industry and Use Cases
Grand Ballroom

Innovation and new technologies are rapidly changing the banking landscape as we know it. New technologies like blockchain, artificial intelligence, big data and use of Internet, are creating fantastic new opportunities and efficiencies. This session highlights a number of actual use cases for these technologies. We will be asking the panel for: Provide example of use cases of these technologies in financial services industry. What does it take to create an innovative products? What does it take to go from a concept to actual implementation? How do you attack, and retain, the right profile of employees to make new technologies a reality?

Moderator
John Quamina
Global Practice Partner Payments
Wipro

Panels
Parth Desai
Founder and CEO
Pelican

Todd McDonald
Co-Founder, CDO
R3

George Osborne
Innovation Director, Corporate Banking
Barclays Bank

1:00PM – 2:00PM
Innovation: Latest Technology Update in Financial Services Industry and Use Cases
Grand Ballroom

Innovation and new technologies are rapidly changing the banking landscape as we know it. New technologies like blockchain, artificial intelligence, big data and use of Internet, are creating fantastic new opportunities and efficiencies. This session highlights a number of actual use cases for these technologies. We will be asking the panel for: Provide example of use cases of these technologies in financial services industry. What does it take to create an innovative products? What does it take to go from a concept to actual implementation? How do you attack, and retain, the right profile of employees to make new technologies a reality?

Moderator
John Quamina
Global Practice Partner Payments
Wipro

Panels
Parth Desai
Founder and CEO
Pelican

Todd McDonald
Co-Founder, CDO
R3

George Osborne
Innovation Director, Corporate Banking
Barclays Bank

1:00PM – 2:00PM
Enhancing Payment Capabilities Beyond the G10
Special Interest Workshops
Garden Ballroom

Enjoy lunch with your peers or have lunch at one of the special tables to discuss hot topics in the industry with experts in the field in an informal setting. Each table of 10 will cover one industry topic of interest. Seats are limited and on a first-come, first-served basis. If you have not reserved your seat, please sign up to join a table at the BAFT registration desk. See below for table topics.

Table Topic 1: Australia’s New Payments Platform (NPP)
The Reserve Bank of Australia (RBA) established benchmarks for a New Payments Platform (NPP) which is a “real time” payment system incorporating SWIFT ISO 20022 messaging standards to facilitate the inclusion of richer remittance information with transactions. The system will enable funds to be accessible almost as soon as payment is received even across different financial institutions. NPP is being developed collaboratively by 12 leading Australian authorized deposit-taking institutions (ADIs) and will be delivered in 2017.

Hosted by:

Table Topic 2: Money Laundering (TBML) with the growth of global trade, increasingly sophisticated TBML is presently one of the most challenging compliance requirements for banks. This Lunch & Learn Session will discuss key trends in the areas of sanctions, AML and fraud detection in Trade Finance and highlight how innovative solutions using artificial intelligence can keep financial institutions secure and compliant.

Hosted by:

Table Topic 3: Strategies to Detect and Counter Trade Based Money Laundering (TBML)

Join subject matter experts during these special interest topics affecting the industry today. Workshops are smaller in size for an interactive dialogue between the speakers and attendees.

2:00PM – 4:50PM
Enhancing Payment Capabilities Beyond the G10
Special Interest Workshops
Salon VIII

2:00PM – 4:50PM
Enhancing Payment Capabilities Beyond the G10
Special Interest Workshops
Salon VIII

Join subject matter experts during these special interest topics affecting the industry today. Workshops are smaller in size for an interactive dialogue between the speakers and attendees.
All day
Program Overview

The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times for customers with our demonstration of real-time payment use cases.

Speakers
Daniel Bendersky
Head of Pre-Sales Americas

Gene Neyer
Head of Product Management

Global Payments

This session will cover:
- Real-time payments are creating value for customers with our demonstration of real-time payment schemes and in the Euro-zone the potential for cross-border real-time payments and how financial institutions are taking advantage of this one-in-a-lifetime paradigm shift. Also in this session, get a first-hand look at how real-time payments are creating value for customers with our demonstration of real-time payment use cases.

Hosted by:

4:00PM – 4:50PM
Developing Your Personal Brand

Networking is a leadership skill and it can (and will) propel your career forward. When used effectively, networking can distinguish your brand, elevate your career, and increase your opportunities for advancement. This session will cover:
- Learning to network with confidence
- Working a room (like BAFT), including conversation generators and exit strategies
- Building advocates as you build your brand

Speaker
Nicolle Meyer
Chief Executive

The Meyer Partnership

Grand Ballroom

5:30PM – 6:30PM
Networking Reception and Awards Event

Cascata Pool

Relax and unwind as you network with your colleagues and clients. The annual golf and fun run/walk winners will be announced during this event.

Tuesday, May 2

7:30AM – 5:00PM
BAFT Registration Open

East Foyer

Wi-Fi is available in the ballroom.

Sponsored by:

SWAPSTEC

Garden Ballroom

8:30AM – 8:45AM
Networking Breakfast

East Foyer

Welcome

Speaker
Tod Burwell
President and COO

BAFT

3:00PM – 10:15AM
Global Economic Snapshot: What Do the Economists Have to Say About the State of the World?

Grand Ballroom

This session brings together a panel of economists to talk about the international economic environment. Following on the session on the U.S. economy of yesterday, this panel focuses more on that global economic outlook and risks. Issues to be discussed include: Is fiscal policy finally having an impact? Is Advanced Economy low-inflation ending? Are we at the end of Advanced Economy Monetary Policy Easing? Can the Emerging Markets rebound given “Trumpomics”? The long and winding road ahead for Brexit. European political risk and its economic implications.

Moderator
Stephanie Wolf
Head of North America Financial Institutions and Canada Sales

Bank of America Merrill Lynch Global Transaction Services

Panelists
Michael Gapon
Managing Director, Head of U.S. Economics Research

Barclays Bank

Alvaro Vivanco
Head Latin American Strategist

BBVA

Michel Martinez
Chief Euro Economist

Société Générale

10:15AM – 10:35AM
Morning Coffee Break

East Foyer

Sponsored by:

BNP PARIBAS

10:35AM – 11:35AM
Global Trends in Payments

Grand Ballroom

The payments ecosystem today is constantly changing the way money moves around the world. Industry pressures combined with rapidly evolving technologies are forcing the financial institutions to transform or risk obsolescence. The world of global payments now includes processing and settling payments in mere seconds, distributed ledger technology, analytics and an increased importance on security to reduce fraud.

To understand today’s payment industry trends, one must fully understand this new payments landscape. Our panel will provide an overview of these new global payment initiatives and their impacts.

Moderator
Chris Ward
Executive Vice President

PNC Bank NA

Panelists
Joseph Seieseddos
Sales and Relationship Management, Financial Institutions

BBVA

Ryan Zagone
Director of Regulatory Relations

Ripple

12:35PM – 2:00PM
Lunch Keynote Address

Garden Ballroom

Sponsored by:

PNC

2:00PM – 3:50PM
Special Interest Workshops

Salon VIII

Join subject matter experts during these special interest topics affecting the industry today. Workshops are smaller in size for an interactive dialogue between the speakers and attendees.
Cybersecurity & The Fraud Detection and Prevention Challenge for High-Value/Wire Payments
Correspondent banks face increased exposure to the threat of high-value/wire payments fraud. The widely reported recent cases of payments fraud raise several important lessons that the global payments community can learn from. This session examines current vulnerabilities and outlines how real-time fraud detection capabilities utilizing innovative artificial intelligence based technology can keep banks one step ahead of the criminals.

Speaker
Rajiv Desai
Senior Vice President and Head, U.S. Operations and Sales

Wednesday, May 3
Audience Response System is available during all general session presentations.

Meetings and Networking
The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings. We request attendees to conduct meetings strictly during these times, or before/after the general session programming each day.

Networking Breakfast
East Foyer
7:00AM – 8:00AM
Meetings and Networking
The Annual Conference has been an excellent venue to network with peers, colleagues and clients. We recognize this need and have exclusive times during the conference dedicated for bilateral and small group meetings. We request attendees to conduct meetings strictly during these times, or before/after the general session programming each day.

Welcome
Grand Ballroom III
8:00AM – 8:10AM
Keynote Address
Grand Ballroom III
Keynote Speaker
Daniel Soto
Chief Compliance Officer
Ally Financial Inc.
Our solutions carry the SWIFT Certified label for Trade Finance, Supply Chain Finance, Corporates–Trade workflows, processes and best practices. Eximbills, our proven flagship solution, is installed in more than 150 banks and 75 countries. Eximbills can be tailored to adapt to changing real-world requirements in any business or regulatory environment for Trade Finance, Payments, and Supply Chain Finance.

Supporting this industry-leading technology platform is a dedicated team of experienced professionals devoted to advising our clients on traditional trade and supply chain finance pathways. With deep expertise and industry-leading data-enabled solutions from the Fircosoft, Bankers Almanac and NRS brands, our portfolio delivers protection for individual and organizational reputations.

**Coastline Solutions**

Coastline Solutions is the world’s leading provider of Online Training and Information Services in the area of Trade Finance (Collections, LCs, Standbys, Guarantees, ISBP, Incoterms). Coastline Solutions is also launching an Online Training Program in Trade Based Financial Crime. Full details on all programs at coastlinesolutions.com.

**Copp Clark**

COPP CLARK is the authoritative source for holiday reference data relating to global financial markets. Our products and services enhance transactional integrity by ensuring accurate value dates and trading schedules. Our market holidays, trading hours and early closings data is recognized globally as the industry-standard. COPP CLARK is a division of Pearson Canada Inc.

**Currency Exchange International**

Currency Exchange International is in the business of providing a range of foreign currency exchange products and services in North America, with primary products and services including the exchange of foreign currencies, international wire payments, foreign bank drafts, and foreign cheque clearing through its proprietary Web-based software, CEFX.

**D+H**

D+H is a leading financial technology provider that the world’s financial institutions rely on every day. Its lending, payments and global transaction banking solutions are trusted by nearly 8,000 customers. With more than 5,500 employees worldwide and annual revenues over $1 billion, D+H is one of the world’s top FinTech companies.

**ING**

ING is a global financial institution with a strong European base. Our more than 52,000 employees offer retail and wholesale services to customers in over 40 countries. We provide the full range of trade services globally and are market leaders in pan-European cash management.

**Inside International Industrials (IIICorp)**

Inside International Industrials (IIICorp) is a premium deal origination tool delivering actionable intelligence on trade and project finance opportunities in East and South Asia, the Middle East and Africa, and Latin America. IIICorp subscribers have access to essential early-stage project information, such as deal size, timeline, involved parties, and contact details, along with in-depth details of each project’s status and progression.

**INTL FCStone**

INTL FCStone Ltd (IFL) is the leading cross-border payments provider for Financial Institutions. IFL’s bank account network in 175 countries allows their banking clients to offer spot payments in 140 currencies. IFL is principle in every transaction and offers upfront FX rates and guaranteed delivery amounts.

**Misys**

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk solutions available on the market. With more than 2,000 customers in 130 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit misys.com and follow @MisysFS on Twitter.

**SwapsTech**

SwapsTech is the fastest growing vendor in trade finance, payments, lending and foreign exchange. SwapsTech’s STAR suite of transaction banking products allows financial institutions with the tools to deliver world-class global banking solutions, improve client services and increase revenue. Using proprietary plug and play architecture, SwapsTech delivers customized solutions in a fraction of the time and cost of other solutions.
Daniel Bendersky
Head of Pre-Sales, Americas
D+H

Mr. Bendersky has been obsessively focused on helping Financial Institutions rethink, streamline, and modernize their payments infrastructure since graduating with an MBA from The Sloan School of Management in 2009. His achievements include authoring the functional specifications of D+H’s solution for Switch, a 2014 Celent Model Bank Award-winning Real Time Payments service, and managing D+H’s Payments Business Analysis Practice in the Americas. In his current role as D+H Global Payment Solutions’ Head of Presales for the Americas, he oversees Sales support for D+H’s Transaction Banking, Treasury, and Financial Messaging portfolio.

Henry Balani
Head of Global Strategic Affairs
Accuity

Mr. Balani is currently Global Head of Strategic Affairs for Accuity, responsible for driving thought leadership in the financial services industry. In this role as Head of Innovation, he helped pioneer new AML screening solutions related to Trade Finance compliance. He was previously Managing Director with responsibility for managing Accuity’s Compliance Group which includes Product Management and Professional Services related to all Compliance Risk solutions. Accuity is a global provider of payments and compliance solutions with clients in the financial services and corporate sectors, including banks, money services businesses, insurance, shipping and manufacturing firms.

John Ahearn
Global Head of Trade
Citibank

Mr. Ahearn, a Managing Director in Citi’s Transaction Services (CTS) business, is currently responsible for global supply chain and trade finance, including export and agency financing, as well as asset optimization. Prior to joining Citi, Mr. Ahearn was with ABN AMRO for eight years and was responsible for Financial Institutions and Head of Sales globally for the trade business. He also had senior roles at Bank of New York and started his banking career at JPMorgan as a Management Trainee. Mr. Ahearn is the Board Chair for BAFT and member of the board of directors for the Pacific Rim Bankers Association.

Kimberly Burdette
Senior Vice President and Manager, International Financial Institutions
PNC Bank NA

Ms. Burdette is a Senior Vice President in Capital Markets for PNC Bank and the manager of its International Financial Institutions business. She has responsibility for the relationship, credit and compliance management of international banks with which PNC engages. PNC provides a wide range of trade, treasury management, balance sheet management and capital markets services to international financial institutions operating in the US and abroad. Ms. Burdette has worked for PNC Bank and its predecessor, Pittsburgh National Bank, for 30 years. She is currently EVP of PNC’s edge advisory subsidiary, PNC Bank International. She also serves as a director for BAFT.

Patrick Burke
President and CEO
HSBC North America Holdings Inc.

Mr. Burke rejoined HSBC in 1989 and has held a number of leadership positions in Strategy and Retail Banking in Canada, the United States and the United Kingdom. Appointed to his current role in November 2014, Mr. Burke is an Executive Director of HSBC’s principal subsidiaries in the United States, and also a Group Managing Director of HSBC Holdings plc. Prior to his current role, Mr. Burke was President and CEO of HSBC Finance Corporation, where he is also Chairman of the Board. Mr. Burke serves on the Boards of The Clearing House, and the Partnership for New York City; and he is a Member of the 30% Club in the United States.

Ross Delston, CAMS
Attorney and Expert Witness
Law Office of Ross S. Delston
Mr. Delston is a Washington, D.C.-based attorney, Certified Anti-Money Laundering Specialist (CAMS), and Former U.S. Attorney for the District of Columbia. Mr. Delston is an expert in the areas of Bank Secrecy Act, the US Anti-Money Laundering Act, and the BSA and is frequently retained to provide expert opinion testimony in trade-based money laundering and terrorism financing cases.

Patrick Davies
Deputy Ambassador
British Embassy, Washington D.C.

Mr. Davies took up his post as Deputy Head of Mission at the British Embassy in Washington in September 2013. A career diplomat, Mr. Davies has worked in various environments around the world, often in times of crisis or transition. He has played a pivotal role in British policy making around the Arab Spring, Iran and its nuclear program and the 2003 invasion of Iraq. In recognition of his outstanding record of service, in 2012 Her Majesty The Queen awarded him the Order of the British Empire (OBE). Mr. Davies joined the Foreign Office in 1993, initially serving as a policy officer covering Thailand, Malaysia and Singapore. His first overseas posting was to the British Embassy in Rabat, Morocco, where he provided the British government with analysis and reporting on that country’s political situation and its struggles against drug trafficking and violent Islamism.

Kimberly Burdette
Senior Vice President and Manager, International Financial Institutions
PNC Bank NA

Ms. Burdette is a Senior Vice President in Capital Markets for PNC Bank and the manager of its International Financial Institutions business. She has responsibility for the relationship, credit and compliance management of international banks with which PNC engages. PNC provides a wide range of trade, treasury management, balance sheet management and capital markets services to international financial institutions operating in the US and abroad. Ms. Burdette has worked for PNC Bank and its predecessor, Pittsburgh National Bank, for 30 years. She is currently EVP of PNC’s edge advisory subsidiary, PNC Bank International. She also serves as a director for BAFT.

Adam B. Drucker
Assistant Section Chief, Counter Terrorism
Terrorist Financing Division
FBI

Mr. Drucker entered service with the FBI in 1995. He was first assigned to the New York Field Office where he worked Financial Crimes cases. He was the case agent for two major undercover operations targeting mortgage fraud and credit card fraud. After the events of 9/11, he was selected to the Financial Crimes Sector of the FBI’s 9/11 investigative team. As such, he was responsible for tracing the sources and uses of the funds used in the attacks that led to the successful identification and subsequent capture of several Al-Qa’ida operators and facilitators abroad. He worked on that case was referenced throughout the 9/11 Commission report and culminated with his testimony before the 9/11 Commission.

Stacey Factor
Senior Vice President, Trade Products
BAFT

Ms. Stacey Factor is Senior Vice President, Trade Products where she has oversight of all trade-related advocacy, education and product-related initiatives for the association and its membership. She participates in BAFT trade committees and regional councils to advance the trade finance agenda of member institutions, including working toward standardizing trade definitions, documentation and regulations for industry adoption and consistency. She has more than 25 years of experience in international banking, including with over 20 years at JP Morgan Chase, covering emerging markets, international trade finance, cash risk management, and securities collateral management.

April Frazer
Managing Director, Financial Institutions Investment Banking Group
Wells Fargo Securities

Ms. Frazer is a Managing Director in Wells Fargo Securities’ Financial Institutions Investment Banking Group and leads the group’s Global Regulatory Capital Practice. Ms. Frazer focuses on structuring and regulatory assignment requests for clients in the financial services sector, with an emphasis on global depository institutions. She maintains regular dialogue with domestic and international regulatory bodies, as well as advising clients, and is responsible for developing, marketing and executing innovative financing solutions for financial institutions globally. Before taking on her current role, Ms. Frazer held positions in High Grade Debt Capital Markets as part of the Client Solutions Group and Financial Institutions Investment banking, where she covered the banking industry and was involved in various capital raising and advisory transactions.

Michael Gagen
Managing Director, Head of U.S. Economics Research
Barclays Bank

Mr. Gagen is a Managing Director and Chief U.S. Economist for Barclays. Since New York, Mr. Gagen leads a team that is responsible for the firm’s outlook for the U.S. economy and monetary and fiscal policy. Prior to taking on this role, Mr. Gagen was a Senior U.S. Economist and Asset Allocation Strategist for Barclays, where in addition to the U.S. outlook Mr. Gagen took on additional responsibility in forming the firm’s asset allocation strategies.
views and marketing them to clients. Mr. Gapen joined Barclays in 2010 from 3G Capital, where he was a Special Agent for 30 years assigned to Illinois, Indiana, Washington D.C. state, local, foreign law enforcement, banking compliance professionals, Assistant Special Agent in Charge. He holds a B.S. from the University of Colorado.

Mark Guthrie
Assistant Special Agent in Charge
U.S. Drug Enforcement Administration
Mr. Guthrie is the Assistant Special Agent in Charge of the U.S. Drug Enforcement Administration in Chicago responsible for investigations of transnational criminal groups and money laundering. He has trained federal, state, local, foreign law enforcement, banking compliance professionals, businesses, the FBI Academy, and State Department. Mr. Guthrie has a Master's Degree from Michigan State University. He began his career as a Certified Public Accountant both in public practice and in industry.

Todd McDonald
Co-Founder and COO
R3
Mr. Todd McDonald is CEO and Head of Partnerships for R3. Mr. McDonald co-founded R3 in 2013 and was one of the first to uncover the promise of distributed ledger technology for financial services. In his current role, Mr. McDonald focuses on building the partner application ecosystem for R3’s Corda platform. Prior to R3, Mr. McDonald spent 14 years at Standard Chartered Bank as a Managing Director in their Financial Markets group where he held positions such as Global Head of Electronic FX Trading and Head of Fixed Income. Mr. McDonald holds a BA in Economics and Political Science from Colgate University.

Robert McKay
Executive Vice President
Accenture
Mr. McKay is an Executive Vice President for Accenture and manages the P+L for Accenture’s Payments solutions and the Government Payment Eligibility Compliance division. Additionally, Mr. McKay manages Accenture’s global pre-sales and delivery services teams responsible for deploying Accenture’s integrated technology solutions into customers’ environments. Finally, Mr. McKay sits on Accenture’s strategic executive committee.

Michael McQuillen
Financial Institutions Group
Northern Trust Company
Mr. Michael McQuillen is a Relationship Manager in Northern Trust’s Financial Institutions Group. Responsibilities include project management and business development. Prior to joining the FIG, Mr. McQuillen completed Northern Trust’s Rotational Development Program where he worked as a Credit Portfolio Manager in Corporate Banking, and underwrite wealth management credit for the West Region. Mr. McQuillen also completed internships in Northern Trust’s Fixed Shares and Institutional OOG groups. Mr. McQuillen currently serves on the Professional Development Committee for APIC Board and the Children’s Research Fund. Jr. Board supporting Ann Lune Children’s Hospital. Mr. McQuillen holds a B.S. degree in Finance from the University of Illinois at Urbana-Champaign.

Melodie Michel
Americas Editor
Global Trade Review
Ms. Melodie Michel is the Americas editor of Global Trade Review (GTR), a global publication covering trade, export and commodity finance. She was part of the team spearheading GTR’s recently-launched fintech section, which keeps track of the most recent developments in financial and supply chain technology. In her role, Ms. Michel regularly chairs roundtables and panel discussions on technology, regional trade developments and regulation, including trade sanctions and money laundering. You can find her tweeting at @MelodieMichel.

Melodie Michel
Americas Editor
Global Trade Review
Mr. Walter J. Mix III is a Managing Director and leads the Financial Services practice at Berkeley Research Group LLC. Mr. Mix joined BRG in 2018. Prior to Berkeley Research Group, he was a former commissioner of the California Department of Financial Institutions (DFI) and also previously served as a banking executive at Union Bank of California. He advises domestic and international banks on corporate governance, risk management, strategic planning, and financial advisory assignments. He has significant experience in strategic planning, mergers and acquisitions, enterprise risk management, regulatory, and capital planning. He joined BRG from LEGL, LLC and before that, The Secura Group serving as managing director in both firms. He serves as chairman of the International Bankers Association of California.

Michael Maxwell
Oftering Management
IBM Watson Financial Services
In over a decade with IBM, Mr. Michael Maxwell successfully led multiple global market initiatives across financial services, healthcare, supply chain, B2B communications and integration. Most recently, he has focused on the challenging landscape of digital transformation including real-time fraud detection in commercial payments. Mr. Maxwell’s research focus is in product development practices that counteract the effects of external turbulence and has multiple ongoing research projects. Prior to joining IBM, he was part of a number Internet startups startups across commercial and consumer sectors. Mr. Maxwell holds a B.S. from the University of Colorado.

Mike Moran
Head of Mauro Research, Americas
Standard Chartered Bank
Mr. Mike Moran oversees economic research for the US and Latin America. He is based in New York. He previously covered EM currency strategy for Latin America and Asia, earning back-to-back #1 Latin American EM FX forecasting rankings for both 2012 and 2011, based on Bloomberg survey. This included a #1 ranking in the Brazilian real and Mexican peso in 2011. He joined Standard Chartered in London in 1999. He is a member of a number of business organisations, including British American Business and the Emerging Markets Trade Association (EMTA) in New York, and the Hong Kong; American and British General Chambers of Commerce. Mr. Moran holds an MPH in economics from Cambridge University.

Rob Nichols
President and CEO
American Bankers Association
Mr. Rob Nichols is the president and CEO of the American Bankers Association, which represents banks of all sizes and charters and is the voice for the nation’s $16 trillion banking industry. Mr. Nichols joined ABA in August 2015, following 10 years at the helm of the Financial Services Forum, a non-partisan financial and economic policy organization. Before joining the Forum, Mr. Nichols was assistant secretary of the Treasury for Public Affairs, a position requiring confirmation by the United States Senate. Mr. Nichols is also the recipient of the Alexander Hamilton Award, the highest honor of the U.S. Department of the Treasury. His career highlights include service as communications director for the Electronic Industries Alliance; as communications director to U.S. Senator Arlen Specter; and as Senior Press Secretary to the late Congresswoman Jennifer Dunn, a former member of the House leadership; and in the West Wing as an aide in the Office of the Chief of Staff in the George H.W. Bush administration.

George Osborne
Innovation Director, Corporate Banking
Barclays Bank
Mr. George Osborne is Innovation Director for Barclays’ Global Transaction Banking business, charged with ensuring that the best of Barclays’ innovation work is brought to bear for clients. He works closely with the innovation factions across Barclays’ businesses. He has been a mentor on the accelerator programme, and is leading on a number of areas in Barclays’ positioning for new sectors within FinTech. Amongst others, Mr. Osborne has led on Barclays Corporate engagement with Distributed Ledger & Blockchain, and is a leading mind at Barclays on the construction of a scalable and agile innovation function. Previously, he managed banking relationships in the FinTech and Financial Intermediaries teams where his interest in Strategic Innovation and disruption was developed.

Susan Kaufman Purcell
Independent Consultant
Dr. Susan Kaufman Purcell is an independent consultant on Latin America based in Miami, Florida. She is the former director of the Center for Hemispheric Policy at the University of Miami and was Vice President of the Council of the Americas, a not-for-profit business organization of many Fortune 500 companies with investments in Latin America. She was also a Senior Fellow and Director of the Latin America Project at the Council on Foreign Relations and a member of the State Department’s Policy Planning Staff during the Carter and Reagan administrations. Dr. Purcell holds a PhD in political science from Columbia University and is a Director of Valero Energy Corporation, a Fortune 500 company.

John Quamina
Global Practice Partner Payments
Wipro
Mr. John Quamina is also the principal of SGS Consulting, a strategic consulting business focused on SME and Mass Affluent Banking. Previously, Mr. Quamina was a Partner in Capco, leading Transaction Banking, and the lead of BIM’s European Payments team. He has been a participant in The World Economic Forum scenario planning for Technology and Innovation in Financial Services. He also leads Wipro’s payments practice with currently over 4000 professionals deployed on payments engagements globally. With over 25 years of experience in selling and managing the delivery of complex business solutions for the financial services sector across retail, wholesale, investment management, capital markets and its articulating industry infrastructure.
His responsibilities encompass BBVA’s transactional banking relationships with emerging world currencies such as Renminbi. He has an emphasis on EUR, USD, multi-currency clearing as well as solutions for trade finance to cash management and correspondent banking solutions. He has been involved, amongst all Global Transaction Banking employees, to represent BBVA in the 2017 Future Leaders Program. Prior to BBVA, he worked with Telefonica in the Capital Markets area.

Daniel D. Soto
Chief Compliance Officer
Ally Financial Inc.

Mr. Soto is in the public sector as a commissioned bank examiner where he spent six years with the FDIC and nearly 10 years with the Federal Reserve Board. Mr. Soto is based in Charlotte, N.C., was awarded the 2014 Distinguished Service Award from the ABA Compliance Administrative Committee; is a faculty member of the American Bankers Association’s National Compliance School; on advisory board for Banking Exchange; Chairman, Operations and Regulatory Compliance Committee (ORCC) for AFSA; and on the advisory boards of the Association of Certified Anti-Money Laundering Specialists and the BSA Coalition.

Barry Tooker
Offering Management
IBM Watson Financial Services

Mr. Tooker is an Offering Manager with IBM. He has been involved in operations and systems related projects for global banks and software firms as both a consultant and manager for more than 40 years. Mr. Tooker has managed day-to-day operations for major money center and super regional banks. He has planned, organized, directed and managed major initiatives including leading payment systems re-engineering efforts and other critical software installation projects for financial services organizations around the world. He is past member of the BAF FT Board of Directors and past Chair of the Payments and Compensation Committee.

Alvaro Vivanco
Head Latin American Strategist
BBVA

Mr. Vivanco is the Head Latin American Strategist for BBVA, based in New York. His products focus on thematic macro issues across countries, as well as specific trade recommendations geared toward local and global institutional clients. Mr. Vivanco joined BBVA in 2011 after five years at USBS Investment Bank, where he was head Latam fixed-income and FX strategist. Previously, he worked at the World Bank and the International Monetary Fund. He holds a Master’s degree from Harvard University and a B.S. from Georgetown University, both in international economics.

Antony J. Walton
Vice Chairman, Americas
Standard Chartered Bank

Mr. Walton joined Standard Chartered Bank in 1996 and took on responsibility for all aspects of USD activity across the institution. He is also responsible for all regional and local sales and client coverage roles, including trade financing, commercial lending, cash management sales, institutional and corporate trust sales. He has a wealth of experience in the financial institution space, having joined Barclays from HSBC and Wells Fargo, where he spent 17 years combined in a range of roles including trade and global transaction banking.

Ruth Wandhouser
Managing Director
Global Head of Regulatory and Market Strategy, Treasury and Trade Solutions

Ms. Wandhouser is highly regarded across the banking industry for her in-depth knowledge of the regulatory, market and competitive landscape. She holds a number of influential positions, including the Chairmanship of the European banking industry’s Payments Regulatory Expert Group, membership of the Plenary of the European Payments Council (EPC), Chairmanship of the EPC’s Information Security Support Group, membership of the EU Commission’s Payment Systems Market Expert Group as well as COGEGE, the high level Euro Payments Strategy forum of the EPC to discuss payment policy issues with the market. In relation to BAF, she is chairing the Eurozone WG or the Europe Council and looks forward to chair the forthcoming BAF global regulatory WG.

Chris Ward
Executive Vice President
PNC Bank NA

Mr. Ward has served as executive vice president and head of product management for Treasury Management at PNC Bank since 2012. In this role he manages, develops, and distributes PNC’s Treasury Management product line. He is responsible for revenue and profit growth, strategy development and execution, and article development of new products and services. In addition, he provides a critical role in client management relationship with high-value customers. Prior to joining PNC, Mr. Ward held several positions at Capital One, including head of product management innovation and integration for Treasury Management business. He developed and managed the objectives to support revenue growth, ensure customer retention and enhance customer satisfaction, and also provided leadership for commercial and Treasury Management integration activities.

David Widner
Managing Director
US Head of AML
Compliance and Ethics
BNY Mellon

Mr. Widner is the U.S. Head of Anti-Money Laundering for BNY Mellon, responsible for all aspects of AML activity across the Institution. He is also the chairman of BNY Mellon’s global Anti-Money Laundering Oversight Committee. Previously, Mr. Widner was the global head of AML Surveillance at BNY Mellon. He has 10 years’ experience in the AML filed have also held roles at HSBC and Citibank Private Bank. Prior to working in the financial services area, Mr. Widner spent 20 years in U.S. Law enforcement conducting international money laundering and narcotics trafficking investigations.
2017 BAFT GLOBAL PAYMENTS SYMPOSIUM

Innovation to Commercialization

Distributed ledger, cognitive computing/analytics, faster payments. These are some of the new concepts and innovative technology that have emerged the last few years. We are now at a point where these are all becoming a reality. At this year’s Global Payments Symposium, we’ll bring these discussions to a more practical level. It’s time to get real. It’s now time to transition from innovation to commercialization.

Register today at baft.org/events.
### Save the Date on Upcoming BAFT Conferences and Workshops!

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 3</td>
<td>Financial Crime Compliance Workshop – North America</td>
<td>Miami, Florida</td>
</tr>
<tr>
<td>June 7 (invite only)</td>
<td>Asia Briefing</td>
<td>Singapore (at the Future of Finance Summit)</td>
</tr>
<tr>
<td>July 20 – 21</td>
<td>West Coast Trade Finance Workshop</td>
<td>Los Angeles, California</td>
</tr>
<tr>
<td>August 8</td>
<td>Financial Crime Compliance Workshop – India</td>
<td>Mumbai, India</td>
</tr>
<tr>
<td>August 9</td>
<td>India Trade Finance Workshop</td>
<td>Mumbai, India</td>
</tr>
<tr>
<td>August 15</td>
<td>Financial Crime Compliance Workshop – Asia</td>
<td>Hong Kong</td>
</tr>
<tr>
<td>September 11</td>
<td>Supply Chain Finance Bootcamp</td>
<td>Chicago, Illinois</td>
</tr>
<tr>
<td>October 15 (invite only)</td>
<td>9th Annual Global Councils Forum</td>
<td>Toronto, Canada (at SIBOS)</td>
</tr>
<tr>
<td>November</td>
<td>Canada Trade Finance Workshop</td>
<td>Toronto, Canada</td>
</tr>
<tr>
<td>January 15-17, 2018</td>
<td>2018 Global Annual Meeting – Europe</td>
<td>London, United Kingdom</td>
</tr>
</tbody>
</table>

*subject to change.

For conference updates and additional information, please email events@baft.org or visit baft.org then click on the Events tab.